

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



**B.Com. DEGREE EXAMINATION – COMMERCE**  
**FIFTH SEMESTER – NOVEMBER 2022**  
**UCO 5503 – BANKING LAW AND PRACTICE**

Date: 25-11-2022

Dept. No.

Max. : 100 Marks

Time: 09:00 AM - 12:00 NOON

**SECTION A**

**ANSWER ALL THE QUESTIONS**

**10X2=20**

1. Trace the origin of Banks in India.
2. Write any two subsidiary functions of banks.
3. Write a note on 'open Market Operations'.
4. What is Bank of Issue?
5. What is unsecured advances?
6. What is mortgage?
7. What is Endorsement?
8. Define bill of exchange.
9. What do you mean by Electronic Fund Transfer?
10. What is Debit Card? Outline the importance

**SECTION B**

**ANSWER ANY FOUR QUESTIONS**

**4X10=40**

11. Explain the agency services rendered by the commercial banks.
12. How the central bank does acts an agent of the Government?
13. What is meant by bank rate? Explain the operations of the bank rate.
14. Describe the principles of sound lending.
15. Explain the rights of banker.
16. Discuss the features of cheque.
17. Write a note on RTGS, UPI and NEFT.

**SECTION C**

**ANSWER ANY TWO QUESTIONS**

**2X20=40**

18. Explain the role of banking in the economic development of a country.
19. Discuss the function of Reserve Bank of India.
20. What is Crossing? What are the several types of crossing?
21. Explain the merits and demerits of credit cards.

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