LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034

B.B.A. DEGREE EXAMINATION – **BUSINESS ADMINISTRATION**

FIFTH SEMESTER - NOVEMBER 2014

BU 5400 - BANKING

Date: 10/11/2014	Dept. No.	Max.: 100 Marks
Time $\cdot 09.00 - 12.00$		

PART – A

Answer ALL the questions:

 $(10 \times 2 = 20)$

- 1. What is Multiplier?
- 2. What is 'CRR' and 'SLR'.
- 3. List any four Ancillary Services rendered by Banks.
- 4. What is General Lien?
- 5. "Lender of the Last Resort" Comment.
- 6. What is Bank Rate Policy?
- 7. Define Merchant Banker.
- 8. What is the role of Merchant Banker in Forex Services?
- 9. What is Smart Cards?
- 10. What is Mobile Banking?

PART - B

Answer any FOUR questions:

 $(4 \times 10 = 40)$

- 11. What is Cash Credit System of Lending? List down its Merits and Demerits.
- 12. Explain an obligation relationship between Banker and Customer.
- 13. Briefly explain the instruments of Monetary Policy available to the Reserve Bank of India.
- 14. What is an Issue Management? Explain the role of Merchant Banker in Issue Management.
- 15. Explain the Security Challenges faced by Debit/Credit Cards in India.
- 16. Enumerate the Progress of Commercial Banking in India Since 1969.
- 17. Explain the effectiveness of Phone Banking in Cost Control measures.

PART - C

Answer any TWO questions:

 $(2 \times 20 = 40)$

- 18. Explain the various functions of Commercial Banks in India.
- 19. Explain Garnishee Order and describe the points to be noted in this connection.
- 20. Briefly explain the functions of Reserve Bank of India.
- 21. Explain the Significance and Limitation of Credit Creation.

