

K18U 1705

Reg. No. :	nd fhàn 6 months is cal			7) Loans or
Name :		exceeding 150.	words ear	

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

P.T.O.

PART – A

Objective type questions (in bunches of two).

1,	Choose the cor				
	1) Which of the	following is a no	n-negotiable instru	iment?	
			b) Debenture mean by man uoy ob tanW .e		
	c) Share		d) Bank depo	osit	
	2) During the t	ime of Inflation Ce	entral Bank	bank rate.	
	a) Increase		b) Decrease		
	c) Keep cor	istant	d) None of th	e above	
	3) Which of the	e following is an A	pex Industrial Ban	k?. Define debit cardushank k	
	a) EXIM		c) IDBI	d) SEBI	
	What are the n	s the controller of	credit ?		
		ndia		tional Rucal Back Son equited Nt	
	c) Union ba		d) NABARD	(Weightage 1)	
	c) chieft ba			15. Define treasury bill.	
	5) Expansion	of ATM			
	a) Automate	ed Teller Machine		16. Define development bank.	
	b) Any Time	Money			
	c) All Time Money				
		c Touch Machine			
				18. Define CRR.	
				ural development is	
	a) NABARE	b) RRB	C) SIDRI	19. Distinguish ber IOFI (bin and	

K18U 1705

- Winner

-2-



- 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)

Objective type questions (in bunches of two).

2) During the time of Inflation Central Bank

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)

c) Union bank

- View

-3-

K18U 1705

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)