

LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

FIFTH SEMESTER – NOVEMBER 2009

CO 5500 - INDIAN BANKING

Date & Time: 03/11/2009 / 9:00 - 12:00 Dept. No.

Max. : 100 Marks

SECTION – A

Answer ALL the questions:

(10 x 2 = 20 marks)

1. Define banking.
2. What is debit card?
3. What is E-banking?
4. What is endorsement?
5. Define the term customer.
6. Write a note on overdraft.
7. What is meant by banker's bank?
8. Write a note on ATM.
9. What is crossing of cheques?
10. What is meant by material alteration?

SECTION – B

Answer any FIVE questions

(5 x 8 = 40 marks)

11. Bring out the advantages of branch banking.
12. Write on the reasons for nationalization of commercial banks.
13. Describe the relationship between banker and customer.
14. Explain the various types of crossing of cheques.
15. Briefly explain the precautions to be taken by the paying banker.
16. Write on the principles of sound lending.
17. Explain the concept of merchant banking.
18. Write a note on selective credit controls.

SECTION – C

Answer any TWO questions

(2 x 20 = 40 marks)

19. Explain the functions of a Commercial Bank. Describe the technique of Credit Creation.
20. What are the functions of a Central bank? Briefly describe the quantitative credit control measures.
21. Explain : a) Investment banking b) Deposit banking c) Electronic banking
d) Development Oriented banking.
