

**B.A. DEGREE EXAMINATION, APRIL 2019**  
**II Year IV Semester**  
**ECONOMICS OF BANKING**

**Time : 3 Hours**

**Max.marks :75**

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

Answer any **TEN** questions

1. What is meant by Bank rate ?
2. Define Bank Credit.
3. Define NEFT.
4. Mention any two functions of Commercial Banking.
5. What is the procedure in opening an account?
6. Mention the type of Deposit account.
7. What are the types of Borrowing?
8. What are the features of a Cheque?
9. What is meant by Liabilities?
10. What is meant by Credit Creation
11. What are the objectives of Credit Control?
12. What are the types of Commercial Banking?

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

Answer any **FIVE** questions

13. Explain the types of Customers.
14. Write a short note on Cheques and drafts.
15. What are the different sources of the funds of a Commercial Banks?
16. Explain the rights and duties of Bankers.
17. Explain the recent Banking reforms initiated in India.
18. Write a short note on Debit cards.
19. Explain the role of RBI in agricultural development in India.

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

Answer any **THREE** questions

20. Explain the functions of Central Banking.
21. Explain the merits and demerits of E Banking.
22. Explain the importance of Customer Relation.
23. Explain the role of Banker
24. What are the liabilities and assets in the Balance Sheet of a Bank?

**B.A. DEGREE EXAMINATION, APRIL 2019**  
**II Year IV Semester**  
**ECONOMICS OF BANKING**

**Time : 3 Hours**

**Max.marks :75**

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

Answer any **TEN** questions

1. What is meant by Bank rate ?
2. Define Bank Credit.
3. Define NEFT.
4. Mention any two functions of Commercial Banking.
5. What is the procedure in opening an account?
6. Mention the type of Deposit account.
7. What are the types of Borrowing?
8. What are the features of a Cheque?
9. What is meant by Liabilities?
10. What is meant by Credit Creation
11. What are the objectives of Credit Control?
12. What are the types of Commercial Banking?

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

Answer any **FIVE** questions

13. Explain the types of Customers.
14. Write a short note on Cheques and drafts.
15. What are the different sources of the funds of a Commercial Banks?
16. Explain the rights and duties of Bankers.
17. Explain the recent Banking reforms initiated in India.
18. Write a short note on Debit cards.
19. Explain the role of RBI in agricultural development in India.

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

Answer any **THREE** questions

20. Explain the functions of Central Banking.
21. Explain the merits and demerits of E Banking.
22. Explain the importance of Customer Relation.
23. Explain the role of Banker
24. What are the liabilities and assets in the Balance Sheet of a Bank?