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Reg. No.....

Name.....

B.A. DEGREE (C.B.C.S.S.) EXAMINATION, MAY 2024

Third Semester

B.A. Economics

Core Course—MODERN BANKING

(2012—2016 Admissions—Mercy Chance)

[For Private Registration Candidates]

Time : Three Hours

Maximum Weight : 25

Instructions : *This question paper contains two sections. Answer Section I questions in the answer book provided. Section II Internal Examination questions must be answered in the questionpaper itself. Follow the detailed instructions given under Section II.*

Section I

Part A (Objective Type Questions)

Answer all questions.

Each bunch of four questions carries a weight of 1.

- I. 1 In India 14 Commercial Banks were nationalised :
- (a) 1968.
 - (b) 1969.
 - (c) 1970.
 - (d) 1967.
- 2 The Institution which provides medium and long term finance to medium and small industries :
- (a) SFC.
 - (b) KFC.
 - (c) IDBI.
 - (d) ICICI.

Turn over





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- 3 The bank which provides financial assistance to exporters and importers :
- (a) EXIM Bank.
 - (b) Development Bank.
 - (c) Foreign Bank.
 - (d) Co-operative Bank.
- 4 Credit creation is a major function of :
- (a) RBI.
 - (b) LIC.
 - (c) IDBI.
 - (d) Commercial Banks.
- II. 5 An instrument which enables a customers to purchase goods upto a certain limit with out making immediate payment :
- (a) Debit Card.
 - (b) Travellers Cheque.
 - (c) Credit Card.
 - (d) Bank draft.
- 6 The bank which has taken up the entire refinance functions of the RBI :
- (a) SFC.
 - (b) KFC.
 - (c) IDBI.
 - (d) NABARD.
- 7 Electronic image of paper cheque :
- (a) E-cheque.
 - (b) I-cheque.
 - (c) M-cheque.
 - (d) None.





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8 An electronic machine which is operated by the customer himself for withdrawing money from the Bank :

- (a) ATM.
- (b) FAX.
- (c) Computer.
- (d) Internet.

III. 9 The Banker on whom a cheque is drawn.

- (a) Paying Banker.
- (b) Collecting Banker.
- (c) Account Opening Banker.
- (d) Universal Banker.

10 The NSE is head quartered at which place ?

- (a) Chennai.
- (b) Delhi.
- (c) Mumbai.
- (d) Kolkata.

11 A market for long term finance :

- (a) Money Market.
- (b) Capital Market.
- (c) Stock Market.
- (d) Exchange market.

12 KYC is for :

- (a) Customer Identification.
- (b) Credit worthness.
- (c) Advancing loans.
- (d) None.

Turn over





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IV. 13 A tool for chanelising credit for poverty alleviation :

- (a) Lead Bank Scheme.
- (b) Service area approach.
- (c) Micro-finance.
- (d) Nationalisation.

14 The name given to a bank engaged in diverse banking activities :

- (a) Private Sector Bank.
- (b) Commercial Bank.
- (c) Universal Banking.
- (d) Local Area Banking.

15 The Head Quarter of RBI is in :

- (a) Delhi.
- (b) Mumbai.
- (c) Nasik.
- (d) Calcutta.

16 NABARD was set upon :

- (a) July 1982.
- (b) July 1983.
- (c) July 1980.
- (d) July 1985.

(4 × 1 = 4)

Part B (Short Answer Questions)

*Answer any five questions not exceeding 50 words.
Each question carries a weight of 1.*

- 17. Commercial Banks.
- 18. Monetary Policy.





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19. Debit Cards.
20. Mixed Banking.
21. NPA.
22. Repo Rate.
23. Promissory Notes.
24. Bills of Exchange.

(5 × 1 = 5)

Part C (Short Essays)

*Answer any **four** questions not exceeding 150 words.
Each question carries a weight of 2.*

25. Explain the process of Credit Creation.
26. What are the functions of IFCI ?
27. Explain the advantages of bank nationalisation.
28. Explain the monetary policy of RBI.
29. What are the recommendations of Narasimhan Committee ?
30. Explain the role of Development Banks.

(4 × 2 = 8)

Part D (Long Essays)

*Answer any **two** questions not exceeding 450 words.
Each question carries a weight of 4.*

31. Analyse the role of co-operative banks in the field of rural credit.
32. Explain the major theories of portfolio management.
33. Analyse new trends in bankers-customer relationship.

(2 × 4 = 8)

