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G. VENKATASWAMY NAIDU COLLEGE (AUTONOMOUS), KOVILPATTI – 628 502.



UG DEGREE END SEMESTER EXAMINATIONS - NOVEMBER 2024.

(For those admitted in June 2021 and later)

PROGRAMME AND BRANCH: B.COM., PROFESSIONAL ACCOUNTING

SEM	CATEGORY	COMPONENT	COURSE CODE	COURSE TITLE
V	PART - III	CORE	U21PA513	MODERN BANKING

Date & Session: 13.11.2024 / FN

Time : 3 hours

Maximum: 75 Marks

Course Outcome	Bloom's K-level	Q. No.	SECTION - A (10 X 1 = 10 Marks) Answer <u>ALL</u> Questions.
CO1	K1	1.	What is the primary function of a commercial bank? a) Issuing currency b) Controlling inflation c) Accepting deposits d) Formulating monetary policy
CO1	K2	2.	The Reserve Bank of India (RBI) primarily controls. a) Government finances b) Foreign direct investment c) Credit policy d) International trade
CO2	K1	3.	What is a cheque? a) A promissory note b) A bill of exchange c) A demand draft d) A negotiable instrument
CO2	K2	4.	What is the purpose of crossing a cheque? a) Prevents the cheque from being cashed over the counter b) Increases cheque value c) Speeds up cheque processing d) Alters the cheque terms
CO3	K1	5.	What is the key advantage of e-banking over traditional banking? a) Physical presence requirement b) Higher transaction fees c) 24/7 accessibility d) Limited to specific regions
CO3	K2	6.	Which of the following is NOT a delivery channel for banking services? a) ATMs b) Home banking c) Point of Sale (POS) d) Manual passbook update
CO4	K1	7.	Which type of card allows electronic cash withdrawal from ATMs? a) Debit card b) Credit card c) Biometric card d) Smart card
CO4	K2	8.	A credit card's primary benefit is. a) High interest rates b) Convenience for borrowing c) High spending limit d) Limited usage for specific stores
CO5	K1	9.	What is the primary function of the National Electronic Fund Transfer (NEFT)? a) Real-time transaction settlement b) Deferred settlement for fund transfer c) International wire transfer d) Mobile banking transactions
CO5	K2	10.	Core banking solutions offer a) Single branch-specific services b) National-only transactions c) Real-time access across multiple branches d) Only large transaction processing

Course Outcome	Bloom's K-level	Q. No.	SECTION – B (5 X 5 = 25 Marks) Answer ALL Questions choosing either (a) or (b)
CO1	K3	11a.	Discover the role of commercial banks in economic development. (OR)
CO1	K3	11b.	Identifies the functions of the Reserve Bank of India (RBI) in credit control.
CO2	K3	12a.	Classifies the various types of cheque crossing and their purposes. (OR)
CO2	K3	12b.	Write a short note an endorsement and describe the types of endorsements.
CO3	K4	13a.	Highlight the differences between traditional banking and e-banking. (OR)
CO3	K4	13b.	Discuss the mechanics of mobile banking and its benefits.
CO4	K4	14a.	Describe the features and benefits of smart cards in banking. (OR)
CO4	K4	14b.	Explain the role of biometric cards and their applications in modern banking.
CO5	K5	15a.	Analyze the significance of the Real-Time Gross Settlement (RTGS) system in modern banking. (OR)
CO5	K5	15b.	Discuss the impact of core banking solutions on banking efficiency.

Course Outcome	Bloom's K-level	Q. No.	SECTION – C (5 X 8 = 40 Marks) Answer ALL Questions choosing either (a) or (b)
CO1	K3	16a.	Explain the relationship between a banker and a customer, and discuss the general procedures for opening various accounts. (OR)
CO1	K3	16b.	Compare the features of commercial banks and central banks, highlighting their distinct roles in an economy.
CO2	K4	17a.	Define material alteration and its legal effects in the context of negotiable instruments. (OR)
CO2	K4	17b.	Discuss the objectives and legal implications of cheque endorsement and crossing.
CO3	K4	18a.	Evaluate the advantages and challenges of Internet banking in India. (OR)
CO3	K4	18b.	Explain the role of SMS banking and its relevance in the digital banking era.
CO4	K5	19a.	Discuss the benefits and constraints of credit cards for both banks and customers. (OR)
CO4	K5	19b.	Analyze the role of ATM and smart cards in enhancing customer experience in banking.
CO5	K5	20a.	Assess the impact of electronic clearing systems (ECS) on the efficiency of banking transactions. (OR)
CO5	K5	20b.	Examine the role of CIBIL (Credit Information Bureau India Ltd.) in credit monitoring and financial decision-making.