

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 86**  
(For candidates admitted from the academic year 2023 – 2024)

**B.Voc. DEGREE EXAMINATION, NOVEMBER 2023**  
**BANKING, FINANCIAL SERVICES AND INSURANCE**  
**FIRST SEMESTER**

**COURSE : MAJOR CORE**  
**PAPER : FUNCTIONS AND SERVICES OF BANKS AND NON-BANKING FINANCIAL CORPORATION**  
**SUBJECT CODE : 23VB/VM/FB16**  
**TIME : 3 HOURS** **MAX. MARKS: 100**

<b>SECTION A (5 x 2 =10)</b>			
<b>Q. No.</b>	<b>Answer all questions not exceeding 50 words</b>	<b>CO</b>	<b>KL</b>
1	Define the term banking.	1	1
2	What is meant by Non-Banking Financial Corporations?	1	1
3	Write any two differences between Pledge and Mortgage.	1	1
4	What is Charge? What are the various modes of creating charge?	1	1
5	List out the special types of customers.	1	1
<b>SECTION B (4 x 5 = 20)</b>			
<b>Q. No.</b>	<b>Answer any 4 questions not exceeding 150 words</b>	<b>CO</b>	<b>KL</b>
6	Bring out the differences between banks and NBFCs.	2	2
7	What do you mean by Central Bank? Describe the functions of Central Bank.	2	2
8	What is KYC? Bring out the benefits of KYC in the present day banking services. Also state the documents required for facilitating the KYC process.	2	2
9	What is CIBIL? Explain the importance of CIBIL Score in Loan Approval Process.	2	2
10	What is the difference between current account and savings bank account?	2	2
11	Who is a recovery agent? Explain about the role of recovery agent.	2	2
<b>SECTION C (4 x 10 =40)</b>			
<b>Q. No.</b>	<b>Answer the following questions not exceeding 500 words</b>	<b>CO</b>	<b>KL</b>
12 a.	Explain in detail the various functions performed by the commercial banks.	3	3
	(Or)		
12 b.	Illustrate the various functions and features of NBFCs.	3	3
13 a.	Describe the duties and responsibilities of banker in disbursing Loan.	3	3
	(Or)		
13 b.	Discuss the functions of a housing financing company.	3	3

<b>14 a.</b>	Explain the reasons for rejection of a loan. (Or)	<b>4</b>	<b>4</b>
<b>14 b.</b>	Elucidate on the growth of NBFCs in India.	<b>4</b>	<b>4</b>
<b>15 a.</b>	Differentiate between the Financial Products of Banks and Non-Banking Financial Companies. (Or)	<b>4</b>	<b>4</b>
<b>15 b.</b>	Elaborate on the formalities to be complied for opening an account for customer by a banker.	<b>4</b>	<b>4</b>
	<b>SECTION D</b> <b>(2 x 15 = 30)</b>		
<b>Q. No.</b>	<b>Answer any 2 questions not exceeding 1000 words</b>	<b>CO</b>	<b>KL</b>
<b>16</b>	Explain the various types of banks.	<b>5</b>	<b>5</b>
<b>17</b>	Discuss in detail about the different types of loan.	<b>5</b>	<b>5</b>
<b>18</b>	Explain the relationship between banker and customer.	<b>5</b>	<b>5</b>

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