



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

**B.Com. DEGREE EXAMINATION – COMMERCE**

**FIFTH SEMESTER – APRIL 2022**

**UCO 5503 – BANKING LAW AND PRACTICE**

Date: 24-06-2022

Dept. No.

Max. : 100 Marks

Time: 01:00 PM - 04:00 PM

**PART – A**

**Answer ALL the Questions**

**(10 X 2 = 20 Marks)**

1. Define the term banking.
2. What is NEFT?
3. What is biometrics?
4. Define banking Ombudsman.
5. List out the two basic functions of an ATM.
6. What is branch banking system?
7. Define payment banks.
8. Who is a collecting banker?
9. Define credit creation.
10. What are collateral securities?

**PART – B**

**Answer any FOUR questions:**

**(4x10=40 Marks)**

11. Elaborately explain the functions of RBI.
12. Briefly explain the different types of endorsements.
13. Explain the cardinal principles of lending.
14. What are the limitations of credit creation?
15. Explain the quantitative methods of credit control.
16. Explain the types of crossing with suitable illustrations.
17. Describe the different types of relationships between a banker and a customer.

**PART – C**

**Answer any TWO questions:**

**(2x20=40 Marks)**

18. Discuss in detail the functions rendered by commercial banks.
19. Explain the merits and demerits of E-banking
20. State and explain the different forms of lending.
21. Elaborate on the role of commercial banks in the economic development of the country.

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