

LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – APRIL 2010

CO 5500 - INDIAN BANKING

Date & Time: 24/04/2010 / 1:00 - 4:00

Dept. No.

Max. : 100 Marks

PART – A

Answer **ALL** the questions

(10 x 2 = 20 marks)

1. What is fixed deposit?
2. On what basis are banks classified?
3. Define Banking.
4. What is called Right of set-off?
5. State Clayton's case.
6. What is E.C.S?
7. What is venture capital?
8. Explain Garnishee order?
9. Who is an underwriter?
10. What is merchant banking?

PART – B

Answer any **FIVE** questions

(5 x 8 = 40 marks)

11. Explain the different kinds of endorsements?
12. State the different types of relationship between banker and customer?
13. What are the limitations of credit creation?
14. Enumerate the policies that are taken into consideration by commercial banks while lending or investing?
15. Explain the workings of selective credit control measures?
16. Discuss the merits and demerits of unit banking?
17. What are the primary functions of commercial banks?
18. What are the major criteria the banker has to take into account while granting a loan for a project?

PART – C

Answer any **TWO** questions

(2 x 20 = 40 marks)

19. Discuss in detail the functions of merchant banking?
20. Bring out the various types crossing? What are the liabilities of a banker on a crossed cheque?
21. Highlight the important functions of the Reserve Bank of India.

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