

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

(For candidates admitted during the academic year 2022 and thereafter)

SUBJECT CODE: 22BF/MC/BF13

B.COM (BFE) DEGREE EXAMINATION – DECEMBER 2022

FIRST SEMESTER

COURSE : MAJOR CORE

PAPER : Banking Functions & Services

TIME : 3 HOURS

MAX MARKS: 100

SECTION – A

Answer ALL the Questions

(10 X 2 = 20)

1. Write a Note on Banking Ombudsman
2. What is Payment Bank?
3. Who is a customer?
4. State any two special types of persons who can open a Bank account.
5. Expand CASA and KYC.
6. What do you mean by Green Banking
7. What is Repo Rate?
8. Define Banking
9. State any two advantages of Mobile Banking.
10. Write a note on POS

SECTION B

Answer Any FIVE Questions

(5 X 8 =40)

11. Elaborate the structure of Indian Banking System.
12. What are the principles to be considered for Bank lending?
13. Explain the different payment channels used in Business transactions.
14. What is Internet Banking? What are its Merits and Demerits?
15. Discuss the powers & procedures for Redressal of Grievance,
16. What is FDR? What is the significance of FDR?
17. Explain the role of Banking in Economic Development

SECTION – C

(2 X 20 = 40)

Answer any TWO Questions

18. Discuss in detail the relationship that exists between the Banker and Customer.
19. Explain in detail the different types of Banks.
20. Explain the procedure for opening a Bank Account. What are the documents to be submitted?
21. Explain the lending functions of Commercial Bank. What are the types of Short term and Long term Loan offered by the Bank?
