

**STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086.**  
**(For candidates admitted during the academic year 2011-2012 and thereafter)**

**SUBJECT CODE: 11CM/MC/BS34**

**B.Com. / B.Com.(C.S) DEGREE EXAMINATION NOVEMBER 2013**  
**COMMERCE**  
**CORPORATE SECRETARYSHIP**  
**THIRD SEMESTER**

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

**SECTION A** **( 10 x 3 = 30 marks)**  
Answer **ALL** questions

1. Define the term “Banker”.
2. Define the term “Customer”.
3. State the nature of Banker’s Lien.
4. Write about the “Fixed Deposit Receipt”.
5. What do you mean by E-Banking?
6. Write a note on “Credit Card”.
7. What do you mean by Restrictive Endorsement?
8. State any three Material Alterations of a Cheque.
9. Write a note on “Overdrafts”.
10. What do you mean by “Assignment”?

**SECTION B** **( 5 x 6 = 30 marks)**  
Answer any **FIVE** questions

11. Discuss the Rights of a Banker against his customer.
12. Explain different types of Deposit Accounts.
13. List out the benefits of E-banking.
14. Define a Cheque and state its Features.
15. Discuss different kinds of Endorsements.
16. What are the precautions to be taken by the Paying banker apart from the sufficiency of funds?

17. Write short notes on :

- (a) Cash credit
- (b) Loans and advances

**SECTION C**

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

Answer any **TWO** questions

- 18. Discuss the relationships between banker and customer and the obligations of a Banker.
- 19. Give a detailed account of different type of risks pertaining to the E-Banking as compared to traditional banking.
- 20. Discuss the circumstances under which the banker must refuse payment of cheques without incurring any liability.
- 21. Explain the General Principles of Sound Lending.

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