

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

B.COM.(BFE) DEGREE EXAMINATION - NOVEMBER 2024
BANKING, FINANCE AND ENTREPRENEURSHIP
FIRST SEMESTER

COURSE : MAJOR CORE
PAPER : BANKING FUNCTIONS AND SERVICES
SUBJECT CODE : 23BF/MC/BF13
TIME : 3 HOURS **MAX. MARKS: 100**

SECTION A			
Q. No.	Answer the following not exceeding 50 words each: (5 x 2 = 10)	CO	KL
1.	Define Banking.	CO1	K1
2.	Mention any two examples of Commercial and Cooperative Banks	CO1	K1
3	Give any two differences between the Smart Card and Credit Card.	CO1	K1
4	List the procedures in Closing of a bank account.	CO1	K1
5	Write a short note on Green banking.	CO1	K1
SECTION B			
Q. No.	Answer any four questions in about 150 words each:(4 x 5= 20)	CO	KL
6	Explain the debtor-creditor relationship between a banker and a customer.	CO2	K2
7	Compare between Fixed deposits and Recurring deposits.	CO2	K2
8	Classify the types of Secured Loans with examples.	CO2	K2
9	Discuss how CRR helps in maintaining the stability of the financial system.	CO2	K2
10	Describe in detail the two types of ECS.	CO2	K2
11	Write short note on: (a) Repo Rate (b) Reverse Repo Rate		
SECTION C			
Q. No.	Answer the following in about 500 words each: (4 x 10 = 40)	CO	KL
12	a) Explain in detail the merits of E-banking.	CO3	K3
	(Or)		
	b) Elaborate on the types of short-term loans.	CO3	K3
13	a) Write in detail on the various Bank rates.	CO3	K3
	(Or)		
	b) What is a KYC? Explain its importance in detail.	CO3	K3
14	a) Compare the transfer of funds done in NEFT, RTGS and IMPS.	CO4	K4
	(Or)		
	b) Elucidate the importance of Debit Cards.	CO4	K4
15	a) Explain in detail the procedures for opening a bank account.	CO4	K4
	(Or)		
	b) Classify the special types of Customers in Banking.	CO4	K4
SECTION D			
Q. No.	Answer any two questions in about 1000 words: (2 x 15 = 30)	CO	KL
16	What is Banking Ombudsman Scheme? Explain its Powers and Procedure for Redressal of Grievance.	CO5	K5
17	Classify the various types of banks with examples.	CO5	K5
18	Critically evaluate the different types of long-term loans and discuss the circumstances under which each loan type would be most beneficial.	CO5	K5
