



LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

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FIFTH SEMESTER – APRIL 2013

CO 5500 - INDIAN BANKING

Date: 08/05/2013

Dept. No.

Max. : 100 Marks

Time: 9:00 - 12:00

PART – A

Answer ALL the questions:

(10x 2=20)

1. What is branch banking?
2. List some arguments for nationalization of commercial banks.
3. What is the right to set off?
4. What is clean loan?
5. What is a mortgage?
6. What is a clearing house?
7. State the meaning of E-banking.
8. What do you mean by venture capital?
9. Mention the limitations of open market operations.
10. What is Cash Reserve Ratio?

PART – B

Answer any FIVE Questions:

(5x8=40)

11. What do you mean by Unit banking? Explain its merits.
12. Explain briefly the role of commercial banks in the economic development of a country.
13. Who is a collecting banker? What are his duties?
14. Define a cheque. Explain the essential requisites of a valid cheque.
15. What are unsecured advances? What precautions should a banker take while making unsecured advances?
16. Explain the sound principles of lending.
17. Discuss the functions of merchant banking.
18. Explain the working of selective credit control measures.

PART – C

Answer any TWO Questions:

(2x20=40)

19. Explain the various types of endorsement and point out their significance.
20. Explain the general precautions to be taken by a bank while lending against a) Life Insurance policies
b) Goods or documents of title to goods.
21. Discuss the functions of Reserve Bank of India.