

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

**B. COM. DEGREE EXAMINATION, APRIL 2026**  
**COMMERCE**  
**FOURTH SEMESTER**

**COURSE** : MAJOR CORE  
**PAPER** : BANKING THEORY AND PRACTICE  
**SUBJECT CODE** : 23CM/MC/BK43  
**TIME** : 3 HOURS

**MAX. MARKS: 100**

<b>SECTION A</b>				
<b>Q.No.</b>	<b>Answer ALL the Questions.</b>	<b>(5 x 2 = 10)</b>	<b>CO</b>	<b>KL</b>
1.	Mention the primary functions of a commercial bank.		1	K1
2.	What do you understand by MICR?		1	K1
3.	Write a note on bancassurance.		1	K1
4.	What is E-banking?		1	K1
5.	Write a short note on cloud banking.		1	K1
<b>SECTION B</b>				
<b>Q.No.</b>	<b>Answer ALL the Questions.</b>	<b>(5 x 2 = 10)</b>	<b>CO</b>	<b>KL</b>
6.	How is CRR different from SLR?		2	K2
7.	Classify the various types of deposits.		2	K2
8.	Mention the purpose of a demat account.		2	K2
9.	What is the significance of foreign exchange services?		2	K2
10.	State any two principles of sound lending.		2	K2
<b>SECTION C</b>				
<b>Q.No.</b>	<b>Answer Any TWO questions.</b>	<b>(2 x 10 = 20)</b>	<b>CO</b>	<b>KL</b>
11.	Explain the functions of a commercial bank.		3	K3
12.	Discuss the procedure involved in the closure of a bank account.		3	K3
13.	What is block chain technology? Examine its features.		3	K3
<b>SECTION D</b>				
<b>Q.No.</b>	<b>Answer Any TWO questions.</b>	<b>(2 x 10 = 20)</b>	<b>CO</b>	<b>KL</b>
14.	Evaluate the functions of different types of banks.		4	K4
15.	Briefly explain the role of postal services in the banking sector.		4	K4
16.	Examine the significance of mobile banking.		4	K4
<b>SECTION E</b>				
<b>Q.No.</b>	<b>Answer Any TWO questions.</b>	<b>(2 x 20 = 40)</b>	<b>CO</b>	<b>KL</b>
17.	Explain the various methods of quantitative credit control enforced by Reserve Bank of India.		5	K5
18.	Elaborate on the types of E-banking. Illustrate it with suitable examples.		5	K5
19.	What is a cheque?. Examine the different types of crossing and endorsement and its significance.		5	K5
20.	Illustrate the role of insurance services for the economic growth of our country.		5	K5

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