

**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 EXAMINATIONS NOVEMBER-2022

SEMESTER - III

20UAFCT3007 - Modern Banking

Total Duration : 2 Hrs 30 Mins.

Total Marks : 60

Section A

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

1. Explain the functions of Commercial Banks.
2. Who is a paying banker? And state its duties.
3. Differentiate different types of Negotiable instruments.
4. Distinguish the concepts of RTGS and NEFT.
5. State the documents required for opening a savings bank account.
6. Explain the statutory protection available for a collecting banker.
7. Classify different types of crossing of a cheque.
8. Narrate the pros and cons of Debit cards and Credit cards.

Section B

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

9. Describe the functions and role of RBI in India.
10. Discuss the provisions relating to different types of customers in a bank.
11. Explain the precautions to be taken by a Paying and Collecting banker.
12. Examine the different types of endorsement.
13. Illustrate the challenges and risks of E-banking.

**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 EXAMINATIONS NOVEMBER-2022

SEMESTER - III

20UAFCT3007 - Modern Banking

Total Duration : 2 Hrs 30 Mins.

Total Marks : 60

Section A

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

1. Explain the functions of Commercial Banks.
2. Who is a paying banker? And state its duties.
3. Differentiate different types of Negotiable instruments.
4. Distinguish the concepts of RTGS and NEFT.
5. State the documents required for opening a savings bank account.
6. Explain the statutory protection available for a collecting banker.
7. Classify different types of crossing of a cheque.
8. Narrate the pros and cons of Debit cards and Credit cards.

Section B

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

9. Describe the functions and role of RBI in India.
10. Discuss the provisions relating to different types of customers in a bank.
11. Explain the precautions to be taken by a Paying and Collecting banker.
12. Examine the different types of endorsement.
13. Illustrate the challenges and risks of E-banking.
