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



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

## FIFTH SEMESTER - NOVEMBER 2013

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

Date: 15/11/2013 Dept. No. Max.: 100 Marks
Time: 9:00 - 12:00

#### **SECTION A**

## **ANSWER ALL THE QUESTIONS:**

(10\*2=20)

- 1. Explain the term "Customer of a bank".
- 2. What is E.C.S?
- 3. What is a pass book?
- 4. What is E-banking?
- 5. Define a Cheque.
- 6. State the meaning of countermanding of payment.
- 7. What is A.T.M?
- 8. What is meant by lender of the last resort?
- 9. What is the significance of specimen signature?
- 10. Explain Door to door banking.

#### **SECTION B**

#### ANSWER ANY FIVE QUESTIONS:

(5\*8=40)

- 11. What is a Garnishee order? What are the necessary steps a banker should take on receiving a Garnishee order?
- 12. Explain the functions of R.B.I.
- 13. State the general relationship between banker and customer.
- 14. Explain the merits and demerits of Debit cards.
- 15. Distinguish between unit banking and branch banking.
- 16. Explain the factors that are taken into consideration by commercial banks while lending or investing.
- 17. List out the benefits of E-banking.
- 18. What are currency chests? Why are they maintained?

## **SECTION C**

# ANSWER ANY TWO QUESTIONS:

(2\*20=40)

- 19. Explain the functions of Commercial banks in detail.
- 20. Bring out the various types of crossing. What are the liabilities of a banker on a crossed cheque?
- 21. Discuss in detail the functions of merchant banking.

\*\*\*\*\*