

**B. A. DEGREE END SEMESTER EXAMINATION - OCTOBER 2019****SEMESTER – 3: ECONOMICS (CORE COURSE)****COURSE: 15U3CRECO4, MODERN BANKING**

*(For Regular - 2018 Admission and Improvement / Supplementary 2017, 2016 & 2015 Admissions)*

Time: Three Hours

Max. Marks: 75

**PART - A**

Answer **all** questions in one or two sentences. Each question carries 1 mark.

1. Mixed Banking
2. Money at call
3. Pledge
4. lien
5. RTGS
6. UTI
7. Internet Banking
8. Repo Rate
9. Credit Cards
10. Monetary Policy (1 x 10 = 10)

**PART - B**

Answer any **eight** of the following in three or four sentences. Each question carries 2 marks.

11. Prime Lending
12. Relationship between banker and customer
13. ATM
14. MICR Cheques
15. Credit Instruments
16. Reverse Repo Rate
17. Garnishee Order
18. Portfolio management
19. NPA
20. Real Bills Doctrine
21. Chain Banking (2 x 8 = 16)

**PART - C**

Answer any **five** of the following in not more than one page. Each question carries five marks.

22. Explain major theories of banking.
23. Explain functions of RBI.
24. Explain the different modes of creating charges.

25. Describe the role of Co-operative Banks in the field of rural credit in India.
26. Explain about the types of credit instruments.
27. Explain the modern services provided by Banker.

(5 x 5 = 25)

**PART - D**

**Answer any two of the following in not exceeding four pages. Each question carries 12 marks.**

28. How did commercial bank create credit in the economy? State the limitations of credit creation.
29. Explain about the Narasimham committee Banking sector reforms and Emerging Trends in India.
30. Briefly discuss about the important functions and objectives of Central Bank with special reference to RBI.
31. Discuss the banking sector reforms and emerging trends in India.

(12 x 2 = 24)

\*\*\*\*\*