LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

**B.Com.** DEGREE EXAMINATION – **CORPORATE SEC.**

FIFTH SEMESTER – NOVEMBER 2012

# BC 5500 - INDIAN BANKING

 Date : 01/11/2012 Dept. No. Max. : 100 Marks

 Time : 9:00 - 12:00

**PART – A**

**Answer ALL the questions: (10 x 2 = 20 marks)**

1. What is cash credit?
2. What is E.C.S?
3. What is hypothecation?
4. Define Banking.
5. Who is a customer?
6. Who is a endorser?
7. What is venture capital?
8. What is a pass book?
9. What is unit banking?
10. What is e-banking?

**PART – B**

**Answer any FIVE questions: (5 x 8 = 40 marks)**

1. What are the advantages of unit bank?
2. Explain the factors that are taken in to consideration by commercial banks while lending or investing.
3. List out the benefits of e-banking?
4. Under what circumstances a banker is justified in refusing a customer’s cheque?
5. Explain the different kinds of endorsements.
6. What are the functions of commercial banks?
7. Examine in detail the monetary policy of RBI?
8. State the conditions of the secrecy of the customer’s account disclosed.

**PART – C**

**Answer any TWO questions: (2 x 20 = 40 marks)**

1. Discuss in detail the functions of merchant banking.
2. Bring out the various types of crossing? What are the liabilities of a banker on a crossed cheque?
3. Highlight the important functions of RBI?

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