



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – NOVEMBER 2017

CO 5507 – INDIAN BANKING

Date: 08-11-2017

Dept. No.

Max. : 100 Marks

Time: 09:00-12:00

SECTION-A

ANSWER ALL QUESTIONS:

(10*2=20 MARKS)

1. What is Commercial Bank?
2. Explain the term “International Banking”.
3. What is CRR?
4. Explain the term ‘Repo Rate’.
5. What is the need for KYC?
6. What is Garnishee order?
7. For what purpose, the banks are lending loan?
8. Explain the term Hypothecation.
9. Explain RTGS.
10. What is meant by Core Banking?

SECTION-B

ANSWER ANY FOUR QUESTIONS:

(4*10=40 MARKS)

11. What are the various types of banks? Explain each of them briefly.
12. What are the various functions of Co-operative banks? Explain
13. How the management of Reserve bank of India is constituted?
14. State the need for better customer relationship in modern ways.
15. Under what conditions, a banker can close the account of the customer?
16. As a banker, what precautions you will take while lending against a Jewel?
17. State the benefits of E-banking.

SECTION-C

ANSWER ANY TWO OF THE FOLLOWING QUESTIONS:

(2*20=40 MARKS)

18. Explain the role of banking in the economic development of our country.
19. Write out the differences between the Qualitative measure and the Quantitative measures of Credit control.
20. What is Lien? What conditions a banker must fulfil for exercising lien?
21. Explain the Various types of crossing of a cheque in detail.
