



**LOYOLA COLLEGE (AUTONOMOUS) CHENNAI – 600 034**

**B.Com. DEGREE EXAMINATION – COMMERCE**

**SIXTH SEMESTER – APRIL 2025**

**16UCO6MC04 – MODERN BANKING PRACTICES**



Date: 30-04-2025

Dept. No.

Max. : 100 Marks

Time: 09:00 AM - 12:00 PM

**Answer ANY FOUR of the following.**

**(4 × 10 = 40 Marks)**

1. Explain the functions of commercial banks.
2. Explain the importance and limitations of credit creation.
3. Define "Retail Banking" and explain its functions.
4. Discuss the qualitative and quantitative measures of credit control by RBI.
5. Describe the services rendered by banks to their customers.
6. Evaluate the duties and responsibilities of a paying and collecting banker.
7. List the different types of deposits.
8. Design a plan to be implemented to secure loans and advances.

**SECTION B**

**Answer ANY THREE of the following.**

**(3 × 20 = 60 Marks)**

9. Discuss on the role of banking in the economic development of a country.
10. Assess the impact of CRR, Bank Rate, SLR, Repo Rate, and Reverse Repo Rate on credit control.
11. Explain in detail the different types of endorsements.
12. Explain the policies and general principles involved in providing loans and advances.
13. What is E-Banking and explain its merits and demerits.
14. Compare and contrast in detail about the features of RTGS, EFTPOs, and NEFT.

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