



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – NOVEMBER 2016

CO 5500 – INDIAN BANKING

Date: 01-11-2016

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

Section A

Answer ALL Questions

(10*2=20)

1. What are Scheduled banks?
2. Define Correspondent banking.
3. What is an MICR cheque?
4. What is a Cheque Truncation System?
5. State the nature of bank guarantee.
6. Briefly explain whether consumer loan is a secured or an unsecured loan.
7. Define 'door to door banking'.
8. List a few functions of 'stand-alone ATM'.
9. Who is the Governor of RBI?
10. Write short notes on the origin of RBI.

Section B

Answer any FOUR Questions

(4*10=40)

11. Discuss the credit creation function of Commercial Banks.
12. Under what circumstances can a banker refuse payment to cheques?
13. How is the credit worthiness of a customer assessed?
14. Discuss the cardinal Principles of Lending.
15. Explain the organizational set up of the RBI.
16. Bring out the features of banker customer relationship.
17. Critically analyze the implications of nationalization of banks in today's scenario.

Section C

Answer any TWO Questions

(2*20=40)

18. Explain the role of Commercial Banks in the development of the Indian Economy.
19. Elucidate the different methods of crossing of cheques.
20. What are the functions of merchant bankers?
21. Discuss in detail the credit control measures of the Reserve bank of India.
