



LOYOLA COLLEGE (AUTONOMOUS) CHENNAI – 600 034

B.Com. DEGREE EXAMINATION – COMMERCE

SIXTH SEMESTER – APRIL 2025

16/17/18UCO6MC04 – MODERN BANKING PRACTICES



Date: 26-04-2025

Dept. No.

Max. : 100 Marks

Time: 09:00 AM - 12:00 PM

SECTION A

Answer ANY FOUR of the following.

(4 × 10 = 40 Marks)

1. Define "Cooperative Banks" and explain their functions of the same.
2. Explain the meaning and functions of credit creation.
3. Discuss the functions of the Reserve Bank of India.
4. Explain the need for credit control.
5. Describe the "Know Your Customer" (KYC) guidelines.
6. Evaluate the implications of bouncing of cheques.
7. List out the forms of unsecured loans and advances.
8. Design a strategy for modern banking services.

SECTION B (3 x 20 = 60 Marks)

Answer ANY THREE of the following:

(3x20 = 60 Marks)

9. Discuss the role of banking in the economic development of a country.
10. Differentiate between qualitative and quantitative measures of credit control.
11. Explain the duties and responsibilities of paying and collecting bankers under the NI Act.
12. Summarize on the modes of creating charges for secured loans and advances.
13. Create a comparative table of the merits and demerits of E-Banking.
14. Evaluate the role of the Banking Ombudsman in grievance redressal.

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