

B.A. DEGREE EXAMINATION, APRIL 2019
I 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 monetary policy?
2. What do you mean by " Lender of last resort" ?
3. What is meant by e-banking?
4. Expand NEFT and RTGs.
5. Name the types of deposit account.
6. What do you mean by RD?
7. What is promisory note?
8. State the types of borrowing.
9. Define - Money Multiplier.
10. What do you mean by Nationalisation of Banks?
11. What is Electronic Fund Transfer?
12. Define- Endorsement.

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

Answer any **FIVE** questions

13. Explain the role of Banks in the development of the economy.
14. Discuss the relative merits and demerits of unit and branch banking systems.
15. How can an account be opened? Explain.
16. What is crossing on Cheques? Explain the types of Crossing.
17. Present the structure of Balance sheet of a company.
18. Examine the case for Nationalisation of Commercial bank.
19. What is Bills of Exchange? State the kinds of Bills of Exchange.

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

Answer any **THREE** questions

20. Explain the functions of Central Bank.
21. How does the Electronic Clearance System function? Explain.
22. State the types of Customers and the importance of customer relations.
23. Explain the Principles that guide the banks in granting loans and advances.
24. How do banks create credit? Explain with an example.

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