Reg. No ....   Name **24U672**

B. A. DEGREE END SEMESTER EXAMINATION - MARCH 2024
SEMESTER 6 - ECONOMICS
COURSE : **19U6CRECO15 - MODERN BANKING (EL)**
(For Regular 2021 Admission and Supplementary 2020/2019 Admissions)

Time : Three Hours   Max. Marks: 75

PART A
Answer All (1 mark each)

1. Branch Banking.
2. Credit card.
3. Mixed banking.
4. Who is a trustee?
5. Cash credit.
6. Smart cards.
7. Bank rate.
8. Reverse repo rate.
9. Chain banking.
10. Repo rate.

(1 x 10 = 10)

PART B
Answer any 8 (2 marks each)

11. Qualitative credit control measures?
12. Define the term "liquidity".
13. RTGS.
14. Contractionary monetary policy.
15. Define derivative deposits?
16. Discounting Bills of Exchange.
17. What role does Monetary Policy Committee play?
18. Mortgage by conditional sale.
19. What is NPA?
20. Open Market Operations?

(2 x 8 = 16)

PART C
Answer any 5 (5 marks each)

21. Discuss the major recommendations of the Narasimham Committee report II on banking sector reforms?
22. State primary functions of commercial banks?
23. Distinguish between Internet banking and E- banking?
24. Brief the history of Central bank in India?
25. Explain the note issue function of central bank?
26. What are the different modes of creating charges?
27. Summarise the shiftability theory?

(5 x 5 = 25)

PART D
Answer any 2 (12 marks each)

28. Critically analyse the impact of NPAs on Indian banking system?

29. Summarise the major functions of Central bank with special reference to RBI?

30. Define a cheque . Explain its features ? What are the factors a banker should examine before paying a customer's cheque?

31. What is the role of cooperative banks as a source of credit in rural areas in India?

(12 x 2 = 24)