

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.(A&F) END SEMESTER EXAMINATION APRIL/NOV - 2021

SEMESTER - III

20UAFCT3007 - Modern Banking

Total Duration : 3 Hrs		Total Marks : 75	
MCQ	: 30 Mins	MCQ	: 15
Descriptive	: 2 Hrs.30 Mins	Descriptive	: 60

Section B

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

1. Define the term 'banking'. How are banks classified ?
2. How are Commercial Banks different from Central Bank ?
3. What is 'electronic purse' ? State its features.
4. What is 'Banking from Home' ? Explain.
5. When is a partial endorsement allowed ?
6. Explain the role of E-banking in Indian Scenario.
7. Discuss the different mobile banking services offered by a bank.
8. Write short notes on : a) EFT b) ECS c) RTGS d) NEFT

Section C

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

9. Explain the precautions that are to be taken by a bank while opening an account in the name of illiterate person.
10. What do you mean by Collecting Banker ? Mention the duties and responsibilities of Collecting Banker.
11. Elaborate the circumstances under which a banker may dishonour a cheque.
12. What are the canons of a sound banking security ? Explain them briefly.
13. Discuss the various precautionary measures against on-line theft from a bank account.