



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

SIXTH SEMESTER – APRIL 2022

16/17/18UCO6MC04 – MODERN BANKING PRACTICES

Date: 22-06-2022

Dept. No.

Max. : 100 Marks

Time: 01:00 PM - 04:00 PM

PART – A

Q. No Answer ALL questions:

(10 x 2 = 20 Marks)

- 1 Define 'Banking'.
- 2 List the salient features of 'Current Account Deposit'.
- 3 Who is a bank-customer?
- 4 What is 'KYC' and list any two important aspects of KYC?
- 5 What is 'IMPS'?
- 6 What is 'Overdraft'?
- 7 Who is a 'Minor' in banking terminology?
- 8 What is a 'Stale Cheque'?
- 9 What is 'International Banking'?
- 10 What is 'Real Time Gross Settlement'?

PART – B

Answer any FOUR questions:

(4 x 10 = 40 Marks)

- 11 What is 'Credit Creation'? Explain.
- 12 What are the precautions to be taken by a banker for opening an account by minors?
- 13 What is quantitative credit control? Explain.
- 14 Elaborate the classification of banks.
- 15 Explain the relationship between Banker and Customer.
- 16 Explain the various types of Cheques.
- 17 Elaborate the concept Cooperative Banks.

PART – C

Answer any TWO question:

(2 x 20 = 40 Marks)

- 18 Explain in detail role of banking in economic development of a country.
- 19 Discuss in detail different forms of lending by a bank.
- 20 Discuss in detail the major functions of Reserve Bank of India.
- 21 Elaborate on the emerging trends in banking.
