



K17U 2343

Reg. No. :

Name :

V Semester B.A. Degree (CCSS-Suppl./Imp.) Examination, Nov. 2017
Core Course in Economics/Development Economics
5B09 ECO : MODERN BANKING
(2011 and Earlier Admissions)

Time : 3 Hours

Total Weight : 30

PART – A

- I. Choose the correct answer. Weightage for a bunch of 4 questions is 1.
- 1) NABARD is
a) A bank b) A board c) A block d) A department
 - 2) Individual cannot open his account in
a) RRB b) RBI
c) Scheduled Commercial Bank d) Urban Co-operative Bank
 - 3) RBI was nationalised in
a) 1959 b) 1947 c) 1945 d) 1949
 - 4) Which is the largest commercial bank of India ?
a) Punjab National Bank b) State Bank of India
c) United Commercial Bank d) Canara Bank
- II. 5) Which of the following is a quantitative credit control measure of the Central Bank ?
a) Bank rate b) Open Market Operations
c) Variable Reserve Ratio d) All of these
- 6) During inflation, the Central Bank
a) Increases bank rate and sells shares in open market
b) Decreases bank rate and sells shares in open market
c) Increases bank rate and buys shares in open market
d) Decreases bank rate and buys shares in open market
- 7) RBI's note issue system maintains that out of Rs. 200 crores, _____ should be in gold.
a) Rs. 85 crores b) Rs. 125 crores
c) Rs. 115 crores d) Rs. 100 crores
- 8) Treasury bills can be purchased by
a) Commercial banks b) Public
c) State Govt. d) All the above

P.T.O.



PART – B
(Short answer questions)

Answer **any ten** questions of the following **not** exceeding **50 words each**. **Each** question carries **1** weightage.

9. What is NPAs ?
10. What is a Current deposit ?
11. What is plastic money ?
12. What is repo rate ?
13. Define NBFIs.
14. What is a pass book ?
15. Explain SIDBI.
16. What is investment banking ?
17. What is E-banking ?
18. What is micro finance ?
19. What is ATM ?
20. Explain money at call and short notice.

PART – C

Answer **any five** questions **not** exceeding **150 words each**. **Each** question carries **2** weightage.

21. What do you mean by crossing of cheque ? Explain the various forms of crossing.
22. Discuss the relationship between a banker and customer.
23. What are the major money market instruments in India ?
24. Explain the significance and benefits of E-banking ?
25. What is meant by priority sector lending ?



26. Explain the functions of commercial banks.
27. Distinguish between bank rate and open market operations.

PART – D
(Long Essay)

Answer **any two** questions **not** exceeding **450 words each**. **Each** question carries **4** weightage.

28. What are the functions of NBFIs ? Explain the role of NBFIs in India.
 29. Discuss the role and functions of Central Bank.
 30. Explain the recent developments in Indian Banking System.
 31. What is credit control ? Explain the quantitative credit control measures.
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