

LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – CORPORATE SECRETARYSHIP

FIFTH SEMESTER – November 2009

BC 5500 - INDIAN BANKING

Date & Time: 03/11/2009 / 9:00 - 12:00 Dept. No.

Max. : 100 Marks

SECTION - A

Answer ALL questions.

(10 x 2 = 20 marks)

1. What is unit banking systems?
2. What is 'E- banking'?
3. What is an 'ATM'?
4. What is telephone banking?
5. Define cheque.
6. What is an overdraft?
7. What is AVR?
8. What is digital cash?
9. What is a current account?
10. How is a bank customer defined?

SECTION - B

Answer any FIVE questions

(5 x 8 = 40 marks)

11. Analyse the different types of conditional endorsement?
12. Elaborate the circumstances under which a banker may dishonour a cheque?
13. Bring out the significant role played by commercial banks in general economic development of a country?
14. What are the features of ATM?
15. Explain the role of commercial banks?
16. What are the advantages of branch banking system?
17. Explain the benefits of credit card to the holders.
18. Bring out the drawbacks of telephonic banking?

SECTION - C

Answer any TWO questions

(2 x 20 = 40 marks)

19. Discuss the various principles of bank lending?
20. What are the main functions of R.B.I?
21. Explain and illustrate the different types of crossing of a cheque?
