



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – NOVEMBER 2017

CO 5500 – INDIAN BANKING

Date: 01-11-2017

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

PART- A

Answer ALL Questions:

(10 X 2 = 20)

Write a note on the following terms:

1. “Banking”.
2. “Credit Creation”.
3. “Asset Liability Management”.
4. “Currency Chest”.
5. “Cash Reserve Ratio ”.
6. “Interest Swap”.
7. “Telephone Banking”.
8. “Bank Customer”.
9. “Investment Banking”.
10. “Project Appraisal”.

PART- B

Answer any FOUR Questions:

(4 X 10= 40)

11. Explain the different kinds of Endorsements.
12. Bring out the benefits of e-banking.
13. Discuss the significant factors that are taken into consideration by commercial banks while lending or investing.
14. Explain how banks are classified on the basis of function.
15. State the reasons that paved the way for the Nationalization of Commercial Banks.
16. Elaborate the circumstances under which a banker may dishonor the cheques.
17. What is the role of a Merchant Banker in a Corporate Sector? Explain its drawbacks.

PART- C

Answer any TWO Questions:

(2X 20= 40)

18. Discuss in detail the arguments advanced in favor of Branch Banking System.
19. Discuss the main functions of RBI and examine in detail the Monetary Policy of RBI.
20. Explain and illustrate the different types of crossing of a Cheque.
21. Discuss the impact of Credit Cards on different sections of the Economy.
