

LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034



B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – APRIL 2023

CO 5507 – INDIAN BANKING

Date: 08-05-2023

Dept. No.

Max. : 100 Marks

Time: 01:00 PM - 04:00 PM

PART – A

Answer ALL the Questions:

(10 x 2 = 20 marks)

1. Define 'Banking'.
2. Differentiate between overdrafts and cash credit.
3. What is meant by lender of the last resort?
4. Differentiate between a debit card and a credit card.
5. What is CRR?
6. Define 'Cheque'.
7. What is priority sector lending?
8. What is the significance of specimen signature?
9. What are secured loans?
10. Who is a 'minor'?

PART – B

Answer any FOUR Questions:

(4 x 10 = 40 marks)

11. Explain the significance of crossing of cheques with illustration.
12. Every loan creates a deposit. Explain.
13. Briefly explain the quantitative and qualitative credit controls.
14. What are the other businesses permitted for a banking company?
15. Explain Garnishee order. What are its characteristics?
16. Explain the banker's right of appropriation.
17. Differentiate between a savings account and a current account.

PART – C

Answer any TWO Questions:

(2 x 20 = 40 marks)

18. Explain the functions of commercial banks.
19. Bring out the various functions of the RBI.
20. Explain the general relationship between banker and customer.
21. Discuss the role of banking in the economic development of a country.

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