



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com.DEGREE EXAMINATION –CORPORATE SECRETARYSHIP

THIRD SEMESTER – APRIL 2019

BC 3503– INDIAN BANKING

Date: 25-04-2019
Time: 01:00-04:00

Dept. No.

Max. : 100 Marks

PART – A

ANSWER ALL QUESTIONS

(10 x 2=20 marks)

1. Define Bank.
2. List out any two merits of unit banking.
3. What is Order Nisi?
4. What is Trust Account?
5. Define Bill of Exchange.
6. Why are Bank holidays notified under the Negotiable Instrument Act?
7. Define term loans.
8. What is Project Appraisal?
9. What is PIN?
10. Expand the term RTGS.

PART – B

ANSWER ANY FOUR QUESTIONS

(4 x 10 =40 marks)

11. What are the new businesses now undertaken by commercial banks in India?
12. “A banker is bound to honour his customer’s cheque”. To what extent is this true?
Discuss fully.
13. Explain the rights of a banker.
14. Differentiate between Cheque and Bill of Exchange.
15. Explain “Credit Appraisal of the Customer”.
16. What are the various activities that come under E- banking?
17. Discuss the merits and demerits of Venture Capital Investment.

PART – C

ANSWER ANY TWO QUESTIONS

(2 x 20 =40 marks)

18. Distinguish between qualitative and quantitative credit control.
19. When can a collecting banker claim statutory protection?
20. Explain the principles that guide the banks in granting loans and advances.
21. What are the various functions of a merchant banker?
