



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

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

**FIFTH SEMESTER – NOVEMBER 2014**

**BC 5500 - INDIAN BANKING**

Date : 03/11/2014  
Time : 09:00-12:00

Dept. No.

Max. : 100 Marks

**PART – A**

Answer ALL questions:

(10 x 2 = 20 marks)

1. What is investment banking?
2. What is Village adoption scheme?
3. Define Cheque.
4. Who is a banker?
5. Who is a customer?
6. What is meant by Special Crossing?
7. What is Secured Loan?
8. What are unsecured Advances?
9. What is SEBI?
10. Explain 'underwriting'.

**PART – B**

Answer any FIVE questions:

(5 x 8 = 40 marks)

11. Explain the Supervisory functions of RBI.
12. What is Unit Banking? What are its advantages?
13. Narrate the circumstances for closing the account of a customer.
14. Under what circumstances a cheque can be dishonoured?
15. What is Endorsement? What are its kinds?
16. Explain the principles of sound lending.
17. Discuss the merits of E- Banking.
18. Describe the functions of Merchant bankers

**PART – C**

Answer any TWO questions:

(2 x 20 = 40 marks)

19. What are the functions of Commercial banks?
20. Describe the general precautions to be taken by a banker before granting loans and advances.
21. "Every loan creates a deposit" – Discuss.

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