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(Pages : 2)

Name.....

Reg. No.....

**FIRST SEMESTER (CBCSS—UG) DEGREE EXAMINATION
NOVEMBER 2025**

Economics

ECO 1 (2) C03—BANKING—I

(2019 Syllabus)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A (Short Answer Questions)*Maximum marks in this Section is 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. Negotiable instruments.
2. Public and private sectors banks.
3. IMPS.
4. Unified Payments Interface.
5. Bank failure.
6. Branch banking.
7. Structure of commercial banks in India.
8. Core banking.
9. Payments bank.
10. Interbank money market.
11. Mobile banking.
12. Cheque crossing.
13. Commercial paper.
14. Instruments of monetary policy.
15. Bill of exchange.

Turn over

Section B (Short Essay/Paragraph Questions)

Maximum marks in this Section is 35.

*Students can attempt **all** questions.*

Each question carries a maximum of 5 marks.

16. Define deposit insurance. Why do we need deposit insurance ?
17. Define commercial bank. Explain the primary functions of commercial banks in India.
18. What is a digital wallet ? What are the various types of digital wallets in India ?
19. Narrate the evolution of banks in India.
20. Define balance sheet. Explain the rules of management of funds.
21. Critically evaluate the role of banks in economic development.
22. What are the traditional functions of RBI ?
23. What do you mean by Electronic Clearing Services ? Explain the advantages and challenge of Electronic Clearing Services.

Section C (Long Essay Questions)

*Answer any **two** questions.*

Each question carries a maximum of 10 marks.

24. Explain the meaning and process of credit creation. Point out the limitations of credit creation.
25. Examine the features of money market in India. What are the important money market instruments ?
26. Describe the methods and tools of electronic banking.
27. Explain the history of bank nationalization in India. Discuss the recent story of merger of banks.

(2 × 10 = 20 marks)

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(Pages : 2)

Name.....

Reg. No.....

**FIRST SEMESTER (CBCSS—UG) DEGREE EXAMINATION
NOVEMBER 2024**

Economics

ECO 1 (2) C03—BANKING I

(2019—2023 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A (Short Answer Questions)*Maximum marks in this Section is 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. Cheque dishonouring.
2. Deposit insurance.
3. Short notice money.
4. Immediate Payment Service.
5. Branch banking.
6. Debit card and credit card.
7. Treasury bills.
8. Cheque and draft.
9. Commercial paper.
10. Meaning and types of assets.
11. Digital wallet.
12. Disadvantages of online banking.
13. Repo rate and reverse repo rate.
14. Problems of bank mergers.
15. Current account and saving account.

Turn over

Section B (Short Essay/Paragraph Questions)

Maximum marks in this Section is 35.

*Students can attempt **all** questions.*

Each question carries a maximum of 5 marks.

16. Explain the differences between Small Finance Banks and the Payments Banks.
17. What are the services provided by core banking ?
18. Describe the structure of commercial banks in India.
19. Explain meaning and types of promissory note. Name the parties of promissory note.
20. Define bank nationalisation. Examine the story bank nationalization in India since independence.
21. *The banking system plays an important role in the modern economic world.* Discuss.
22. Explain the meaning and process of credit creation.
23. Examine the significance and rules of balance sheet.

Section C (Long Essay Questions)

*Answer any **two** questions.*

Each question carries a maximum of 10 marks.

24. Explain the features and instruments of money market in India.
25. Discuss emerging trends and developments in commercial banking in India.
26. Examine the benefits of electronic funds transfer. Discuss the functioning of NEFT, RTGS and IMPS.
27. Narrate the origin of banking in India. Explain major functions of commercial banks.

(2 × 10 = 20 marks)

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(Pages : 2)

Name.....

