LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034



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

FIRST SEMESTER – NOVEMBER 2019

16/17/18UBC1MC02 - FINANCIAL INSTITUTIONS

Date: 01-11-2019 Time: 09:00-12:00 Dept. No.

Max.: 100 Marks

PART- A (10 X 2 = 20 Marks) ANSWER ALL THE QUESTIONS

- 1. What do you understand by Internet banking?
- 2. Write a short note on TDS.
- 3. Define "Negotiable instrument"
- 4. What is collateral security?
- 5. State any two objectives of IDBI.
- 6. What is leasing?
- 7. Define the term "Cheque"
- 8. Write a note on deflation.
- 9. What is Fiscal policy?
- 10. Write a note on indirect tax.

SECTION - B (4 X 10 = 40 Marks) ANSWER ANY FOUR QUESTIONS

- 11. Briefly explain the main provisions of the Banking Regulation Act 1949.
- 12. What is credit card? Explain the benefits of using credit card.
- 13. Explain the various types of bank accounts
- 14. Distinguish between bill of exchange and cheque.
- 15. Explain the main objectives and types of NBFC.
- 16. What is net banking? Explain the advantages and disadvantages of net banking.
- 17. Discuss the scope and importance of public finance.

SECTION - C (2 X 20 = 40 Marks) ANSWER ANY TWO QUESTIONS

- 18. Describe the role of commercial banking in economic development in a country.
- 19. Explain the important function of RBI in India.
- 20. Enumerate the relationship between a banker and a customer.
- 21. What do you understand by monetary policy? Explain the key objectives of monetary policy.
