## B.A. DEGREE EXAMINATION,NOVEMBER 2018 II Year IV Semester Core Major- Paper VIII ECONOMICS OF BANKING

### Time : 3 Hours

Max.marks:75

Section A  $(10 \times 2 = 20)$  Marks

Answer any **TEN** questions

- 1. What do you mean credit control measures?
- 2. Define Monetary policy.
- 3. Write a short note on Electronic Clearing System.
- 4. What is NEFT?
- 5. What is CRM?
- 6. Define Ombudsman.
- 7. What is Bill of exchange?
- 8. Who is the collecting banker?
- 9. What is credit creation?
- 10. What is money multiplier?
- 11. What is endorsement?
- 12. Comment on 'Lender of Last Resort'

### Section B $(5 \times 5 = 25)$ Marks

#### Answer any **FIVE** questions

- 13. Explain the role of RBI in industrial development.
- 14. Briefly narrate the advantages of E.banking.
- 15. What are types of Deposit Accounts in Banking system.
- 16. Define Crossing and list out various types of crossing.
- 17. Prepare a specimen of balance sheet of a commercial bank.
- 18. Mention the role of central in economic development.
- 19. What are the principles of lending?

# Section C $(3 \times 10 = 30)$ Marks

# Answer any **THREE** questions

- 20. Explain the functions of central bank.
- 21. Elucidate the role of commercial banking in Indian Financial System
- 22. Describe the measures for customer Grievances and redresses
- 23. What are the rights and Duties of the collecting banker?
- 24. Explain the current status of Banking sector in India.

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