

LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034



B.Com. DEGREE EXAMINATION – CORPORATE SECRETARYSHIP

THIRD SEMESTER – APRIL 2016

BC 3503 – INDIAN BANKING

Date: 02-05-2016

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

PART-A

ANSWER ALL QUESTIONS

(10 x 2=20 marks)

1. Define the term 'Banking'.
2. What do you mean by Bankers' Bank?
3. What is Banker's lien?
4. What do you mean by Demand Deposits?
5. Who is a Payee?
6. What is a Promissory Note?
7. What do you mean by Statutory Cash Reserve Ratio?
8. What is Hypothecation?
9. What are the mechanics of Internet Banking?
10. What is credit syndication?

PART-B

ANSWER ANY FOUR QUESTIONS

(4 x 10=40 marks)

11. Briefly explain the features of Unit Banking System.
12. Define the term "Banker" and "Customer" and bring out the general relationship that exists between them.
13. Briefly explain the kinds of Endorsements.
14. What do you mean by Secured Advances and briefly explain the modes of creating charge.
15. What are the features of ECS? Explain.
16. Explain the various steps of Venture Capital.
17. Briefly explain the Types of Crossing of Cheques.

PART-C

ANSWER ANY TWO QUESTIONS

(2 x 20=40 marks)

18. Discuss the main functions of the RBI.
19. Explain the major activities of commercial banks.
20. Briefly explain the general principles of sound lending of loans and advances to a customer?
21. Discuss the various functions that are performed by the ATMs worldwide.

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