

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

**B.Voc. DEGREE EXAMINATION - NOVEMBER 2024**  
**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</b>			
Q. No.	Answer the following not exceeding 50 words each: (5 x 2 = 10)	CO	KL
1	Define Banking.	1	K1
2	Write a note on Lien.	1	K1
3	Give any two functions of a Central bank.	1	K1
4	Name any two NBFC Finance Companies in India.	1	K1
5	Expand CIBIL.	1	K1
<b>SECTION B</b>			
Q. No.	Answer any four questions in about 150 words each: (4 x 5 = 20)	CO	KL
6	What is Nationalisation of banks? State the reasons for nationalization of banks in India.	2	K2
7	What is KYC? Bring out the KYC requirements of banks.	2	K2
8	Draw distinction between the products of Banks and NBFCs.	2	K2
9	Discuss on Remittance and Payment services of Banks.	2	K2
10	List the importance of CIBIL Score in Loan Approval Process.	2	K2
11	Interpret on the grounds of cancellation of NBFC's certificate of registration by RBI.	2	K2
<b>SECTION C</b>			
Q. No.	Answer the following in about 500 words each: (4 x 10 = 40)	CO	KL
12	a) Write a note on the growth of banking services. Bring out the recent developments in Banking.  (Or) b) Enumerate the structure of Indian Banking System.	3	K3
13	a) Write in detail on the various types of Banks.  (Or) b) Identify the roles and responsibilities of a banker in disbursing loans.	3	K3
14	a) Classify the types of Customers in Banking.  (Or) b) Distinguish between Mortgage and Hypothecation of goods.	4	K4
15	a) Explain in detail the procedures for opening a bank account.  (Or) b) Examine the common lending models used by banks.	4	K4
<b>SECTION D</b>			
Q. No.	Answer any two questions in about 1000 words: (2 x 15 = 30)	CO	KL
16	Explain the relationship between a banker and a customer.	5	K5
17	Classify the various functions of commercial banks.	5	K5
18	Evaluate the advantages and disadvantages of financial products of Banks and Non-Banking Financial Companies.	5	K5

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