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N – 1085

Reg. No. :

Name :

Sixth Semester B.A. Degree Examination, April 2022

First Degree Programme under CBCSS

Economics

Core Course

EC 1642 – BANKING AND FINANCE

(2019 Admission)

Time : 3 Hours

Max. Marks : 80

SECTION I

Answer **all** questions, **each** in one or two sentences

1. What are Debit Cards?
2. Explain Negotiable Instruments
3. Define Commercial Banks.
4. What is BSE?
5. Explain Reverse Repo.
6. Define RBI.
7. Give a note on Scheduled Banks.
8. What is Tele-Banking?

P.T.O.

9. Explain Promissory Notes.
10. Define commercial paper.

(10 × 1 = 10 Marks)

SECTION II

Answer any **eight**, each in a paragraph – Each question carries **2** marks.

11. Explain National Electronic Fund Transfer.
12. Distinguish between DILs and FILs.
13. Briefly explain about Internet banking.
14. Distinguish between private sector and public sector banks.
15. What are the functions of Non Banking Financial Intermediaries?
16. What do you mean by priority sector lending?
17. Briefly explain capital Adequacy ratio.
18. Write a note on New Generation Banks.
19. Explain Swaps.
20. Point out the essential of a valid Cheque.
21. Explain Money Market.
22. Explain bill of exchange.
23. What are the merits of Tele banking?
24. What are the various types of crossing of a cheque?

25. What are the functions of NABARD?

26. What are equity shares?

(8 × 2 = 16 Marks)

SECTION III

Answer any **four** of the following: **Each** question carries **6** marks.

27. Write a short essay on Mutual funds.

28. Write a note on the importance of Micro Credit.

29. Distinguish between options and derivatives.

30. Point out the main functions of money.

31. Briefly explain SWIFT.

32. What are the main measures of money supply?

33. Point out the main liabilities associated with wrongful dishonor of cheques.

34. What are the main functions of a financial system?

35. Write a note on Real Time Gross Settlement (RTGS).

36. Explain credit creation in a banking system.

37. Briefly explain about NIFTY.

38. What do you mean by Bill Market?

(4 × 6 = 24 Marks)

SECTION IV

Answer any **three** of the following: **Each** question carries **10** marks.

39. Explain the primary and secondary functions of banks.
40. Write an essay on Lead bank Scheme including its functions.
41. Define Central Bank. What are its main functions?
42. Write an essay on the various phases in the banking sector development in India.
43. Define Capital Market and what are its components?
44. Briefly explain various types of financial institutions.

(3 × 10 = 30 Marks)
