



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – APRIL 2017

CO 5507- INDIAN BANKING

Date: 05-05-2017
Time: 09:00-12:00

Dept. No.

Max. : 100 Marks

Section-A

Answer all the questions:-

(10 x 2 = 20marks)

1. Define the term 'Banking' under the Banking Regulations Act, 1949.
2. What are 'Development Banks'?
3. Write a note on 'Credit Control'.
4. What is CLR and SLR?
5. Define the terms "BANKER" and "CUSTOMER".
6. Explain 'Special Crossing'.
7. What is 'Cash Credit'?
8. What is meant by Hypothecation?
9. Give the meaning of Banking Ombudsman.
10. State the purposes of Real Time Gross Settlement(RTGS)

Section-B

Answer any four questions

(4 x 10 = 40marks)

11. 'Deposits create credit; credit creates deposits'-Discuss.
12. What are the functions of Regional Rural Banks?
13. Briefly explain the types of Crossing and give its importance.
14. Brief out the different kinds of endorsement.
15. Explain the various forms of lending by the banks.
16. State the significance of E-banking.
17. What is a 'debit card'? How does it differ from a Credit Card.

Section-C

Answer any two questions

(2 x 20 = 40marks)

18. Explain the role of Commercial Banks in the Economic development of a country.
19. Explain in detail the Quantitative and Qualitative functions of a central bank.
20. Discuss the statutory protection available to paying and collecting banker under the Negotiable Instrument Act.
21. Explain the principles that guide a banker in granting loans and advances.
