

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



**B.Com. DEGREE EXAMINATION – COMMERCE**

**FIFTH SEMESTER – APRIL 2016**

**CO 5507 – INDIAN BANKING**

Date: 06-05-2016

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

**PART- A**

**Answer ALL Questions:**

**(10 x 2 = 20)**

1. Define Banking under the provisions of the Banking Regulation Act, 1949.
2. What is Pure Banking System?
3. What is SLR?
4. What Bank Rate?
5. Who is a holder in due course?
6. Who can cross a Cheque?
7. What is Clean Loan?
8. What is Mortgage?
9. State the powers of Banking Ombudsman.
10. List out the benefits of E Banking.

**PART- B**

**Answer any FOUR Questions:**

**(4 x 10= 40)**

11. Explain different classification of Banks.
12. Bring out the significant role played by Commercial Banks in the general Economic Development of a country.
13. Discuss the provisions regarding licensing of branches.
14. Highlight the important functions of RBI.
15. Explain the modern services rendered by Banks towards better Customer relations.
16. Distinguish between lien and hypothecation.
17. State the authority of Banking Ombudsman.

**PART- C**

**Answer any TWO Questions:**

**(2 x 20= 40)**

18. Elaborate the functions rendered by Modern Commercial Banks.
19. Describe the various forms of relationship between Banker and Customer.
20. Explain and illustrate the different types of crossing of a Cheque.
21. Discuss the factors that are taken in to consideration by Commercial Banks while lending or Investing.

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