



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.COM. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – APRIL 2015

CO 5500 – INDIAN BANKING

Date : 27/04/2015
Time : 09:00-12:00

Dept. No.

Max. : 100 Marks

PART - A

Answer ALL Questions:

(10x2=20 marks)

1. What is wholesale banking?
2. Give the meaning of priority sector.
3. What is meant by a stale cheque?
4. Define blank endorsement.
5. Give the meaning of clean loan.
6. Name the three Cs of the borrower.
7. What is CBS?
8. What is green card?
9. Give the meaning of lender of last resort.
10. Mention the three objectives of bank investments.

PART – B

Answer any FOUR Questions:

(4x10=40 marks)

11. Explain the ancillary functions undertaken by Commercial banks.
12. Explain the types of endorsements.
13. State the rules to be followed while lending to married women.
14. Elucidate the functions of a merchant banker.
15. Give an account of the organizational structure of RBI.
16. Enumerate the negligence of a collecting banker.
17. Briefly explain the process of lending against life policies.

PART – C

Answer any TWO Questions:

(2x20=40 marks)

18. Narrate the recent developments in the Commercial banking sector in India.
19. Discuss the features of banker customer relationship.
20. Explain the processes involved in the project appraisal by lending banks.
21. Critically analyze the various credit control measures of RBI.

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