

G 3295

Reg. No.....

Name.....

**FIVE YEAR INTEGRATED DOUBLE DEGREE B.B.A./LL.B. (HONOURS)/
B.Com. LL.B. (HONS) DEGREE EXAMINATION, APRIL 2023**

Eighth Semester

FB 18/FC 14/FB 20—MODERN BANKING

(2018 Admissions—Regular/2015 to 2017 Admissions—Supplementary)

Time : Three Hours

Maximum : 75 Marks

Part A

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

1. What is N.P.A. ?
2. What is Agricultural Loan ?
3. What do you mean by Internet Banking ? Give one advantage.
4. Explain Social Banking.
5. Give 3 characteristics of Credit Cards.
6. What is Education Loan ?

(5 × 3 = 15 marks)

Part B

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

7. Explain the different types of savings products in a bank.
8. Introduce the types of Crossing of Cheque.
9. Distinguish between Commercial Banks and Development Banks.
10. What are the products of Commercial Banks ?

(3 × 10 = 30 marks)

Part C

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

11. What is Credit Creation ? Explain the process.
12. Explain Banking Reforms. What are the key changes in banking after the introduction of reforms ?
13. What are the different kinds of Banks ?

(2 × 15 = 30 marks)