

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. What are the functions of Central Bank?
2. What are the key features of a savings account?
3. Write a short note on Credit Card, ATM Card cum Debit card.
4. How does good customer service increase customer loyalty?
5. Define a Bill of Exchange and explain its essential characteristics.
6. What is the procedure for closing a bank account?
7. What are the key benefits of online banking?
8. What are the common reasons for the dishonoring of a cheque?

### **Section C**

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

9. Describe the Role of RBI in agricultural and industrial development in India.
10. Explain the procedure for opening a joint account and mention its advantages.
11. Discuss the functions of Commercial Banks.
12. Explain the role of the Banking Ombudsman Scheme in resolving customer complaints.
13. Explain the different types of promissory note.

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