



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – CORPORATE SECRETARYSHIP

THIRD SEMESTER – APRIL 2017

BC 3503- INDIAN BANKING

Date: 03-05-2017
Time: 09:00-12:00

Dept. No.

Max. : 100 Marks

PART-A

Answer ALL questions:

(10*2=20 Marks)

1. Define bank.
2. What is current account?
3. What is bank rate?
4. Define the term lien.
5. Define negotiation.
6. What is secured loan?
7. What is liquidity?
8. What is tele banking?
9. Define a cheque.
10. What is credit card?

PART-B

Answer any FOUR questions:

(4*10=40 Marks)

11. Under what circumstances a banker is justified in refusing a customer's cheque?
12. What are the general and special relationships between banker and customer?
13. Explain the right of set off.
14. Write a short note on: 1) Unit banking 2) Branch banking.
15. Explain the agency services rendered by the commercial banks.
16. Enumerate the advantages of underwriting.
17. What is lending? Explain its types.

PART-C

Answer any TWO questions:

(2*20=40 Marks)

18. Explain the functions of RBI.
19. Define endorsement. Explain the kinds of endorsement.
20. Discuss the principles that guide the banks in granting loans and advances.
21. Explain the various services included in merchant banking.
