# STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI – 600 086. (For candidates admitted during the academic year 2015-2016 and thereafter) SUBJECT CODE: 15CM/MC/BF35

# B.Com. / B.Com. (C.S) DEGREE EXAMINATION NOVEMBER 2018 COMMERCE CORPORATE SECRETARYSHIP THIRD SEMESTER

**COURSE : MAJOR CORE** 

PAPER : BANKING AND FINANCIAL SERVICES

TIME : 3 HOURS MAX. MARKS: 100

#### **SECTION A**

### ANSWER ALL QUESTIONS.

(10x 2 = 20 marks)

- 1. Define Banking.
- 2. Write a brief note on Term Deposits.
- 3. Define Endorsements.
- 4. Define a Promissory note.
- 5. What is Tele-Banking?
- 6. Write a brief note on CRISIL.
- 7. What do you mean by a SMART card?
- 8. What do you mean by Bill Discounting?
- 9. What is Full Factoring?
- 10. What is Venture Capital Financing?

### **SECTION B**

## ANSWER ANY FIVE QUESTIONS.

 $(5 \times 8 = 40 \text{ marks})$ 

- 11. What are the various kinds of term loans?
- 12. Define Banking Ombudsman. Explain its operation in dispute settlement.
- 13. Explain the different types of crossing of cheques.
- 14. What is Electronic Clearing System? Explain.
- 15. What are the various types of financial services available for a customer?
- 16. What are the functions of a Merchant Banker?
- 17. Explain the different types of leasing.

#### **SECTION C**

### ANSWER ANY TWO QUESTIONS.

 $(2 \times 20 = 40 \text{ marks})$ 

- 18. Explain the Opening, Operation and Closing of Bank Accounts of a customer.
- 19. What are negotiable instruments? Explain the types of negotiable instruments.
- 20. Describe the significance of e-banking. Explain its merits and demerits.
- 21. What is a Mutual Fund? Explain the different types of Mutual Funds.

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