

Reg. No.....

Name.....

B A, B SC, B COM DEGREE END SEMESTER EXAMINATION - APRIL 2025**UGP (HONS.) SEMESTER - 2: DISCIPLINE SPECIFIC COURSE****COURSE: 24UECODSC104- TRENDS AND INNOVATION IN BANKING***(For Regular 2024 Admission)*

Time: 2 Hours

Max. Marks - 70

PART A**Answer any four questions. Each question carries 2 marks.****(4 X 2= 8 marks)**

1. Discuss is RuPay Debit card? (U)
2. Describe Sans recourse endorsement. (U)
3. 'Bridge loans are also called swing loans.' Comment. (A)
4. Illustrate about a mutilated cheque. (U)
5. Elucidate the purpose of Core Banking. (U)
6. Write a short note on PMJDY. (U)

PART B**Answer any four questions. Each question carries 8 marks.****(4 x 8 = 32 marks)**

7. A customer, Mr. Kumar, has a complaint against a bank for unauthorized debit from his account. He has already approached the bank's customer care, but his issue remains unresolved. As a banking ombudsman, what specific steps would you take to resolve Mr. Kumar's complaint? (E)
8. Classify and describe the following bank assets into Standard Assets, Sub-Standard Assets, Doubtful Assets, and Loss Assets, based on the information provided:
 1. A loan to a reputable company with a good credit history, repayments are up-to-date, and the loan is fully secured.
 2. A credit card outstanding of ₹50,000, where the customer has missed two consecutive payments, but has promised to pay the full amount within the next 60 days.
 3. A loan to a small business, where the repayments are 180 days overdue, and the collateral is insufficient to cover the loan amount.
 4. A loan to an individual, where the repayments are 360 days overdue, and the borrower has filed for bankruptcy. (A)
9. Elaborate on the development of BASEL Norms. (U)
10. 'In India, very large number of the poorest of the poor continued to remain outside the fold of the formal banking system.' What measure has been taken to overcome this situation and make the finance available to the poor? (An)
11. How does debit card and credit card differ? (U)
12. Prepare a Profit and Loss account of a bank with imaginary figures. (A)

PART C**Answer any 2 questions. Each question carries 15 marks.****(2 x 15= 30 marks)**

13. Explain how Bank XYZ creates credit and multiplies the money supply in the economy through the loan. (A)
14. Briefly explain the different types of Books maintained by a bank. (U)
15. Illustrate about the special relationship that a bank has with its customers. (U)
16. Describe the different methods of crossing cheques with examples. (U)

Summary of CO and Cognitive Level Mapping:

Part	Question No.	Course Outcome (CO)	Cognitive Level
A	1	CO3	U
	2	CO2	U
	3	CO2	A
	4	CO2	U
	5	CO3	U
	6	CO3	U
B	7	CO2	E
	8	CO4	A
	9	CO4	U
	10	CO3	An
	11	CO3	U
	12	CO5	A
C	13	CO2	A
	14	CO5	U
	15	CO1	U
	16	CO2	U