

LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034



B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – APRIL 2016

CO 5500 – INDIAN BANKING

Date: 26-04-2016

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

SECTION – A

ANSWER ALL QUESTIONS

(10x 2=20 marks)

1. Define Cheque.
2. What is fixed deposit?
3. Who is an endorser?
4. What is the meaning of the term “collecting banker”?
5. Define banking.
6. What is primary market?
7. What is called right to set-off?
8. Explain arbitrage.
9. What is merchant banking?
10. Give a note on underwriting agreement.

SECTION – B

ANSWER ANY FIVE QUESTIONS

(5 x8=40 marks)

11. State the importance of money market.
12. Explain the workings of selective credit control measures.
13. Explain the different kinds of endorsements.
14. Enumerate the policies that are taken in to consideration by commercial banks while lending or investing.
15. Briefly explain the secured and unsecured loans and advances.
16. What are the steps taken by government for promoting capital market in India?
17. State the different types of relationship between banker and customer?
18. Under what circumstances a banker is justified in refusing a customer’s cheque?

SECTION – C

ANSWER ANY TWO QUESTIONS

(2 x 20=40 marks)

19. Highlight the important function of the R.B.I.
20. Enlist the arguments of the banking industry in India subsequent to the Nationalization.
21. Discuss in detail the functions of merchant banking.

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