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**FIRST SEMESTER (CBCSS—UG) DEGREE EXAMINATION
NOVEMBER 2023**

Economics

ECO 1 (2) C03—BANKING—I

(2019—2023 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A (Short Answer Questions)*Maximum marks in this Section is 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. Monetary policy.
2. Benefits of Cheque Truncation System.
3. Credit creation.
4. Demand deposit.
5. ECS.
6. Commercial banks.
7. Branch banking.
8. Credit control.
9. SWIFT.
10. Deposit insurance.
11. Objectives of banking sector reforms.
12. Inter-bank money market.
13. Electronic banking.
14. Scheduled banks and non-scheduled banks.
15. Principles of fund management.

Turn over

Section B (Short Essay/Paragraph Questions)

Maximum marks in this Section is 35.

*Students can attempt **all** questions.*

Each question carries a maximum of 5 marks.

16. Prepare a note on bank nationalization in India.
17. Explain cheque clearance and cheque dishonouring.
18. What is meant by core banking ? Explain the advantages and disadvantages of core banking
19. Explain the primary and secondary functions of commercial banks.
20. Prepare a note on new banking entities in India.
21. *A balance sheet is a financial statement that reports a company's assets, liabilities, and shareholder equity - Discuss.*
22. What are the important money market instruments ?
23. Define a promissory note. What are the merits and demerits of a promissory note ?

Section C (Long Essay Questions)

*Answer any **two** questions.*

Each question carries a maximum of 10 marks.

24. What are negotiable instruments ? What are the different types of negotiable instruments ?
25. Explain meaning and reasons of merger of banks ? Discuss the problems associated with bank merger.
26. Explain UPI and electronic fund transfer. What are the common methods of electronic fund transfer ?
27. Describe the role and significance of banks in economic development.

(2 × 10 = 20 marks)

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(Pages : 2)

Name.....

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**FIRST SEMESTER (CBCSS—UG) DEGREE EXAMINATION
NOVEMBER 2022**

Economics

ECO 1 (2) C 03—BANKING—I

(2019—2022 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A*Short Answer Questions. Maximum marks in this section is 25.**Students can attempt **all** questions.**Each question carries a maximum of 2 marks.*

1. Certificate of deposit.
2. IMPS.
3. Digital wallet.
4. NEFT.
5. Term deposit and demand deposit.
6. Balance sheet.
7. Cheque crossing.
8. Money at call and money at short notice.
9. Treasury bills.
10. Bankers acceptance.
11. Scheduled and non-scheduled banks.
12. Meaning and types of assets.
13. Direct debit.
14. ATM.
15. Traveler's cheque.

Turn over

Section B

Short Essay/paragraph Questions. Maximum marks in this section is 35.

*Students can attempt **all** questions.*

Each question carries a maximum of 5 marks.

16. Discuss meaning and significance of bank merger. Point out problems associated with bank merger.
17. Define cheque. What are the reasons for dishonouring of cheque ?
18. What is a negotiable instrument ? What are the types of negotiable instruments ?
19. Explain difference between unit banking *vs* branch banking. Give examples.
20. Discuss the role played by banks in economic development.
21. Define credit creation. Describe the process of credit creation.
22. Prepare a note on Cheque Truncation System.
23. Discuss the recent issues and challenges in the online banking sector.

Section C

*Long Essay Questions. Answer any **two** questions.*

Each question carries a maximum of 10 marks.

24. The money market is *composed of several types of securities*. Discuss.
25. Narrate the origin of commercial banking in India. Discuss the functions of commercial banks.
26. Explain meaning and history of bank nationalization in India. Discuss the changes after bank nationalization.
27. Explain meaning and significance of electronic banking. What are the major types of *e-banking*.

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(Pages : 2)

Name.....

Reg. No.....

