24804881 (Pages : 2) Reg. No..............................

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

FIVE YEAR B.Com., LL.B. (HONOURS) DEGREE EXAMINATION OCTOBER 2024

Eighth Semester

FC 14—MODERN BANKING

(2020 Admissions—Regular/2018 and 2019 Admissions—Supplementary)

Time : Three Hours Maximum : 75 Marks

Part A

Answer any **five** *questions.*

Each question carries 3 *marks.*

1. Write notes on Agricultural Debt Relief.
2. Define Endorsement.
3. What do you mean by E Purse ?
4. Describe the significance of Hi-Tech banking.
5. Explain the concept behind Value added Service.
6. Illustrate the classification of banks.

(5 × 3 = 15 marks)

Part B

Answer any **three** *questions.*

Each question carries 10 *marks.*

7. Discuss the products and services of Retail banking.
8. Narrate the objectives of Rural Credit.
9. Specify with illustrations the general relationship of banker and customer.
10. Explain the significance of modern banking. Also discuss the basic concepts underlying the present scenario of Indian banking.

(3 × 10 = 30 marks)

Turn over

Part C

Answer any **two** *questions.*

Each question carries 15 *marks.*

11. Evaluate the basic and common functions of a commercial bank which will enlighten a true customer.

12. What is "Credit Creation" ? Illustrate the methodology of credit creation of a commercial bank.

13. Narrate with suitable examples the innovations and reforms in Indian Banking sector.

(2 × 15 = 30 marks)