

QP Code:D132926	Total Pages: 2	Name:		
		Register No.		
FIRST SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2025				
(CUFYUGP)				
COP1MN106/COM1MN106 : FOUNDATIONS OF MODERN BANKING				
2024 Admission onwards				
Maximum Time :2 Hours	Maximum Marks :70			
Answers should be written in english				
Section A				
All Questions can be answered. Each Question carries 3 marks				
1	Define liquidity management.			
2	Write three examples of banking products.			
3	What are the basic functions of banks?			
4	What is meant by data analytics in banking?			
5	What are the key objectives of Banking Regulation Act?			
6	Mention any two regulatory guidelines for technology adoption in banking.			
7	What are the types of cyber threats faced by banks?			
8	Define banking ethics.			
9	What is open API integration in banking?			
10	What do you mean by minor accounts?			
(Ceiling : 24 Marks)				
Section B				
All Questions can be answered. Each Question carries 6 marks				
11	Discuss the importance of documentation while opening different bank accounts.			
12	Explain the concept and importance of Anti-Money Laundering regulations.			
13	Explain the significance of banking in promoting economic growth.			
14	Discuss the ethical issues related to technology adoption in banking.			

15	Explain the regulatory guidelines that govern cyber security in Indian banking.
16	Discuss the types and characteristics of negotiable instruments.
17	Describe the role of technology in promoting financial inclusion.
18	Explain how banks manage liquidity and credit creation.
(Ceiling : 36 Marks)	
Section C	
Answer any ONE question, carries 10 marks	
19	Explain the main functions, problems, and future scope of cyber security in Indian banking.
20	Examine the effect of AI and Open Banking on modern banking in India.
(1x10=10 Marks)	