

**SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN  
(AUTONOMOUS)**

**(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)  
Chromepet, Chennai — 600 044.**

**B.A. END SEMESTER EXAMINATIONS APRIL - 2022**

**SEMESTER - IV**

**20UECCT4008 - Economics of Banking**

**Total Duration : 3 Hrs.**

**Total Marks : 60**

**Section A**

Answer any **SIX** questions ( $6 \times 5 = 30$  Marks)

1. Write a note on Evolution of Banking.
2. Discuss how the RBI has helped agricultural development in India.
3. Discuss the features of E-banking and bring out its merits and constraints.
4. What are the steps involved in opening an account?
5. Briefly explain the methods of usage of Debit Cards.
6. Distinguish between a Bill of Exchange and Promissory Note.
7. What are the requisites of a valid Endorsement? Explain the different kinds of Endorsements with suitable examples.
8. Explain the various items appearing in the Balance sheet of a bank.

**Section B**

Answer any **THREE** questions ( $3 \times 10 = 30$  Marks)

9. Discuss the essential functions of a Central Bank.
10. Describe the process of credit creation by Commercial Bank.
11. Explain the various types of Deposit Account.
12. Analyse the Selective methods of Credit Control.
13. Explain the various items appearing in the Balance Sheet of a Bank.

\*\*\*\*\*