

LOYOLA COLLEGE (AUTONOMOUS), CHENNAI – 600 034



B.Com. DEGREE EXAMINATION – HONOURS

FOURTH SEMESTER – APRIL 2022

UBH 4501 – MODERN BANKING

Date: 18-06-2022

Dept. No.

Max. : 100 Marks

Time: 09:00 AM - 12:00 NOON

PART - A

ANSWER ALL THE QUESTIONS

(10x2=20 Marks)

1. Write a note on 'branch banking system in India'.
2. What is mixed banking?
3. What is Statutory Liquidity Ratio?
4. Expand NPA and NABARD.
5. Can a customer stop payment of cheque and a draft?
6. What is an allonge?
7. Can a money lender be called a banker?
8. Define pledge.
9. Can a fixed deposit be claimed before maturity?
10. Expand CIBIL and RTGS.

PART – B

ANSWER ANY FOUR QUESTIONS

(4x 10 = 40 Marks)

11. Write a brief note on Women's bank and payment bank.
12. A. Mrs. X approaches you with a request to pay her the amount of a fixed deposit standing in the name of her husband. The fixed deposit is already matured. Mrs. X claims that Mrs. X is reported missing for five years. How will you act? **(6 Marks)**
B. A fixed deposit in the name of X and Y (payable to either or survivor) is presented for prepayment discharged by X alone. How will you, as a banker, deal with that situation? **(4 Marks)**
13. Explain the classification of NBFC's.
14. Describe the nature of complaints to The Banking Ombudsman.
15. Distinguish between traditional banking and E-Banking.
16. Discuss the principles that guide a banker in granting loans and advances
17. What is crossing? Explain its different kinds with examples and bring out their significance.

PART – C

ANSWER ANY TWO QUESTIONS

(2x 20 = 40 Marks)

18. Discuss the important provisions of banking regulation Act , 1949.
19. Classify the various modern banking services provided by banks.
20. Explain in detail on the early warning signals and management of NPA's
21. Discuss the functions of Commercial banks.
