## LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034



### B.Com.DEGREE EXAMINATION - CORPORATE SECRETARYSHIP

#### THIRD SEMESTER - NOVEMBER 2018

#### **BC 3503- INDIAN BANKING**

Date: 25-10-2018 Dept. No. Max. : 100 Marks

Time: 01:00-04:00

## PART A (10x 2= 20)

#### ANSWER ALL QUESTIONS

- 1. What is Unit Banking?
- 2. Explain Bills of Exchange.
- 3. What Garnishee Order?
- 4. State a Stale Cheque.
- 5. What is a Material Alteration?
- 6. Define Crossing.
- 7. What are Unsecured Loans?
- 8. List down the different types of loans.
- 9. What are credit cards?
- 10. What is Underwriting?

## PART B (4x10=40) ANSWER ANY FOUR QUESTIONS

- 11. Write a note on the obligation of the banker to maintain secrecy of the Customer's account.
- 12. Discuss the special features of a Banker's Right of General Lien.
- 13. Describe the different types of crossing.
- 14. Explain the principles of sound lending.
- 15. List down the benefits of Electronic Banking.
- 16. Explain the Types of Loans granted by Banks.
- 17. Write short notes on Venture Capital.

# PART C (2x20=40) ANSWER ANY TWO QUESTIONS

- 18. Describe the functions of Commercial Banks.
- 19. When the Banker must refuse payment of Cheques?
- 20. What is Endorsement? Explain the kinds of Endorsement.
- 21. Discuss the Credit Syndication.

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