ST. FRANCIS DE SALES COLLEGE

A FRANSALIAN INSTITUTE OF HIGHER EDUCATION AUTONOMOUS

NAAC A GRADE ● AFFILIATED TO BANGALORE UNIVERSITY ● AICTE APPROVED ● 2(F) & 12 (B) RECOGNITION OF UGC ● ISO 9001:2015 CERTIFIED

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END SEMESTER EXAMINATION - MAY 2025

COMMERCE - II SEMESTER BCOM

24BC024A: 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) Name any two types of banks under the Indian banking system.
b) Who is the present governor of RBI?
c) Who is a banker?
d) Why is banker called as a dignified debtor?
e) Give the meaning of negotiable instrument.
f) What do you mean by special crossing?
g) What do you mean by Bearer Cheque?
h) What is digital banking?
i) What do you mean by Internet Banking?
j) Give the meaning of business ethics in banking.

SECTION – B

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

2. Explain the features of a bank.
3. Write short notes on the following: (i) Debtor and creditor relationship, (ii)Trustee and beneficiary, (iii)Agent and Principal (iv)Bailor and Bailee relationship.
4. What do you mean by Crossing of a Cheque? Explain the types of crossing.
5. Write a short note on RTGS and NEFT.
6. What is FOREX Banking? Mention its functions.

SECTION – C

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

7. Explain the banking structure in India with diagram.
8. What are the advantages and limitations of payment banks and small finance banks?
9. Write a note on Cheque Truncation System.
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.

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