

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



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

**THIRD SEMESTER – NOVEMBER 2019**

**BC 3503 – INDIAN BANKING**

Date: 31-10-2019  
Time: 01:00-04:00

Dept. No.

Max. : 100 Marks

**Section - A**

Answer ALL the Questions

(10x2=20 Marks)

1. Define Banking.
2. What is bill of lading?
3. Explain the term overdraft.
4. Define Cheque.
5. Who is a collecting banker?
6. Who is an ombudsman?
7. What is meant by Promissory note?
8. Define E- banking.
9. What is bank rate?
10. Define PIN.

**Section - B**

Answer Any FOUR Questions

(4x10=40 Marks)

11. Explain the powers of RBI under Banking Regulation Act.
12. State the importance of crossing.
13. What are the benefits of E- banking?
14. Define endorsement. And explain its kinds.
15. What do you understand by material alteration?
16. State the general precautions to be taken by a banker while dealing with a minor as a customer.
17. What are the features of cheque?

**Section - C**

Answer Any TWO Questions

(2x20=40 Marks)

18. Explain the role of commercial banks in the economic development of a nation.
19. Discuss the various types of crossing with examples.
20. What are the rights and duties of a collecting banker?
21. What do you mean by credit creation? And explain the process of credit creation.

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