



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.com. DEGREE EXAMINATION – CORPORATE SEC.

THIRD SEMESTER – NOVEMBER 2013

BC 3503 – INDIAN BANKING

Date : 08/11/2013
Time : 9:00 - 12:00

Dept. No.

Max. : 100 Marks

PART – A

ANSWER **ALL** THE QUESTIONS:

(10 x 2=20)

1. Define 'Banking'.
2. What is Cash Reserve Ratio?
3. Who is a customer?
4. Explain 'order Nisi' and 'order absolute' in Garnishee order.
5. What is 'special crossing'?
6. Mention the precautions to be taken by the paying banker.
7. Give examples of assets that can be given as security for a loan.
8. What are 'guaranteed advances'?
9. State the meaning of Venture Capital.
10. List the duties of the collecting banker.

PART – B

ANSWER ANY **FIVE** QUESTIONS.

(5 x 8=40)

11. Enumerate the advantages of Branch banking.
12. List the functions performed by a commercial bank.
13. What is meant by 'right of set off'? When can it be executed by the banker?
14. Under what circumstances is a disclosure about customer's account justified?
15. When can the banker refuse payment of cheques?
16. What are the principles of sound lending?
17. How do commercial banks finance the working capital requirements of their customers?
18. Explain the services undertaken by the Merchant Banking.

PART – C

ANSWER ANY **TWO** QUESTIONS.

(2 x 20=40)

19. Discuss briefly the functions undertaken by the RBI.
20. Define 'endorsement'. Explain the different types of endorsements and the legal provisions relating to them.
21. Give an account of the technological developments in Banking Industry.

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