



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.B.A. DEGREE EXAMINATION – BUSINESS ADMINISTRATION

FIFTH SEMESTER – NOVEMBER 2011

BU 5400 - BANKING

Date : 10-11-2011
Time : 9:00 - 12:00

Dept. No.

Max. : 100 Marks

Section A

**I. Answer all the questions.
10x2=20**

1. Define a Cheque.
2. How do banks ensure security under Internet banking?
3. What is ATM?
4. State the benefits of crossing a cheque?
5. What is a Debit Card?
6. State the prime objective of RBI?
7. What is Endorsement of Cheque?
8. Write short notes on Group Banking.
9. Differentiate between loan and overdraft?
10. What is PIN?

Section -B

II. Answer any FIVE questions only.

5x8=40

11. What are the merits and demerits of Branch banking?
12. State the relationship between the banker and customer.
13. Highlight the functions and advantages of e-banking?
15. What are the various types of Banks? Explain each of them
14. Write a detailed note on the developments of modern banking in India?
15. What are the various types of Banks? Explain each of them
16. Under what conditions a banker can close the account of the customer?
17. Discuss the merits and demerits of credit cards from the customer point of view.
18. Is a banker legally obliged to maintain secrecy with regard to the state of his customer's Account? In what case is a disclosure justified?

Section -C

III. Answer any TWO questions only.

2x20=40

19. Elaborately explain the functions of RBI
20. Explain in detail the functions of Commercial banks in India.
21. Describe the special features of relationship between a banker and customer
