LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

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

FIFTH SEMESTER – **APRIL 2012**

# BU 5400 - BANKING

Date : 27-04-2012 Dept. No. Max. : 100 Marks

Time : 1:00 - 4:00

**SECTION – A**

**Answer all the questions: 10X2=20**

1. Define Group Banking
2. What is Commercial Banking?
3. Explain the term Cash Credit
4. What is meant by Mobile Banking?
5. Explain right of set off.
6. What is Lien?
7. What is credit syndication?
8. Explain the term EFT
9. Write a short note on ATM
10. Who is known as the “Bankers’ Bank”

**SECTION – B**

**Answer any five questions: 5X8=40**

1. What is Unit Banking? Explain the advantages of Unit Banking.
2. Explain the benefits of credit card
3. “A banker is required to observe strict secrecy in regard to customer’s account”. Are there any exceptions of this rule?
4. “ Deposits are children of Loans”-explain
5. Define e-banking. Write the advantages and disadvantages of e-banking
6. Explain the general utility services offered by Commercial banks to their customers
7. How the management of Reserve bank of Indian is constituted?
8. Explain the terms ‘banker’ and ‘customer’. What are the general relationships between the banker and customer?

**SECTION – C**

**Answer any two questions: 2X20=40**

1. Explain the function of Merchant banks
2. Explain the functions of Reserve Bank of India in
3. What is Branch Banking? Explain the advantages and limitations of Branch banking.

\*\*\*\*\*\*\*\*\*\*\*