



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

**B.Com. DEGREE EXAMINATION – CORPORATE SECRETARYSHIP**

**THIRD SEMESTER – NOVEMBER 2014**

**BC 3503 - INDIAN BANKING**

Date : 03/11/2014  
Time : 09:00-12:00

Dept. No.

Max. : 100 Marks

**PART- A**

**Answer ALL Questions:**

**(10 X 2 = 20)**

1. Define Banker.
2. What is Unit Banking System?
3. State the objectives of setting up RBI.
4. What is Currency Chest?
5. What is e-banking?
6. What is Operational Risk?
7. Define Telephone Banking.
8. How is a bank customer defined?
9. What is Escrow?
10. What is MICR stands for?

**PART- B**

**Answer any FOUR Questions:**

**(4 X 10= 40)**

11. Explain the role of Banking in Economic Development.
12. Bring out the benefits of e-banking and financial services.
13. Discuss the significant factors influencing Bank Lending.
14. Examine the different types of Cheques.
15. Explain the cardinal rules regarding a valid endorsement.
16. Elaborate the circumstances under which a banker may dishonour the cheques.
17. What are the duties of a collecting banker? Explain.

**PART- C**

**Answer any TWO Questions:**

**(2X 20= 40)**

18. Discuss in detail the arguments advanced in favor of Branch Banking System.
19. Discuss the main functions of RBI.
20. Explain and illustrate the different types of crossing of a Cheque.
21. When can a banker refuse payment on a Cheque? Elaborate.

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