

**LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034**



**B.Com. DEGREE EXAMINATION – COMMERCE**

**FIFTH SEMESTER – APRIL 2016**

**BC 5500 – INDIAN BANKING**

Date: 26-04-2016

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

**SECTION - A**

ANSWER **ALL** THE QUESTIONS:

(10x2=20 Marks)

1. Mention the primary functions of commercial banks.
2. What do you mean by priority sector?
3. Differentiate unit banking from branch banking.
4. State the role of central bank in governing banks.
5. What is the role of a collecting banker?
6. Give the purposes of lien.
7. What is a stale cheque?
8. What do you mean by credit syndication?
9. When goods are hypothecated to banks?
10. What do you mean by CAMEL rating?

**SECTION-B**

ANSWER ANY **FOUR** QUESTIONS

(4 x 10=40 Marks)

11. State any five points of difference between Indian public sector banks and foreign banks.
12. How selective credit control mechanism is executed by RBI?
13. What are the limitations of credit creation?
14. Discuss the various types of relationships exists between a banker and a customer.
15. When can a cheque presented for payment be refused?
16. Differentiate hypothecation from pledging.
17. Discuss SEBI guidelines on venture capital.

**SECTION-C**

ANSWER ANY **TWO** QUESTIONS

(2 x 20= 40 Marks)

18. Discuss the role of banks in promoting economic development.
19. What are the guiding principles to be considered for lending loans to a startup company?
20. State the purposes of crossing a cheque. Discuss various types of crossing with suitable illustration.
21. Enumerate the e-banking services offered by commercial banks.

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