



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – NOVEMBER 2018

CO 5500 – INDIAN BANKING

Date: 23-10-2018

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

PART – A

Answer ALL questions:

(10 x 2 = 20 marks)

1. Define the term Banking.
2. What is meant by a cheque?
3. What is branch banking system?
4. What is a garnishee order?
5. What is a fixed deposit?
6. What is a debit card?
7. What is right of set-off?
8. What is ATM?
9. Write a note on mobile banking.
10. What is meant by lender of last resort?

PART – B

Answer any FIVE questions:

(5 x 8 = 40 marks)

11. Explain the principles of sound lending by the commercial banks.
12. Bring out the advantages and disadvantages of unit banking system.
13. Explain the modern services rendered by commercial banks.
14. What are the limitations of credit creation?
15. Explain the term Garnishee Order.
16. What is E-banking? Explain its merits and limitations.
17. Explain the different kinds of endorsements.
18. Differentiate between Lien and Hypothecation.

PART – C

Answer any TWO questions:

(2 x 20 = 40 marks)

19. Discuss in detail the relationship between a banker and customer.
20. Bring out the significant role played by commercial banks in the economic development of a country.
21. Describe the quantitative and selective credit control methods of RBI.

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