

D3BHC2301

Reg. No.....

Name: .....

**THIRD SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2024**

**(Regular/Improvement/Supplementary)**

**B.Com. Honours**

**GBCH3B10T: MODERN BANKING**

**Time: 3 Hours**

**Maximum: 80 Marks**

**SECTION A: Answer the questions. Each carries *one* mark.**

**Choose the correct answer.**

1. The commercial bank where the private individual holds the majority of share capital is known as \_\_\_\_\_.  
(a) Private Sector Bank. (c) EXIM Bank.  
(b) Co-operative Bank. (d) Central Bank.
2. In which year was the Imperial Bank of India established?  
(a) 1921. (c) 1930.  
(b) 1935. (d) 1955.
3. Which of the following was the first commercial bank established by Indians in 1881?  
(a) Reserve Bank Of India. (c) Imperial Bank of India.  
(b) Awadh Commercial Bank. (d) State Bank of India.
4. Which of these comes under the categories of PSL?  
(a) Agriculture. (c) MSMEs.  
(b) Export Credit. (d) All of the above.
5. A saving product that earns interest on a lump sum for a fixed period of time is:  
(a) Certificate of deposit. (b) Savings account.  
(c) Debit card. (d) None of the above.

**Fill in the blanks.**

6. The Reserve Bank of India was established in \_\_\_\_\_.
7. The expansion of HQLA is \_\_\_\_\_.
8. \_\_\_\_\_ banking has greatly helped the banking industry to reduce paperwork.
9. Retail banking is also known as \_\_\_\_\_.
10. \_\_\_\_\_ is a process of ensuring access to financial product and services needed by vulnerable groups at an affordable cost.

**(10 x 1 = 10 Marks)**

**(PTO)**

**Part B: Answer any *eight* questions. Each carries *two* marks.**

11. Give any three features of online banking.
12. What is check truncation?
13. What is consumer banking?
14. Give an account on Regional Rural Bank.
15. Elaborate on the benefits of modern banking to a consumer.
16. What is the current repo rate?
17. Comment on ESG framework.
18. What is the goal of Basel III?
19. What do you mean by KYC?
20. What are the primary functions of a commercial bank?

**(8 x 2 = 16 Marks)**

**Part C: Answer any *six* questions. Each carries *four* marks.**

21. Mention any six functions of Lead Bank Scheme.
22. What are the advantages and disadvantages of the Servqual model?
23. How does deficiency in services affect banks?
24. Explain different services provided by the bank.
25. Discuss the impacts of the nationalisation of banks in India.
26. How would you describe the cultural shift in the banking industry?
27. What is core banking? Discuss its advantages and limitations.
28. Differentiate between retail banks and traditional bank.

**(6 x 4 = 24 Marks)**

**Part D: Answer any *two* questions. Each carries *fifteen* marks.**

29. Discuss the development of banks in India.
30. What is Priority Sector Lending (PSL)? What are the roles of RBI in promoting PSL?
31. Discuss the evolution of e banking in India.

**(2 x 15 = 30 Marks)**