

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600086

(For candidates admitted during the academic year 2019-20 and thereafter)

SUBJECT CODE: 19VB/VM/FB16

B VOC (BFSI) DEGREE EXAMINATION - DECEMBER 2020

VOCATIONAL - BANKING, FINANCIAL SERVICES AND INSURANCE

FIRST SEMESTER

COURSE: MAJORE - CORE

**PAPER: FUNCTIONS AND SERVICES OF BANKS AND
NON-BANKING FINANCIAL CORPORATIONS**

TIME: 90 MINUTES

MAX. MARKS: 50

SECTION - A

(6X2=12)

Answer all the questions

1. Who is a recovery agent?
2. Define Banking.
3. List any four types of letter of credit.
4. What is RTGS?
5. State any two privileges of a Minor Customer.
6. What is KYC?

SECTION - B

(2X4=8)

Answer any two questions

7. Write a short note on Overdraft.
8. Bring out the differences between Banks and NBFC's.
9. What is "Letter of introduction"? How does it protect the banker?

SECTION - C

(2X15=30)

Answer all the questions

10. (a) Explain the various functions of a bank.
(OR)
(b) Elucidate the different modes of creating charge.
11. (a) Discuss the relationship between a Banker and a Customer
(OR)
(b) Explain the factors that affect an individual's CIBIL score. As an individual how will you maintain a good CIBIL score.
