

B. A. DEGREE END SEMESTER EXAMINATION OCTOBER 2018**SEMESTER – 3: ECONOMICS (CORE COURSE)****COURSE: 15U3CRECO4, MODERN BANKING**

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

Time: Three Hours

Max. Marks : 75

PART - AAnswer **all** questions in one or two sentences.

Each question carries 1 mark.

1. Chain Banking
2. Central Bank
3. Electronic Banking
4. Overdraft
5. Mortgage
6. Smart card
7. MICR Cheques
8. NPA
9. Sub-prime lending
10. Monetary Policy

(1 x 10 = 10)

PART - BAnswer any **eight** of the following in three or four sentences.

Each question carries 2 marks.

11. Garnishee order
12. Credit creation
13. Unit Banking
14. SIDBI
15. Marginal Standing Facility
16. REPOS
17. Types of Credit
18. Risks in E - banking
19. RTGS
20. Co-operative Banks in India
21. Mobile Banking

(2 x 8 = 16)

PART - CAnswer any **five** of the following in not more than one page.

Each question carries five marks.

22. Give an account of the Monetary Policy of RBI.
23. Explain about the important credit instruments?
24. Discuss about the relationship between Banker and Customer.

25. Explain major theories of banking.
26. Explain the role of Commercial banks in promoting economic growth of a country.
27. Explain about the role and functions of Development Banks in India

(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 objectives and theories of the portfolio Management of a commercial bank.
29. Briefly discuss about the important functions and objectives of Central Bank, with special reference to India.
30. Discuss the banking sector reforms and emerging trend in India.
31. Analyze the role of IFCI in the modernization of Indian Industry

(12 x 2 = 24)
