

Roll.No.

25UCOCT3E08

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 - NOVEMBER 2025  
SEMESTER - III

**25UCOCT3E08 - Banking and Financial Services**

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

### **Section B**

Answer any **SIX** questions (6 × 5 = 30 Marks)

1. List the different types of accounts that can be opened in a bank.
2. Differentiate Leasing with Hire purchase.
3. Enumerate the process of digital lending.
4. Explain the objectives of SEBI.
5. Describe the functions of merchant banking.
6. Write Shot note on RTGS and NEFT.
7. Explain the duties of a paying banker.
8. Describe cryptocurrency and give examples.

### **Section C**

Answer any **THREE** questions (3 × 10 = 30 Marks)

9. Examine the impact of advanced banking technology on customer service.
10. Evaluate the implications of dishonour of cheques on business transactions.
11. Assess the importance of KYC and AML norms in digital banking.
12. Evaluate the functions of different types of speculators in the stock market.
13. Differentiate between factoring and venture capital with examples.

\*\*\*\*\*