



LOYOLA COLLEGE (AUTONOMOUS) CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – CORPORATE SECRETARYSHIP

FIRST SEMESTER – NOVEMBER 2024

16/17/18UBC1MC02 – FINANCIAL INSTITUTIONS



Date: 22-11-2024

Dept. No.

Max. : 100 Marks

Time: 01:00 pm-04:00 pm

SECTION A

Answer ANY FOUR of the following

(4 x 10 = 40 Marks)

1. What are the various functions of Commercial Banks?
2. Explain the payment and collection process for Cheques.
3. What is the role of Investment Companies in Financial Market?
4. Explain the importance of Negotiable instruments like Cheques, Bills of exchange and Promissory notes in business transactions.
5. Distinguish between Direct and Indirect Taxes.
6. What is a trade cycle and explain its phases.
7. Define and Compare Debit Cards and Credit Cards.
8. List out and explain the advantages of e-banking for customers.

SECTION B

Answer ANY THREE of the following

(3 x 20 = 60 Marks)

9. Analyse the key functions of RBI and their role in economic development of India.
10. Explain the various types of loans offered by banks and their features.
11. Explain the formation and objectives of IDBI with its significance in industrial development.
12. Analyse the essentials of Bank computerisation and its impact on banking services and efficiency.
13. Examine the role of Monetary policy in managing inflation and economic growth in India.
14. Describe the different types of accounts that banks offer to customers and their features.
