



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – CORPORATE SEC.

FIFTH SEMESTER – APRIL 2013

BC 5500 - INDIAN BANKING

Date: 08/05/2013
Time: 9:00 - 12:00

Dept. No.

Max. : 100 Marks

PART – A

ANSWER ALL QUESTIONS:

(10x2=-20)

1. What is branch banking?
2. Explain, "village adoption scheme".
3. What is a pass book?
4. What is cheque?
5. What is meant by honoring of cheques?
6. What are the benefits of ATM?
7. What are debit cards?
8. What is known as commercial banking?
9. What are secured loans?
10. What is SEBI?

PART – B

ANSWER ANY FIVE QUESTIONS:

(5x8=40)

11. Discuss the advantages and disadvantages of unit banking.
12. Explain any five important functions of RBI.
13. "Every loan creates a deposit"- Explain.
14. Explain the cases where an account of the customer may be closed.
15. Explain the importance of crossing of cheques.
16. What are the principles of sound lending?
17. Describe the functions of Merchant bankers.
18. Discuss the merits of E-banking.

PART – C

ANSWER ANY TWO QUESTIONS:

(2x20=40)

19. Explain the role of commercial banks in the economic development of India.
20. State the powers of Reserve Bank of India to control Commercial Banks.
21. Describe the recent development in Indian Banking with special reference to E-banking.

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