## 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.(ISM) END SEMESTER EXAMINATIONS APRIL-2022 SEMESTER - VI 21UBICT6014 - Banking

Total Duration : 3 Hrs.

Total Marks : 60

## Section A

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

- 1. What are the objectives and components of KYC norms?
- 2. Distinguish between Cheque and Draft.
- 3. Critically examine the quantitative credit control techniques.
- 4. Discuss different kinds of Endorsements.
- 5. What is Letter of credit? Explain its types.
- 6. Write a short note on promissory note.
- 7. State the facilities available in Internet banking.
- 8. Enumerate the advantages of Electronic Clearing Services?

## Section B

## Answer any **THREE** questions $(3 \times 10 = 30 \text{ Marks})$

- 9. Describe in detail the functions of Commercial banks.
- 10. Define a Cheque and Elucidate the Features and its types.
- 11. Discuss the role of RBI in Indian banking sector.
- 12. Explain the General principles of Sound Lending.
- 13. What is meant by NEFT? How does the NEFT system operate? Explain.

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