

B A, B SC, B COM DEGREE END SEMESTER EXAMINATION - APRIL 2026**UGP (HONS.) SEMESTER 2: DISCIPLINE SPECIFIC COURSE****COURSE : 24UECODSC104 – TRENDS AND INNOVATIONS IN BANKING***(For Regular 2025 Admission and Improvement/Supplementary 2024 Admission)*

Time : Two Hours

Max. Marks: 70

PART A**Answer any four questions. Each question carries 2 marks**

1. What is CIBIL? (R, CO3)
2. Describe the Sans recourse endorsement. (U, CO2)
3. What are the obligations of a banker towards the customer? (U, CO1)
4. State the meaning of an Ante-dated cheque. (U, CO2)
5. Elucidate Garnishee Order. (U, CO1)
6. Write a short note on NPA (U, CO4)
(2 x 4 = 8)

PART B**Answer any four questions. Each question carries 8 marks**

7. A bank provides services such as collecting cheques, offering locker facilities, and acting as a trustee for customers. Analyse the special relationships that arise between a banker and a customer in such situations. (An, CO1)
8. The Government of India launched Pradhan Mantri Jan Dhan Yojana (PMJDY) to expand access to banking services for the population. Explain the main features of PMJDY and discuss its benefits in improving access to banking services. (U, CO3)
9. An unauthorised transaction in her bank account. Even after complaining to the bank, the issue remained unresolved. If the case is taken to the Banking Ombudsman, what steps would be taken to resolve the complaint? (A, CO2)
10. For many years, a large section of the poor population in India remained outside the formal banking system. What measures have been taken to bring these people into the banking network and ensure access to banking services? (An, CO3)

11. When a borrower fails to repay interest or principal for a long period, the loan account becomes problematic for the bank. Elucidate on NPA. Also classify the different categories of bank assets and state the percentage of provisioning required for each. (An, CO4)
12. Briefly explain the different types of Books maintained by a bank. (U, CO5)
(8 x 4 = 32)

PART C

Answer any 2 questions. Each question carries 15 marks

13. Analyse the impact of the Global Financial Crisis on the Indian banking sector and evaluate the role of international security standards introduced by the Basel Committee on Banking Supervision in strengthening the stability, regulation, and risk management practices of banks. (E, CO1,O4)
14. Elucidate how endorsement facilitates negotiability of cheques. Explain its types with illustrations. (A, CO2)
15. Explain the important emerging trends in banking sector today. (U, CO3)
16. From the following information prepare Profit and Loss Account of Bhoopathi Bank Ltd. for the year ended 31st March 2011.

Particulars	Amount (₹)
Interest and discount received	12,50,000
Interest paid on deposits	6,50,000
Commission, exchange and brokerage	2,40,000
Rent received	40,000
Profit on sale of investments	20,000
Loss on sale of investments	5,000
Salaries and allowances	3,60,000
Directors fee and allowances	30,000
Rent and taxes paid	24,000
Printing and stationery	12,000
Postage and telegram	5,000
Other expenses	4,000
Audit fee	3,000
Depreciation on bank's property	15,000
Balance of profit as on 1st April 2008	2,40,000

Other information:

1. Provide 15,000 for doubtful debts.
2. Provide 60,000 for taxation
3. Rebate on bills discounted on 31-03-09 ₹40,000
4. Provide 10% dividend proposed on the paid up capital of 10,00,000

(A, CO5)

(15 x 2 = 30)