

Reg. No

Name

26U678

B. A. DEGREE END SEMESTER EXAMINATION - MARCH 2026

SEMESTER 6 : ECONOMICS

COURSE : 19U6CRECO15 : MODERN BANKING (EL)

(For Regular 2023 Admission and Supplementary 2022/2021/2020/2019 Admissions)

Time : Three Hours

Max. Marks: 75

PART A

Answer All (1 mark each)

1. Mobile banking.
2. Lien.
3. Repo rate.
4. Pledge.
5. Co-operative banks.
6. Reverse repo rate.
7. IFCI.
8. SLR.
9. Debit Card.
10. NPAs.

(1 x 10 = 10)

PART B

Answer any 8 (2 marks each)

11. Credit control.
12. Derivative deposit.
13. Define the term "liquidity"
14. Electronic clearing services.
15. Promissory Notes.
16. Over Draft.
17. What role does Monetary Policy Committee play?
18. What are the services available under tele-banking?
19. Recurring Deposit.
20. Marginal standing facility.

(2 x 8 = 16)

PART C

Answer any 5 (5 marks each)

21. Under what circumstances secrecy of customers account can be disclosed?
22. Elaborate the major advantages and disadvantages of credit cards.
23. Distinguish between Prime lending and sub-prime lending.
24. Discuss the major instruments of monetary policy.
25. What is Cheque Truncation System? Enumerate its advantages.
26. Distinguish between quantitative and qualitative credit control measures.
27. What are the agency and general utility services provided by commercial banks?

(5 x 5 = 25)

PART D

Answer any 2 (12 marks each)

28. Define a cheque . Explain its features ? What are the factors a banker should examine before paying a customer's cheque?
29. Describe the functions of central bank.
30. Analyse the structure and role of commercial banks.
31. Write a long essay on banking sector reforms in India.

(12 x 2 = 24)