

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

SUBJECT CODE : CM/MC/BS24

**B.Com. DEGREE EXAMINATION APRIL 2009**  
COMMERCE  
SECOND SEMESTER

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

**SECTION – A**

ANSWER ALL QUESTIONS: ( 10 x 3 = 30 )

1. Define the term “Banker”.
2. What is meant by Garnishee Order?
3. What do you understand by “E-Banking”?
4. State any four features of Current Account.
5. What is ECS?
6. Unfold the meaning of “material alteration”.
7. What do you mean by “Endorsement”.
8. Enlist the risks associated with “E-Banking”.
9. Why should a banker require an introduction to a new customer?
10. Explain the meaning of “Margin Money”.

**SECTION – B**

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

11. Enlist and explain the various types of accounts operated by a banker.
12. Bring out the advantages and features of savings bank account.
13. List out and explain the various E-Banking services offered in India.
14. Explain briefly the mechanism and services offered by Internet banking in India.
15. Bring out the statutory protection available to the paying Banker.

16. Write a brief note on the principles of sound lending.
17. Write short notes on the following :
- a) Debit card                      b) Credit card                      c) Smart card

**SECTION – C**

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

18. Enumerate and explain the various general relationships existing between the banker and customer and what improvements are to be done in order to bring out better relationships?
19. What is crossing of cheque? What are the various types of crossing?
20. Describe the various rules to be followed by the banker while lending loans against (a) shares (b) life insurance policies.
21. Explain in detail the various rights of banker.

**\* \* \* \* \***