



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – NOVEMBER 2016

CO 5507 - INDIAN BANKING

Date: 07-11-2016
Time: 09:00-12:00

Dept. No.

Max. : 100 Marks

PART-A

ANSWER ALL QUESTIONS

(10X2=20)

1. What are Investment banks?
2. What is meant by Retail Banking?
3. Explain CRR.
4. Explain 'Reverse Repo Rate '.
5. Who is a customer?
6. What is Garnishee order?
7. What is Cash credit?
8. Define Hypothecation.
9. Who is an ombudsman?
10. What is RTGS?

PART-B

ANSWER ANY FOUR QUESTIONS

(4X10=40)

11. Explain the modern functions of Commercial banks.
12. Briefly explain the Types of Endorsements?
13. State the difference between mandate and power-of-attorney.
14. Explain the mechanism of credit creation.
15. What is Mortgage? How a banker will grant loan against the security of a real estate?
16. Discuss the various modes of creating charge.
17. Explain the workings of credit card system.

PART-C

ANSWER ANY TWO QUESTIONS

(2X20=40)

18. What are the qualitative and quantitated measures of RBI to Credit Control?
19. Discuss the various types of relationship that exist between a banker and the customer.
20. State the importance of mobilisation of deposits for banks in detail.
21. Explain the advantages and disadvantages E-banking.
