

Roll.No.

20UCOCT3008

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

20UCOCT3008 - Banking and Financial Services

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

Section B

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

1. Define commercial banks and explain their major functions.
2. Discuss the procedure for opening a savings account.
3. Write short notes on NEFT and RTGS.
4. Define financial services. State their importance.
5. What are the rights and duties of a Paying Banker?
6. Explain the importance of KYC norms in banking.
7. Elucidate the objectives of SEBI.
8. Differentiate between Leasing and Hire Purchase.

Section C

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

9. Describe the role of banks in economic development with suitable examples.
10. Explain the features of negotiable instruments. Illustrate with examples.
11. Examine the role of technology in modern banking with reference to SWIFT, Core Banking, and Electronic Fund Transfer.
12. Define Stock Exchange. Explain its functions and the types of speculators.
13. Discuss the functions of Merchant Banking and its importance in financial markets.
