

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.
(For candidates admitted during the academic year 2008-09 & thereafter)

SUBJECT CODE: CM/MC/BS24

B.Com. DEGREE EXAMINATION APRIL 2011
COMMERCE
SECOND SEMESTER

COURSE : MAJOR – CORE
PAPER : BANKING SERVICES
TIME : 3 HOURS

MAX. MARKS : 100

SECTION-A

ANSWER ALL THE QUESTIONS:

(10x3= 30)

1. Define the term “Banking” as per the Banking Regulation Act.
2. State any three exceptions to the Banker’s General Lien.
3. What is “Garnishee Order”?
4. What is a Pass Book?
5. What do you mean by Overdraft?
6. What do you mean by Internet Banking?
7. Write a note on “Credit Card”.
8. Explain the term Account Payee Crossing?
9. What do you mean by Material Alteration?
10. Write a short note on ‘Mortgage’?

SECTION – B

ANSWER ANY FIVE QUESTIONS:

(5 x 6 = 30)

11. Distinguish between Savings Bank Account and a Current Account.
12. Explain different types of Deposit Accounts.
13. Discuss the Drawbacks of Internet Banking.
14. Discuss any three kinds of Endorsement.
15. Define a Cheque. State its features.
16. Explain different types of Crossing.
17. Explain the rights of a Mortgagee.

SECTION – C

ANSWER ANY TWO QUESTIONS:

(2 x 20 = 40)

18. Discuss the relationships between Banker and Customer and the Obligations of a Banker.
19. Discuss different types of risks pertaining to the E-Banking as compared to traditional banking.
20. Discuss the essential precautions to be taken by a paying banker while making payment on the cheque of a customer.
21. Explain the General Principles of Sound Lending.
