



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

SIXTH SEMESTER – APRIL 2023

16/17/18UCO6MC04 – MODERN BANKING PRACTICES

Date: 08-05-2023

Dept. No.

Max. : 100 Marks

Time: 09:00 AM - 12:00 NOON

SECTION – A

Answer **ALL** the Questions

(10 X 2=20)

1. Define Banking.
2. What is called ‘Gold banking’?
3. What is long term loan?
4. What is endorsement?
5. What is “Cash Reserve Ratio ”?
6. What is a garnishee order?
7. What is right of set-off?
8. What is a debit card?
9. Write a note on mobile banking
10. What is ATM?

SECTION - B

Answer any **FOUR** questions

(4 X 10 = 40)

11. Bring out the advantages and disadvantages of Branch banking system.
12. Discuss the functions of RBI.
13. Discuss the features of banker customer relationship.
14. Explain the different kinds of endorsements.
15. Explain the principles of sound lending by the commercial banks.
16. Explain how banks are classified on the basis of function.
17. Elaborate the importance of banking in economic development

SECTION C

Answer any **TWO** questions

(2 X 20 = 40)

18. Explain in detail the various functions of commercial banks.
19. Explain and illustrate the different types of crossing of a Cheque.
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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