

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



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

**FIFTH SEMESTER – APRIL 2018**

**CO 5507– INDIAN BANKING**

Date: 04-05-2018  
Time: 09:00-12:00

Dept. No.

Max. : 100 Marks

**PART – A**

**Answer ALL questions:**

**(10x2=20)**

1. Define the term banking.
2. Write notes on 'credit creation'.
3. List out the various types of loans made by a banker.
4. Bring out different types of accepting deposits.
5. How does E-Banking benefit customers?
6. Who is a bank-customer?
7. State the objectives of crossing a negotiable instrument.
8. What are collateral securities?
9. Write notes on pledge.
10. What is 'NEFT'?

**PART – B**

**Answer any FOUR questions:**

**(4x10=40)**

11. How are banks classified? Elaborate.
12. Elaborately explain the agency services rendered by a bank.
13. Explain 'quantitative credit control'.
14. Point out the precautions to be taken by a banker while opening an account for minors.
15. Explain briefly the "bank lending" principles.
16. Explain and illustrate the different types of crossing of a cheque.
17. While making endorsement of a negotiable instrument, what are the rules required to be followed by the parties?

**PART – C**

**Answer any TWO questions:**

**(2x20=40)**

18. Bring out the significant role played by commercial banks in the general economic development of a country?
19. Elaborate the main functions of the RBI?
20. State the different forms of lending by a banker. Explain in detail.
21. Describe the salient features of ATMs. Comment on the benefits and challenges it offers to the Indian Banking System.

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