LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

**B.Com.** DEGREE EXAMINATION – **COMMERCE**

FIFTH SEMESTER – NOVEMBER 2012

# CO 5500 - INDIAN BANKING

Date : 01/11/2012 Dept. No. Max. : 100 Marks

Time : 9:00 - 12:00

**PART – A**

**Answer ALL questions: (10 x 2 = 20 marks)**

1. What is venture capital?
2. Who is an underwriter?
3. Define Cheque.
4. What is ‘ATM’?
5. What is a ‘stale’ cheque?
6. What is hypothecation?
7. What is moral suasion?
8. What is cash credit?
9. What is a debit card?
10. What is bank rate?

**PART – B**

**Answer any FIVE questions: (5 x 8 = 40 marks)**

1. What are the functions of commercial banks?
2. Explain the limitations of credit creation.
3. Explain the relationship between the banker and customer.
4. What are the points to be considered by the banker before honouring a cheque?
5. Explain the different kinds of endorsements.
6. Discuss the functions of merchant banking.
7. Explain the duties of a collecting banker.
8. Examine briefly the monetary policies of RBI.

**PART – C**

**Answer any TWO questions: (2 x 20 = 40 marks)**

1. What are the major criteria that the banker has to take into account while granting a loan for a project?
2. Describe and evaluate the various activities under E-banking.
3. What are the key function of the Reserve bank of India? Comment on the Importance of SEBI guildlines.

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