

QP CODE

H1087

Enrollment Number:

Name:

BA DEGREE EXAMINATIONS, FEBRUARY 2026

Fourth Semester

B.A. ECONOMICS

B21EC02DE – Money and Banking

(2023 July admissions)

Time: 3 Hours

Max Marks: 70

Section A

Answer any ten of the following questions in a word or sentence each. Each question carries 1 mark.

1. Define Money Multiplier.
2. What is meant by Primary Deposit?
3. What do you mean by Bills of Exchange?
4. Define Monetary Policy.
5. What do you mean by Book Building?
6. Define Call Money Market.
7. What do you mean by Paper Money?
8. What do you mean by Deferred Payments?
9. What is a Cheque?
10. What is Fiat Money?
11. How do you define Demand for Money?
12. What is the relation between money supply and value of money?
13. What do you mean by Kisan credit card?
14. What is a pension fund?
15. How do you define capital market?

(1X10=10)

Section B

Answer any ten of the following questions in two or three sentences each. Each question carries 2 marks.

16. What is SLR?
17. What do you mean by the supply of money?
18. Define Commercial Banks.
19. How do you define Treasury Bills?

20. What is IFSC?
21. Why were Regional Rural Banks set up?
22. What is Insurance?
23. Define Money Market.
24. What is IPO?
25. What do you mean by Foreign Portfolio Investment?
26. Write about Smart Card.
27. What do you mean by Telephone Banking?
28. What is Fiduciary Money?
29. What do you mean by Special Crossing of Cheque?
30. What do you mean by Internet Banking?

(2X10=20)

Section C

Answer any five of the following questions in a paragraph each. Each question carries 4 marks.

31. Write a note on the Balance Sheet of Banks.
32. Explain the benefits of E-Banking.
33. What are the advantages of Credit Cards?
34. Explain the advantages of RTGS.
35. What are the objectives of Monetary Policy?
36. What are the impacts of banking sector reforms?
37. What are the features of a financial system?
38. Explain the disadvantages of mutual funds.
39. Explain different kinds of money.
40. Describe the importance of foreign portfolio investment.

(4X5=20)

Section D

Answer any two of the following questions in two pages each. Each question carries 10 marks.

41. Explain the quantity theory of money.
42. Describe the credit creation process of commercial banks.
43. Explain the credit control measures of reserve Bank of India.
44. Explain the structure and functions of SEBI.

(10X2=20)