

B. A. DEGREE END SEMESTER EXAMINATION - MARCH 2025**SEMESTER 6 : ECONOMICS****COURSE : 19U6CRECO15 : MODERN BANKING (EL)***(For Regular 2022 Admission and Supplementary 2021/2020/2019 Admissions)*

Time : Three Hours

Max. Marks: 75

PART A**Answer All (1 mark each)**

1. Define lien.
2. Debit card.
3. Monetary policy.
4. Moral suasion.
5. UTI
6. Call rate.
7. Cheques.
8. Credit instruments.
9. SIDBI
10. What is chain banking?

(1 x 10 = 10)**PART B****Answer any 8 (2 marks each)**

11. Distinguish between public and private sector banks.
12. What is RTGS?
13. Mortgage.
14. Types of monetary policy.
15. What is a bill of exchange?
16. Margin requirement.
17. Electronic Clearing Services.
18. Expansionary monetary policy
19. Distinguish between 'Order Nisi' and 'Order Absolute'?
20. What do you mean by underwriting of securities?

(2 x 8 = 16)**PART C****Answer any 5 (5 marks each)**

21. Elaborate the major advantages and disadvantages of credit cards?
22. Explain the history of central bank in India.
23. Explain different types of debit cards.
24. Evaluate central banking in United States.
25. Analyse the major functions of development banks.
26. Explain the different types of mortgage.
27. "Every loan creates a deposit and every deposit creates a loan" Explain.

(5 x 5 = 25)

PART D

Answer any 2 (12 marks each)

28. Discuss the structure of commercial banks in India.
29. Summarise the major functions of central bank with special reference to RBI.
30. Describe the recent trends in modern banking.
31. "The debtor creditor relationship between banker and customer has certain unique features" Describe.

(12 x 2 = 24)