FIRST SEMESTER (CBCSS—UG) DEGREE EXAMINATION, NOVEMBER 2021

Economics

ECO 1(2) C03—BANKING—I

(2019—2020 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A (Short Answer Questions)*Maximum marks in this section is 25.**Students can attempt all questions.**Each question carries a maximum of 2 marks.*

1. Payment banks.
2. Credit creation.
3. Certificate of deposit.
4. Branch banking.
5. Assets and liabilities.
6. Nationalization of banks.
7. Cheque.
8. Promissory note.
9. RTGS.
10. Balance sheet.
11. Digital wallet.
12. Truncation.
13. Money market.
14. Core banking.
15. Current account and saving account.

Section B (Short Essay/Paragraph Questions)*Maximum marks in this section is 35.**Students can attempt all questions.**Each question carries a maximum of 5 marks.*

16. Examine the role and importance of banks in economic development.
17. Explain different types of banking.

Turn over

18. What are the rules of management of funds.
19. Differentiate between money at call and short notice.
20. Explain meaning and significance of merger of banks. Give recent examples of bank merger in India.
21. Explain meaning and types of negotiable instruments.
22. Prepare a note on Electronic Clearance Service.
23. What are new generation banks ? Bring out role of new generation banks in India.

Section C (Long Essay Questions)

Answer any two questions.

Each question carries a maximum of 10 marks.

24. Discuss the functions of commercial banks in India.
25. What are the instruments of money market.
26. What is electronic banking and its types ? Discuss the advantages of online banking.
27. Discuss the history of bank nationalisation in India. What are the effects of nationalization of banks ?

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(Pages : 2)

Name.....

Reg. No.....

**FIRST SEMESTER (CBCSS—UG) DEGREE EXAMINATION
NOVEMBER 2021**

Economics

ECO 1 (2) C03—BANKING—I

(2021 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A*Answer at least **ten** questions.**Each question carries 3 marks.**All questions can be attended.**Overall Ceiling 30.*

1. Define bank.
2. What is E-Banking ?
3. Define Cash Reserve Ratio.
4. What are the secondary functions of a commercial bank ?
5. What is mobile banking ?
6. What are treasury bills ?
7. What are pull based mobile banking services ?
8. Differentiate drawer and drawee to a cheque.
9. What is UPI ?
10. What is mixed banking ?
11. What are Small Finance Banks ?
12. What is chain banking ?
13. What are debit cards ?
14. What are certificates of deposits ?
15. What is a call money market ?

(10 × 3 = 30 marks)

Turn over

Section B

*Answer at least **five** questions.*

Each question carries 6 marks.

All questions can be attended.

Overall Ceiling 30.

16. Explain the benefits of Internet banking.
17. Write a note on unorganized money market in India.
18. Write a note on SBI.
19. Elaborate on profitability, liquidity and security principle of fund management of commercial banks.
20. Explain the benefits of branch banking.
21. What is meant by crossing of cheques and describe the different types of cheque crossing ?
22. Differentiate Real Bills Doctrine, Shiftability and Anticipated Income Theory.
23. Differentiate cheques and bills of exchange.

(5 × 6 = 30 marks)

Section C

*Answer any **two** questions.*

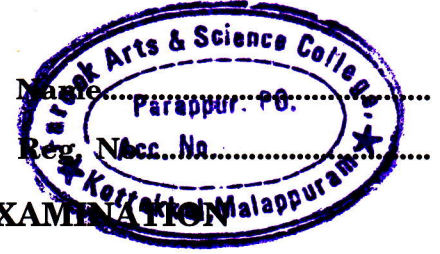
Each question carries 10 marks.

24. Describe the role of banks in economic development.
25. Explain the different systems of banking.
26. Elaborate on the technological developments in Indian banking.
27. What are different instruments of money market in India and explain their features.

(2 × 10 = 20 marks)

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(Pages : 2)



**FIRST SEMESTER B.A./B.Sc. DEGREE EXAMINATION
NOVEMBER 2020**

(CBCSS)

Economics

ECO 1(2) C03—BANKING—I

Time : Two Hours and a Half

Maximum : 80 Marks

Section A (Short Answer Questions)

Answer at least ten questions.

Each question carries 3 marks.

