



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – NOVEMBER 2011

CO 5500 - INDIAN BANKING

Date : 31-10-2011

Dept. No.

Max. : 100 Marks

Time : 9:00 - 12:00

SECTION – A

ANSWER ALL QUESTIONS

(10x2=20)

1. Define a cheque.
2. Distinguish between clean loan and secured loan.
3. State the meaning of countermanding of payment.
4. What is sans recourse endorsement?
5. State the meaning of conversion.
6. State the meaning of gilt-edged security.
7. What do you mean by hypothecation?
8. What is bank rate?
9. What is negotiable Instrument?
10. Write short note on Donatio Mortis Causa Clause.

SECTION – B

ANSWER ANY FIVE QUESTIONS

(5x8=40)

11. Explain the relationship between the banker and the customer.
12. What are the traditional Functions of RBI?
13. Explain the agency services rendered by commercial banks.
14. Explain the functions of Securities and Exchange Board of India.
15. What are development banks? How do they differ from commercial banks?
16. State the procedure for the listing of shares in the stock exchange
17. Explain the significance of Not- Negotiable Crossing.
18. Distinguish between unit banking and branch banking.

SECTION – C

ANSWER ANY TWO QUESTIONS

(2x20=40)

19. Explain the different forms of loans granted by banks.
20. Describe the quantitative and selective credit control methods employed by RBI.
21. What are the responsibilities and duties of the collecting banker? Does the law afford him any protection in this regard?

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