



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.B.A. DEGREE EXAMINATION – BUSINESS ADMINISTRATION

FIFTH SEMESTER – APRIL 2016

BU 5400 - BANKING

Date: 29-04-2016
Time: 01:00-04:00

Dept. No.

Max. : 100 Marks

PART – A

Answer **ALL** the questions:

(10 x 2 = 20)

1. Who can influence Bank Liquidity?
2. What is Credit Creation?
3. List any two assumptions of Bank Rate Policy.
4. What is Moral Suasion?
5. What do you mean by Differential Interest Rates?
6. What are the objectives of Regional Rural Banks?
7. What do you mean by Chit Funds?
8. Define Banking.
9. What is Customer's Attorney?
10. What is Phishing?

PART – B

Answer any **FOUR** questions:

(4 X 10 = 40)

11. Explain briefly the condition for holder in Due Course.
12. Explain an obligation relationship between Banker and Customer.
13. Discuss the structure of Co-operative banking in India.
14. Explain briefly the functions of National Bank for Agriculture and Rural Development.
15. Discuss the causes for poor customer services in banks.
16. Describe in detail the difference types of Crossing.
17. Explain pros and cons of Internet Banking.

PART – C

Answer any **TWO** questions:

(2 X 20 = 40)

18. Explain the various functions of Commercial Banks in India.
19. What precautions should a banker take while lending against securities and real estate?
20. Briefly explain role and performance of Reserve Bank of India.
21. Give an account of the achievements and failures of the nationalised banks in India.
