

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 86
(For candidates admitted from the academic year 2025 – 2026)

B.COM. DEGREE EXAMINATION – APRIL 2026
CORPORATE SECRETARYSHIP
SECOND SEMESTER

COURSE : CORE
PAPER : BANKING THEORY LAW AND PRACTICE
SUBJECT CODE : 25CO/MC/BP25
TIME : 3 HOURS **MAX. MARKS: 100**

SECTION A				
Q. No.	ANSWER ALL QUESTIONS	(4 x 2.5 =10)	CO	KL
1)	Define Banking.		1	1
2)	What is meant by Pass book?		1	1
3)	Define Cheque.		1	1
4)	Identify the meaning of the term Green Banking.		1	1
SECTION B				
Q. No.	ANSWER ALL QUESTIONS	(4 x 5 = 20)	CO	KL
5)	Differentiate between Demand deposits and Time deposits.		2	2
6)	What are the advantages of Internet banking?		2	2
7)	Explain the features of Negotiable Instruments.		2	2
8)	Discuss the importance of electronic cheque.		2	2
SECTION C				
Q. No.	ANSWER ANY TWO QUESTIONS	(2 x 10 = 20)	CO	KL
9)	Describe the advantages of Branch Banking.		3	3
10)	Explain the features of a Cheque.		3	3
11)	What are the key steps to be followed while opening a bank account?		3	3
SECTION D				
Q. No.	ANSWER ANY TWO QUESTIONS	(2 x 10 = 20)	CO	KL
12)	Discuss the provisions related to Banking Ombudsman Scheme.		4	4
13)	Explain the term (a) Truncated Cheque (b) MICR Cheque.		4	4
14)	How do Electronic Clearance System (ECS) operate?		4	4
SECTION E				
Q. No.	ANSWER ANY TWO QUESTIONS	(2 x 15 = 30)	CO	KL
15)	Enumerate the functions of Commercial banks.		5	5
16)	Write in detail the various types of Crossing.		5	5
17)	What are the various types of bank accounts operated by customers?		5	5
18)	Elaborate on the various types of complaint referred to a Banking Ombudsman.		5	5
