26803167 (Pages : 2) Reg. No.....

Name.....

FIVE YEAR B.Com., LL.B. (HONOURS) DEGREE EXAMINATION, AUGUST 2026

Eighth Semester

FC 14–MODERN BANKING

(2022 Admission-Regular, 2018-2021 Admission–Supplementary)

Time : Three Hours Maximum : 75 Marks

Part A

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

1. Write notes on Microfinance.
2. What do you mean by E-Purce ?
3. Define NPA.
4. Who is an Ombudsman ?
5. Explain the concept of Agricultural Debt Relief.
6. What is Endorsement ?

(5 × 3 = 15 marks)

Part B

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

7. Describe the different types of accounts maintained by a commercial bank.
8. Discuss the technique of credit creation by commercial banks.
9. Explain the products and services of a retail bank in India.
10. Narrate the significance of Rural Credit and also the role played by the commercial banks in providing rural credit.

(3 × 10 = 30 marks)

Part C

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

11. Discuss the innovations and reformation of commercial bank in India.

12. Elucidate the functions of a commercial bank.

13. Define Crossing. Exemplify the different types of crossings with its significance.

(2 × 15 = 30 marks)