K18U 1705

Reg. No. : .....

Name : .....

V Semester B.A. Degree (CCSS – Supplementary) Examination, November 2018
(2012 and '13 Admissions)
Core Course in Economics/Development Economics
5B09ECO : MODERN BANKING

Time : 3 Hours Max. Weightage : 30

PART – A

Objective type questions (in bunches of **two**).

I. Choose the correct answer :

1) Which of the following is a non-negotiable instrument ?
   a) Treasury bill b) Debenture
   c) Share d) Bank deposit

2) During the time of Inflation Central Bank _____ bank rate.
   a) Increase b) Decrease
   c) Keep constant d) None of the above

3) Which of the following is an Apex Industrial Bank ?
   a) EXIM b) SIDBI c) IDBI d) SEBI

4) Which one is the controller of credit ?
   a) Bank of India b) RBI
   c) Union bank d) NABARD **(Weightage 1)**

II. 5) Expansion of ATM
   a) Automated Teller Machine
   b) Any Time Money
   c) All Time Money
   d) Automatic Touch Machine

6) The institution which promote agriculture and rural development is
   a) NABARD b) RRB c) SIDBI d) IFCI

P.T.O.

7) Loans or interest not repaid for more than 6 months is called

a) NDA b) Credit tranche

c) Recovery d) None of the above

8) The rate at which RBI borrows money from commercial bank

a) Bank rate b) Repo rate

c) Reverse Repo rate d) CRR **(Weightage 1)**

PART – B

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

9. What do you mean by financial instrument ?

10. Define merchant banking.

11. Define cheque.

12. Define debit card.

13. List out the features of a passbook.

14. Define core banking.

15. Define treasury bill.

16. Define development bank.

17. What do you mean by hypothecation ?

18. Define CRR.

19. Distinguish between loan and advances.

20. Define SFC. **(Weightage 1×10=10)**

PART – C

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

21. Write a note on SIDBI.

22. Discuss credit creation.

23. Write a note on different types of negotiable instruments.

24. What are the advantages of micro finance ?

25. Examine the functions of IFCI.

26. Discuss the procedure of opening an account.

27. Explain the functions of commercial banks. **(Weightage 2×5=10)**

PART – D

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

28. Explain the role and functions of NABARD.

29. What are the advantages and disadvantages of internet banking ?

30. What are the major credit control measures of Central Bank ?

31. What are the major functions and objectives of Regional Rural Bank ?

(Weightage 2×4=8)

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