All questions can be attended.

Overall Ceiling 30.

1. What do you mean by credit creation ?
2. What are the services offered by the Commercial banks ?
3. Write a note on mixed banking.
4. What are the features of Indian money market ?
5. What is the role of RBI in call money market ?
6. Describe any *two* instruments used in the money market.
7. What is bank deposit ?
8. What is crossing of a cheque ?
9. What are features of treasury bills ?
10. Write a note on the importance of banks.
11. Distinguish between branch banking and unit banking.
12. What are the benefits of internet banking ?
13. What is KYC ?
14. What do you mean by Post-dated cheque ?
15. What are the secondary functions of Commercial bank ?

(10 × 3 = 30 marks)

Turn over

**Section B (Short Essay Questions)**

Answer at least five questions.

Each question carries 6 marks.

All questions can be attended.

Overall Ceiling 30.

16. What are the recent trends in banking services in India ?
17. Explain the importance of negotiable instruments.
18. Examine the importance of banks in growth and development of an economy.
19. What are the risks involved in the transactions using cheque ?
20. List the liabilities and assets of banks.
21. Write a note on the practice of Inter-Bank market.
22. What do you understand by collateral security ?
23. What are the features of Electronic banking ?

(5 × 6 = 30 marks)

Section C (Long Essay Questions)

Answer any two questions.

Each question carries 10 marks.

24. Write a note on merging of banks in India. What are the risks of bank merging happening in India ?
25. Describe the important negotiable instruments used in the Indian money market.
26. Indian banks are facing severe competition and challenges. Explain the recently initiated customer friendly services to ensure financial security and attract more customers.
27. What do you mean by nationalisation of banks ? Explain and critically assess the nationalization of banks in India.

(2 × 10 = 20 marks)

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(Pages : 2)

Name.....

Reg. No.....

**FIRST SEMESTER B.A./B.Sc. DEGREE EXAMINATION
NOVEMBER 2019**

(CBCSS—UG)

Economics

ECO 1 (2) C03—BANKING—I

(2019 Admissions)

Time : Two Hours and a Half

Maximum : 80 Marks

Section A (Short Answer Questions)

Maximum marks in this section is 25.

Students can attempt all.

Each question carries a maximum of 2 marks.

1. State the merits of branch banking.
2. Define a commercial bank.
3. Explain the assets and liabilities side of a balance sheet.
4. State the purpose of electronic clearing services.
5. What is meant by promissory notes ?
6. What is KYC ?
7. What is call money market ?
8. State the purpose of treasury bills.
9. Distinguish between NEFT and RTGS
10. What is meant by truncation system ?
11. Trace the history of State bank of India
12. What is meant by New Generation banks ?
13. Explain the phenomenon of "run on the banks".
14. What is meant by dishonouring of cheques ?
15. What is UPI ?

Turn over

Section B (Short Essay Questions)

Maximum marks in this section is 35.

Students can attempt all questions.

Each question carries a maximum of 5 marks.

16. What are the important tools of modern electronic banking ?
17. Examine the role of banks in economic development
18. What are the important negotiable instruments of modern banking ?
19. List out the important instruments of money market.
20. Examine the rationale for merger of banks and its problems.
21. Trace the origin of modern banking system.
22. Distinguish between payment bank and small finance banks.
23. Explain the following
 - (a) Digital wallet.
 - (b) Paytm.
 - (c) On-line banking.
 - (d) IMPS.

Section C (Long Essay Questions)

Answer any two questions.

Each question carries a maximum of 10 marks.

24. Narrate the important functions of modern commercial banks
25. Explain critically the process of credit creation by commercial banks
26. Examine the positive and negative impacts of nationalisation of commercial banks in India
27. Explain the following :
 - (a) Group banking.
 - (b) Chain banking.
 - (c) Unit banking.
 - (d) Mixed banking.
 - (e) Commercial banking.

(2 × 10 = 20 marks)