



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com.DEGREE EXAMINATION –COMMERCE

FIFTH SEMESTER – APRIL 2019

CO 5507– INDIAN BANKING

Date: 23-04-2019
Time: 09:00-12:00

Dept. No.

Max. : 100 Marks

PART – A

ANSWER ALL QUESTIONS:

(10 X 2 =20 MARKS)

1. Define banking.
2. What do you mean by international banking?
3. What is meant by credit control?
4. Write a note on Repo Rate.
5. What do you mean by KYC?
6. Define crossing.
7. What do you mean by cash credit?
8. Write a note on hypothecation.
9. Define E - banking.
10. What do you mean by core banking?

PART – B

ANSWER ANY FOUR QUESTIONS:

(4 X 10 =40 MARKS)

11. How the banks are classified? Explain each of them.
12. Elaborate the functions of commercial banks.
13. Bring out the duties and responsibilities of a Collecting banker.
14. Write note on the following.
a). Licensing of banks b). Capital prudential regulations and requirements
15. Outline the principles that guide a banker in granting loans and advances.
16. Describe the procedure for filing complaint with a banking ombudsman.
17. Examine the different types of credit cards and their benefits.

PART – C

ANSWER ANY TWO QUESTIONS:

(2 X 20 =40 MARKS)

18. Examine the role of banks in economic development of a country.
19. Enumerate the **Quantitative and Qualitative measures of RBI to control credit.**
20. What do you mean by endorsement? How are they classified? Explain each of them.
21. Discuss the recent banking practices adopted in India.
