



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – APRIL 2017

CO 5500- INDIAN BANKING

Date: 20-04-2017
Time: 01:00-04:00

Dept. No.

Max. : 100 Marks

SECTION A

Answer **all** the Questions (**10x2=20**)

1. What are commercial Banks?
2. List down ancillary functions of banks.
3. Who is a customer?
4. Explain general Lien.
5. Define lending.
6. Give two examples of unsecured loans.
7. What is credit syndication?
8. Write short notes on underwriting.
9. State any two-credit control measures.
10. What is Merchant Banking?

SECTION B

Answer any **FOUR** questions (**4x10=40**)

11. Briefly explain 'Village adoption scheme'.
12. Explain the relationship between banker and a customer.
13. Write short notes on a) unit banking b) correspondent banking
14. State the legal characteristics of a cheque.
15. Explain the different kinds of lending.
16. What are the advantages of Electronic Banking?
17. What are the Regulatory powers of the RBI?

SECTION C

Answer any **TWO** Questions (**2x20=40**)

18. Discuss in detail the modern trends of commercial banking in India.
19. Describe the importance of endorsement and crossing of cheques.
20. Explain in detail the various credit control measures adopted by the RBI.
21. What are the functions of RBI? Explain
