

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 APRIL-2023

SEMESTER - III

**20UAFCT3007 - Modern Banking**

Total Duration : 2 Hrs. 30 Mins.

Total Marks : 60

### **Section B**

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

1. Explain the primary functions of a bank.
2. Describe the features of banking.
3. Explain the procedure for opening of Bank Accounts.
4. Explain the relationship between the banker and customer.
5. Write short notes on Statutory protection.
6. Write short note on: (i) Postdated cheque (ii) Travellers cheque.
7. Define a Credit card. State its advantages and disadvantages.
8. List out the advantages of SWIFT.

### **Section C**

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

9. Explain the various monetary and non-monetary functions of RBI.
10. Write short note on Savings Bank Account and its account opening procedure.
11. Explain the rights and duties of a banker.
12. What is Crossing of a Cheque? Briefly explain the types of crossing.
13. What are the circumstances in which a KYC form is obtained?

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