

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 2015
COMMERCE
CORPORATE SECRETARYSHIP
THIRD SEMESTER

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

MAX. MARKS: 100

SECTION A
Answer **ALL** questions

(10 x 3 = 30 marks)

1. Define the term “Banker”.
2. What do you understand by the term “Customer” of a Bank?
3. What do you mean by “Fixed Deposit Account”?
4. What do you understand by “Pass Book”?
5. What is meant by Post-Dated Cheque?
6. What is an Endorsement?
7. State the meaning of Debit Card.
8. What is Internet Banking?
9. What is meant by “Bank Overdraft”?
10. What do you mean by “Banking Ombudsman”?

SECTION B
Answer any **FIVE** questions

(5 x 6 = 30 marks)

11. What are the general relationship between a banker and a customer?
12. What are the various steps involved in opening a Bank Account?
13. What are the various types of crossing of cheques?
14. What are the advantages of E-Banking?
15. Describe the procedures to be adopted for redressing a complaint filed with a Banking Ombudsman.
16. What are the Principles of Lending?
17. What are the advantages of Electronic Clearing Services?

SECTION C

(2 x 20 = 40marks)

Answer any **TWO** questions

18. What are the Duties and Rights of a Banker?
19. Explain the different types of Bank Accounts.
20. Explain the different kinds of Endorsement.
21. A. What are the various features of Mobile Banking Services?
B. Write short notes on the following:
 - i. Pledge
 - ii. Mortgage
 - iii. Hypothecation
 - iv. Credit Card
