

# LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034

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

## FIRST SEMESTER - NOVEMBER 2017

## 17/16UBC1MC02 - FINANCIAL INSTITUTIONS

Date: 08-11-2017	Dept. No.	Max. : 100 Marks

Time: 01:00-04:00

## SECTION A (10X2=20Marks)

## ANSWER ALL THE QUESTIONS

- 1. What is RTGS?
- 2. Write any two limitations of Tele Banking.
- 3. List down the features of a Cheque.
- 4. Why consumer Loans are extended?
- 5. State any two objectives of IFCI.
- 6. What are NBFC's?
- 7. Give any two reasons for e-banking.
- 8. What is CENVAT?
- 9. What is Fiscal Deficit?
- 10. State the uses of Demand Drafts.

#### **SECTION B (4X10=40 Marks)**

## ANSWER ANY FOUR OF THE FOLLOWING

- 11. Discuss the recent developments in the Indian Banking System.
- 12. Differentiate between Pledge and Mortgage.
- 13. Bring out the ancillary services of commercial banks in India.
- 14. Explain the functions of IDBI?
- 15. Differentiate a bill of exchange from promissory note.
- 16. Enumerate the advantages of Computerisation of Commercial Banks?
- 17. Briefly explain the need for Trade Cycle Analysis?

#### **SECTION C (2X20=40)**

## **ANSWER ANY TWO QUESTIONS**

- 18. Discuss the Functions of a Central bank of a Country.
- 19. Explain in detail various relationship that exist between a banker and customer.
- 20. Enumerate the need for Financial Institutions for the development of a country.
- 21. Bring out the duties of a banker in opening a bank account for special customers.

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