



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

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

**FIFTH SEMESTER – NOVEMBER 2014**

**CO 5507/CO 5500 - INDIAN BANKING**

Date : 07/11/2014  
Time : 09:00-12:00

Dept. No.

Max. : 100 Marks

**SECTION - A**

**ANSWER ALL THE QUESTIONS:**

**(10x2=20Marks)**

1. What is Countermanding order?
2. What is cancellation of crossing?
3. Define Cheque.
4. What is the role of banking ombudsman?
5. State the role of commercial banks in credit creation.
6. Discuss the contents of KYC norms.
7. What are the e-banking services in transfer of funds?
8. State the agency services of commercial banks.
9. State the role of banks in opening an account in the name of special customers.
10. When can a Mortgage be executed?

**SECTION – B**

**ANSWER ANY FOUR OF THE FOLLOWING QUESTIONS:**

**(4x10=40 Marks)**

11. Discuss the Role of Commercial Banks in economic development.
12. Explain the Banking Regulation Act, relating to opening of branches.
13. Give the Rules relating to opening an account in the name of a trust.
14. State the precautions to be taken by a banker while lending loans.
15. Differentiate hypothecation from pledging.
16. Enumerate the e-banking services offered by commercial banks.
17. What are the rights and duties of a collecting banker?

**SECTION - C**

**ANSWER ANY TWO OF THE FOLLOWING QUESTIONS:**

**(2x20=40 Marks)**

18. Discuss the role of Central bank in controlling credit in an economy.
19. Discuss various project appraisal techniques adopted by the banks to evaluate a project for lending loan.
20. Discuss the various types of relationships exists between a banker and a customer.
21. Discuss various types of crossing with suitable illustration.

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