## LOYOLA COLLEGE (AUTONOMOUS), CHENNAI - 600 034

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

FIRST SEMESTER – NOVEMBER 2018

16/17/18UBU1MC02- FINANCIAL INSTITUTIONS

Date: 24-10-2018 Time: 09:00-12:00 Dept. No.

Max.: 100 Marks

SECTION A (10X2=20Marks) ANSWER ALL THE QUESTIONS

- 1. What is RTGS?
- 2. Why retail banking services are gaining importance?
- 3. What is a charge? How is it different from hypothecation?
- 4. State the rules relating to opening a bank account in the name of a minor.
- 5. Expand and explain NBFC.
- 6. List the contents of a lease agreement.
- 7. How a demand draft is different from a cheque?
- 8. How inflation affects the interest rate?
- 9. Write the advantages of GST.
- 10. What is fiscal deficit?

## SECTION-B( 4X10=40 Marks)

## ANSWER ANY FOUR OF THE FOLLOWING

- 11. What is the role of commercial banks in developing an economy?
- 12. Discuss the recent developments in Indian Financial System.
- 13. What is the duty of a collecting banker?
- 14. Explain various modes of creating a charge.
- 15. What are the objectives of IFCI?
- 16. How a bill of exchange is different from a promissory note?
- 17. Discuss the role of Monetary Policy in controlling an economy.

## SECTION-C (2X20=40 Marks) ANSWER ANY TWO OF THE FOLLOWING

- 18. What are the functions of a central bank?
- 19. Discuss the various type relationships between a banker and a customer.
- 20. Describe the objectives of development finance institutions.
- 21. How GST plays a vital role in transforming the tax structure of our country? Explain.