

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN  
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)

Chromepet, Chennai - 600 044.

B.Com. - END SEMESTER EXAMINATIONS - APRIL 2025

SEMESTER - III

**20UCOCT3008 - Banking and Financial Services**

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

### **Section B**

Answer any **SIX** questions ( $6 \times 5 = 30$  Marks)

1. Bring out the significant role played by commercial banks in the general economic development of a country.
2. Sketch out the benefits of E-Banking.
3. Identify the Objectives of listing.
4. Classify the different types of factoring.
5. Distinguish between savings bank account and current account.
6. Analyse the role of SWIFT in international banking transactions to facilitate global payments.
7. Explain different types of speculators.
8. Differentiate leasing from hire purchase.

### **Section C**

Answer any **THREE** questions ( $3 \times 10 = 30$  Marks)

9. Describe the various functions performed by the Central Bank of a country.
10. Analyse the circumstances under which a banker may dishonour a cheque.
11. What is Anti-Money Laundering (AML) in the banking sector? Explain the measures adopted by banks to prevent money laundering and how they contribute to a secure financial system.
12. Examine the key powers and functions of SEBI, and discuss how these contribute to the development and regulation of the Indian securities market.
13. Summarize the role of merchant banking in capital raising and other financial services for corporations.

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