24801295

Reg. No..............................

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

B.Com.,LL.B. (HONS) DEGREE EXAMINATION, MARCH 2024

Eighth Semester

FC 14—MODERN BANKING

(2019 Admissions—Regular/2018 Admissions—Supplementary)

Time : Three Hours

Maximum : 75 Marks

Part A

Answer any **five** *questions.*
Each question carries 3 *marks.*

1. Describe the concept of EMI.
2. What do you mean by Off-shore banking ?
3. Describe the features of Micro finance.
4. State the significance of Agricultural Debt Relief.
5. Narrate the meaning of NPA.
6. Distinguish between Fixed rate and Floating rate of interest.

(5 × 3 = 15 marks)

Part B

Answer any **three** *questions.*
Each question carries 10 *marks.*

7. Elaborate the mechanism of "Credit Creation" with suitable examples.
8. As a banker, illustrate the precautions that you may take while granting Housing loan and Vehicle loan.
9. Examine the rights and obligations of both banker and customer while operating an account.
10. Discuss the features and functions of Rural Banking in India.

(3 × 10 = 30 marks)

Part C

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

11. Define Banking. Elaborately discuss the functions of commercial banks.
12. Elucidate the innovations and reformations in the modern banking sector in India.
13. What do you mean by Crossing ? Illustrate the different types of crossing and its impact.

(2 × 15 = 30 marks)