

**B.A. DEGREE EXAMINATION, NOVEMBER 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 central bank?
2. What do you mean by lender of last resort?
3. State the types of commercial bank.
4. What is NEFT?
5. Who can open savings bank account?
6. Define the term banker and customer.
7. Define bill of exchange.
8. What is general crossing?
9. What is money multiplier?
10. Write a short note on balance sheet.
11. Write any three role of RBI in agricultural development.
12. Write any three importances of customer relations.

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

Answer any **FIVE** questions

13. What are the supervisory functions of RBI enumerate the briefly?
14. Explain the significance of E - Banking.
15. Describe as to how will you open current account in a bank.
16. What are the difference between cheque and promissory note?
17. State the reason which paved the way for the nationalisation of commercial bank.
18. Discuss the position of a paying banker with regard to the following.
  - i. A cheque containing the forgery of endorsement of the payer
  - ii. A cheque containing the forgery of drawer's signatory
19. Explain the role of commercial bank in the economic development of a country.

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

Answer any **THREE** questions

20. Explain briefly the various credit control methods adopted in India by RBI.
21. Describe the working of ATM. Enumerate its benefits.
22. Who is banking ombudsman? What are his powers and duties?
23. What are the conditions to be fulfilled by a banker to get statutory protections?
24. Enumerate the recent trends in the banking industry in India.

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