

**S.NO: 22N1- PC**

**Course Code: PGCE3**

**A.D.M.COLLEGE FOR WOMEN, NAGAPATTINAM**

**(AUTONOMOUS)**

**M.Com Degree Examination**

**III Semester – November – 2022**

**EC III – BANKING AND FINANCIAL INSTITUTIONS**

**Time: 3 hours**

**Maximum Marks: 75**

**Section –A**

**10X2=20**

Answer **ALL** the Questions

1. Define Banking.
2. What is commercial bank?
3. What is E-banking?
4. State the meaning of EFT.
5. What are SMS banking services?
6. Define e-money.
7. What is Digital cash?
8. List out any two development banks.
9. State the schemes of EXIM bank.
10. Classify the state level financial institutions.

**Section -B**

**5X5=25**

Answer **ALL** the Questions

11. a) Explain the nature of banking.

**(or)**

b) Describe the functions of banking.

12. a) Analyze the various services of e-banking.

**(or)**

b) List out the features of telephone banking.

13. a) Ascertain the advantages of electronic payment system.

**(or)**

b) Measure the benefits of electronic clearing services.

14. a) Explain the objectives of IDBI.

**(or)**

b) Describe functions of IFCI.

15. a) Write a note of SIDCO.

**(or)**

b) Draw the role of NABARD.

**Section -C**

**3 X 10 = 30**

Answer any **THREE** Questions

16. Explain the role of banks in economic development.
17. Analyze the various features of ATMs .
18. Determine the various categories of EPS.
19. Assess the functions of Life Insurance Corporation.
20. Elaborate the various functions of UTI.

~~~~~