

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.**  
**(For candidates admitted during the academic year 2011-12)**  
**SUBJECT CODE : 11CM/MC/BS34**

**B.Com. DEGREE EXAMINATION NOVEMBER 2012**  
**COMMERCE**  
**THIRD SEMESTER**

**COURSE : MAJOR – CORE**  
**PAPER : BANKING SERVICES**  
**TIME : 3 HOURS** **MAX. MARKS : 100**

**SECTION – A**

**ANSWER ALL QUESTIONS:** **( 10 x 3 = 30 )**

1. What do you mean by a “Collecting Banker”?
2. Define the term “Customer”.
3. What is meant by “Pass Book”?
4. What are the steps to be taken by the banker before issuing a duplicate Fixed Deposit Receipt to a depositor?
5. What do you mean by a Holder in Due Course?
6. Write a note on “Credit Card”.
7. What do you mean by Restrictive Endorsement?
8. Write about opening of Crossing of a Cheque.
9. Write a note on “Cash Credit System”.
10. State any three personal loans granted by Banks.

**SECTION – B**

**ANSWER ANY FIVE QUESTIONS:** **( 5 x 6 = 30 )**

11. Discuss the conditions to be fulfilled by a banker to exercise the Right of set-off.
12. Explain different types of Deposit Accounts.
13. State the facilities available in Internet Banking.
14. Define a Cheque and state its Features.
15. Discuss different types of Crossing of Cheques.
16. State any six circumstances under which the banker must refuse payment of cheques.
17. Who is a Banking ombudsman?. Discuss the procedure for filing a complaint.

**SECTION – C**

**ANSWER ANY TWO QUESTIONS:** **( 2 x 20 = 40 )**

18. Explain the relationships between banker and customer and the Obligations of a Banker.
19. Discuss the precautions that are to be taken by the paying Banker.
20. Explain the General principles of Sound Lending.
21. Write short notes on the following:
  - a) Mail Transfers
  - b) Telegraphic Transfers
  - c) Traveller Cheques
  - d) Internet Banking
  - e) Credit Cards
  - f) Debit Cards
  - g) Standing instructions
  - h) Mobile Banking
  - i) Tele banking
  - j) Overdraft

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