# LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034

### **B.B.A.** DEGREE EXAMINATION - **BUSINESS ADMINISTRATION**

FIFTH SEMESTER - NOVEMBER 2007

#### **BU 5400 - BANKING**

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Date: 12/11/2007 Time: 9:00 - 12:00 Dept. No.

Max.: 100 Marks

## PART - A

Explain the following concept in FIVE lines each:

 $(10 \times 2 = 20)$ 

- 1. E-banking.
- 2. Mutual Funds.
- 3. Cash Reserve Ratio
- 4. Standard Asset.
- 5. Customer
- 6. Finance
- 7. PIN
- 8. Debit Card
- 9. Formulae for Credit Creation
- 10. Door-to-Door Banking.

### PART - B

Answer any **FIVE** questions: Answer should not exceed 2 pages each.  $(5 \times 8 = 40)$ 

- 11. Briefly explain the features of Debit Card.
- 12. Define branch Banking. Explain its Merits and De-merits.
- 13. What are the duties of a Banker while dishonouring Customer Cheque?
- 14. Explain the various services rendered by commercial banks.
- 15. Write the detail note on the social responsibilities of bankers.
- 16. Distinguish between Cheque and Draft.
- 17. Define ATM. What are its Merits and Demerits?
- 18. Write short notes on
  - a. Savings Account b. Current Account

### PART – C

Answer any **TWO** questions: Answer should not exceed 4 - 6 pages each.  $(2 \times 20 = 40)$ 

- 19. Explain various advantages of Credit Card.
- 20. "Every loan creates a deposit" discuss.
- 21. Explain the various relationships between banker and customer.

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