

**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 2014**  
**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. What do you mean by a “Collecting 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 General Crossing?
8. State any three Material Alterations of a Cheque.
9. Write a note on “Cash Credit System”.
10. What are the services offered through an ATM?

**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. State the types of complaints that can be made to the Banking Ombudsman.
17. Discuss the duties of a Collecting Banker?

**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 the cheques without incurring any liability.
21. Explain the General Principles of Sound Lending.

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