

QP Code: D 112796		Total Pages:2	Name:
			Register No.
FIRST SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2024			
(CUFYUGP)			
COP1MN106/COM1MN106: FOUNDATIONS OF MODERN BANKING			
2024 Admission onwards			
Maximum Time :2 Hours			Maximum Marks :70
Section A			
All Question can be answered. Each Question carries 3 marks (Ceiling : 24 Marks)			
1	Define Banking.		
2	Describe Bankers' Lien.		
3	Explain EFT.		
4	Write a note on Commercial banks.		
5	Briefly explain financial inclusion.		
6	Describe different types of deposit accounts.		
7	Write a note on Anti-Money Laundering (AML) regulations.		
8	Explain special types of customers in banking.		
9	What are KYC norms?		
10	Write a note on debit cards.		
Section B			
All Question can be answered. Each Question carries 6 marks (Ceiling : 36 Marks)			
11	Explain the process of credit creation by commercial banks.		
12	Discuss the role of regulatory bodies in ensuring the safe adoption of technology in banking.		
13	Explain the challenges faced by banks in adopting AI technologies.		
14	Describe the role of banking ethics and professionalism in ensuring a sound banking system.		
15	Explain the characteristics of negotiable instruments.		
16	Describe the emerging trends in banking cyber security.		
17	Explain the concept of open banking and how API integration is beneficial.		
18	Discuss the primary functions of commercial banks.		

Section C	
Answer any ONE. Each Question carries 10 marks (1x10=10 Marks)	
19	Analyse the role of the Reserve Bank of India (RBI) in regulating the banking sector and ensuring financial stability.
20	Explain the general and special relationship between banker and customer.