

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



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

**FIFTH SEMESTER – APRIL 2023**

**UCO 5503 – BANKING LAW AND PRACTICE**

Date: 09-05-2023

Dept. No.

Max. : 100 Marks

Time: 09:00 AM - 12:00 NOON

**SECTION A**

**ANSWER ALL THE QUESTIONS**

**10x2=20**

1. Explain the meaning of Banking.
2. What is credit creation by commercial bank?
3. What is SLR?
4. What Bank Rate?
5. How is a bank customer defined?
6. What is the purpose of garnishee order?
7. What is a Clean Loan?
8. What are the causes of NPA?
9. How does cloud computing help banking?
10. List out the characteristics of ombudsman.

**SECTION B**

**ANSWER ANY FOUR QUESTIONS**

**4x10=40**

11. Explain how the Banks are classified.
12. Bring out the significant the role played by Commercial Banks in the general Economic development of a country.
13. Highlight the important functions of RBI.
14. What are the qualitative methods of RBI to control credit?
15. Explain the modern services rendered by Banks towards better Customer relations.
16. What are the Different Principles of Sound Lending?
17. Explain the powers and duties of Banking Ombudsman.

**SECTION C**

**ANSWER ANY TWO QUESTIONS**

**2x20=40**

18. Elaborate the functions rendered by Modern Commercial Banking.
19. Explain and illustrate the different types of crossing of a Cheque.
20. Discuss the cardinal rules regarding a valid endorsement.
21. Explain in detail the various activities under e-Banking.

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