ST. FRANCIS DE SALES COLLEGE
A FRANSALIAN INSTITUTE OF HIGHER EDUCATION AUTONOMOUS
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END SEMESTER EXAMINATION – MAY 2025

COMMERCE- II SEMESTER BCOM (TOURISM AND TRAVEL)

24BCO24B – 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) Expand CRR & SLR
   b) What is a commercial bank?
   c) What are payment banks?
   d) Give the meaning of Endorsement.
   e) What is a promissory note?
   f) What do you mean by special crossing?
   g) Expand NEFT and RTGS.
   h) What is Mobile Banking?
   i) What do you mean by Anti Money Laundering?
   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. Discuss the obligations of a banker towards the customer.
4. Explain the types of endorsement with examples.
5. What is digital banking? Briefly explain the scope of digital banking services.
6. Write a short note on the evolution from traditional banking to digital banking.

SECTION – C

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

7. Enumerate the functions of RBI.
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 and SEBI.