

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.**  
**(For candidates admitted during the academic year 2015-2016 and thereafter)**

**SUBJECT CODE: 15CM/MC/BF35**

**B.Com. / B.Com. (C.S) DEGREE EXAMINATION NOVEMBER 2019**  
**COMMERCE**  
**CORPORATE SECRETARYSHIP**  
**THIRD SEMESTER**

**COURSE : MAJOR CORE**  
**PAPER : BANKING AND FINANCIAL SERVICES**  
**TIME : 3 HOURS**

**MAX. MARKS: 100**

**SECTION A**

**ANSWER ALL QUESTIONS.**

**(10x 2 = 20 marks)**

1. Define Banking.
2. Explain the functions of Banking Ombudsman.
3. Define Bill of Exchange.
4. What is Endorsement?
5. What do you mean by Mobile banking?
6. Mention any two demerits of E-banking.
7. Define ICRA.
8. What is Portfolio Management?
9. Explain Full factoring.
10. What is an operating lease?

**SECTION B**

**ANSWER ANY FIVE QUESTIONS.**

**(5 x 8 = 40 marks)**

11. What are the different types of loan products offered by a commercial bank?
12. Explain the significance of Banking Ombudsman in India.
13. What are the responsibilities of a paying banker?
14. Explain briefly the operation of electronic fund transfer and its advantages.
15. What are the different methods of credit rating services?
16. What are the functions of a merchant banker?
17. Explain the significance of factoring and its types.

**SECTION C**

**ANSWER ANY TWO QUESTIONS.**

**(2 x 20 = 40 marks)**

18. What are commercial banks? Explain the functions of commercial banks.
19. What are negotiable instruments? Explain the features of a negotiable instrument.
20. Explain the various types of financial services offered for customers in India.
21. Define Mutual Funds. What are the types of mutual funds?

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