

Reg. No

Name

23U670

B. A. DEGREE END SEMESTER EXAMINATION : MARCH 2023

SEMESTER 6 : ECONOMICS

COURSE : 19U6CRECO15: MODERN BANKING (EL)

(For Regular - 2020 Admission and Supplementary - 2019 Admission)

Time : Three Hours

Max. Marks: 75

PART A

Answer All (1 mark each)

1. Chain banking
2. Development banks
3. Co-operative banks
4. Banker's bank
5. Lender of last resort
6. Marginal Standing Facility
7. ATM
8. Smart cards
9. Cash credit
10. Loans and advances

(1 x 10 = 10)

PART B

Answer any 8 (2 marks each)

11. Define the term "liquidity"
12. What is a loan?
13. Primary deposit?
14. Open market operations
15. Credit control
16. Monetary policy committee
17. What is tele-banking?
18. What is RTGS?
19. Usufructuary Mortgage
20. Distinguish between 'Order Nisi' and 'Order Absolute'?

(2 x 8 = 16)

PART C

Answer any 5 (5 marks each)

21. Discuss the general utility services provided by commercial banks?
22. Discuss the real bill doctrine ?
23. Explain the note issue function of central bank ?
24. Discuss the major instruments of monetary policy?
25. Explain the various E-banking facilities available today?
26. Discuss the remedies of NPAs?
27. Explain the special relationship between banker and customer?

(5 x 5 = 25)

PART D

Answer any 2 (12 marks each)

28. Explain the principles of liquidity, safety and profitability of commercial banks?
29. How RBI stabilises price in the country?
30. Critically analyse the impact of NPAs on Indian banking system?
31. The debtor creditor relationship between banker and customer has certain unique features" What are they?

(12 x 2 = 24)