ST. FRANCIS DE SALES COLLEGE
A FRANSALIAN INSTITUTE OF HIGHER EDUCATION AUTONOMOUS
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END SEMESTER EXAMINATION – APRIL/MAY 2026

COMMERCE - II SEMESTER B.COM (Repeaters)

24BCO24A- MODERN BANKING

Time: 3 Hours **Max. Marks: 80**

Instruction: *Answer should be written completely in English*

SECTION – A

1. Answer any **SEVEN** questions. Each question carries **TWO** marks. **(7X2=14)**
   a) What do you mean by statutory liquidity ratio?
   b) Expand CRR & SLR
   c) Give any two objectives of Regional Rural Bank.
   d) Mention any two obligations of a banker.
   e) What do you mean by Bearer Cheque?
   f) Give the meaning of stale cheque.
   g) What is meant by Garnishee order?
   h) Give two benefits of NEFT.
   i) Expand: FDI and NRI
   j) What is global banking?

SECTION – B

Answer any **THREE** questions. Each question carries **EIGHT** marks. **(3X8=24)**

2. Explain the qualitative of monetary policy.
3. Briefly explain the General relationship of Banker and customer.
4. Discuss the types of Crossing.
5. Enumerate the merits of digital banking.
6. What is Forex Banking? Mention its functions.

SECTION - C

Answer any **THREE** questions. Each question carries **FOURTEEN** marks. **(3X14=42)**

7. Explain the functions of commercial banks.
8. Briefly explain the special relationship of a Banker and Customer.
9. Give the meaning of a Promissory Note. Briefly explain the features and its types.
10. Define digital banking. Explain its scope and advantages in detail.
11. Discuss the regulatory framework that governs ethics in banking – RBI, SEBI, and Basel norms.