25803545 (Pages : 2) Reg. No...............................

Name...................................

FIVE YEAR B.Com., LL.B. (HONOURS) DEGREE EXAMINATION SEPTEMBER 2025

Eighth Semester

FC 14—MODERN BANKING

(2021 Admissions-Regular/2018 to 2020 Admissions—Supplementary)

Time : Three Hours Maximum Marks : 75

Part A

Answer any **five** *questions.*

Each question carries 3 *marks.*

1. Give briefly the objectives of Nationalisation.
2. Illustrate the version behind EMI.
3. What do you mean by offshore banking ?
4. Describe the concept of NPA.
5. What are the different types of Crossing ?
6. Write notes on the importance of Micro finance.

(5 × 3 = 15 marks)

Part B

Answer any **three** *questions.*

Each question carries 10 *marks.*

7. Discuss the features of Retail Banking and its components.
8. Elucidate the features of innovation and reforms in Indian Banking sector.
9. Explain and narrate the techniques of Credit creation in Indian Banking sector.
10. What do you understand by Commercial banks ? Also, List out its functions.

(3 × 10 = 30 marks)

Turn over

Part C

Answer any **two** *questions.*
Each question carries 15 *marks.*

11. Discuss the significance of Rural Banking. Also explain the objectives of rural credit.

12. Narrate with propose the general and special relationship of banker and customer.

13. Illuminate the changing scenario of Indian banking.

(2 × 15 = 30 marks)