

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. Economics - END SEMESTER EXAMINATIONS - APRIL 2025

SEMESTER - IV

**20UECCT4008 - Economics of Banking**

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

### **Section B**

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

1. Explain the role of banking system in India.
2. State the significant role of central bank.
3. Analyse the various steps involved in the opening of account with a banker.
4. Bring out the various function of ATM .
5. What are the limitations of credit creation?
6. Distinguish between savings bank account and current account.
7. Distinguish between debit card and credit card.
8. List out the features of cheque.

### **Section C**

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

9. Discuss the recent reform in banking sector in India.
10. Explain the various function of central bank.
11. Discuss in detail the different type of account opened and operated by bank.
12. Comment on the recent initiatives takes by the RBI in the context of e-banking in India.
13. Explain and illustrate the different types crossing of a cheque.

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