

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

**B.COM. DEGREE EXAMINATION – APRIL 2026**  
**PROFESSIONAL ACCOUNTING**  
**SECOND SEMESTER**

**COURSE : MAJOR CORE**  
**PAPER : BANKING AND FINANCIAL SERVICES**  
**SUBJECT CODE : 25PA/ME/BF23**  
**TIME : 3 HOURS**

**MAX. MARKS: 100**

<b>SECTION A</b>			<b>CO</b>	<b>KL</b>
<b>Q. No.</b>	<b>Answer the following, not exceeding 50 words each</b>	<b>(4 x 2.5 = 10)</b>		
1.	Define Banking.		1	K1
2.	List any two types of Fee based Financial Services.		1	K1
3.	What is Bancassurance?		1	K1
4.	Write a note on mobile banking.		1	K1
<b>SECTION B</b>			<b>CO</b>	<b>KL</b>
<b>Q. No.</b>	<b>Answer the following, not exceeding 100 words each</b>	<b>(4 x 5 = 20)</b>		
5.	Write a short note on the Reserve Bank of India.		2	K2
6.	What do you mean by Factoring?		2	K2
7.	State the need of E – banking in India.		2	K2
8.	Bring out any two differences between a Cheque and a Bill of Exchange.		2	K2
<b>SECTION C</b>			<b>CO</b>	<b>KL</b>
<b>Q. No.</b>	<b>Answer any TWO question not exceeding 500 words.</b>	<b>(2 x 10 = 20)</b>		
9.	Write in detail the procedures involved in Opening a bank account.		3	K3
10.	Discuss the Approaches to Financial Inclusion in India.		3	K3
11.	Examine the different types of Leasing.		3	K3
<b>SECTION D</b>			<b>CO</b>	<b>KL</b>
<b>Q. No.</b>	<b>Answer any TWO question not exceeding 500 words.</b>	<b>(2 x 10 = 20)</b>		
12.	Describe the role of banks in economic development.		4	K4
13.	Discuss the various Lending Principles of a Bank.		4	K4
14.	Write a short note on: a) NEFT    b) RTGS    c) UPI    d) IMPS		4	K4
<b>SECTION E</b>			<b>CO</b>	<b>KL</b>
<b>Q. No.</b>	<b>Answer any TWO question not exceeding 750 words.</b>	<b>(2 x 15= 30)</b>		
15.	Elucidate on the Functions of a commercial bank in India.		5	K5
16.	What is a Cheque? Explain in detail on Crossing of a cheque.		5	K5
17.	Describe the various types of E – Banking in India.		5	K5
18.	Discuss in detail the Mutual Funds and their Types.		5	K5

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