



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

**B.Com. DEGREE EXAMINATION - COMMERCE**

FIFTH SEMESTER – NOVEMBER 2015

**CO 5507 - INDIAN BANKING**

Date : 11/11/2015  
Time : 09:00-12:00

Dept. No.

Max. : 100 Marks

**PART – A**

Answer **ALL** the questions:

(10 x 2 = 20 marks)

1. What is meant by Clean Loan?
2. What is Retail banking?
3. Expand CAMECS?
4. State the meaning of 'Lender of the Last Resort'.
5. What do you mean by REPO Transactions?
6. Explain the term 'Garnished order'.
7. What is MICR?
8. Define Hypothecation.
9. What is a Smart Card?
10. What is Electronic Clearing System?

**PART – B**

Answer any **FOUR** questions:

(4 x10 = 40 marks)

- 11.Explain the process of Credit Creation by banks.
- 12.What is Open Market operation? How does it control credit?
- 13.What are the objectives of Regional Rural Banks?
- 14.What are the various forms of Crossing?
- 15.Distinguish between Pledge and Mortgage.
16. Explain the working of credit card system.
- 17.Who is a banking Ombudsman? State the objective of his appointment.

**PART - C**

Answer any **TWO** questions:

(2 x 20 = 40 marks)

- 18.Explain the role of Commercial Banks in the economic development of a country.
- 19.Discuss the different selective credit control methods adopted by Central Banks.
- 20.State and explain the protection available to the paying banker.
- 21.Explain the different types of credit cards and their uses.

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