

B. A. DEGREE END SEMESTER EXAMINATION - OCTOBER 2022

SEMESTER – 3: ECONOMICS (CORE COURSE)

COURSE: 15U3CRECO4, MODERN BANKING

(For Supplementary 2018/2017/2016/2015 Admissions)

Time: Three Hours

Max. Marks: 75

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

1. Promissory notes
2. Core Banking
3. Repo Rate
4. RTGS
5. Mixed banking
6. Internet Banking
7. Cash Reserve Ratio
8. Debit Card
9. Federal Reserve System
10. Core Banking

(1 x 10 = 10)

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

11. Branch Banking
12. Marginal Standing Facility
13. UTI
14. Garnishee order
15. Real Bills Doctrine
16. New Generation Bank
17. hypothecation
18. Credit Instruments
19. MICR Code
20. Cash Credit

(2 x 8 = 16)

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

21. Describe the features and banking theories of Portfolio management
22. Explain the role of various Development Banks in India
23. Describe the objectives and function of SIDBI.

24. Explain the merits and demerits of credit cards
25. What is a Garnishee Order? Explain the different aspects of a Garnishee Order.
26. What are the three main objectives of Portfolio Management?
27. Briefly explain the functions of commercial banks

(5 x 5 = 25)

PART D

Answer any two of the following in not exceeding four pages.

Each question carries 12 marks.

28. Explain the emerging trends in New Generation Banks.
29. What are the features of Narasimham Committee on Banking Reforms? State the recent development.
30. Describe the monetary policy of RBI. State the measures to control economic fluctuations in India.
31. Explain the different kinds of Banker-Customer relationships.

(12 x 2 = 24)