

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION MAY 2023
(Fourth Semester)

Branch – COMMERCE (BUSINESS PROCESS SERVICES)

BANKING FOR BUSINESS PROCESS SERVICES

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (5 x 1 = 5)

- 1 In which year the ATM's was introduced to the Indian banking industry _____.
(i) 1980's (ii) 1995's (iii) 1965's (iv) 1990's
- 2 The cardholders can initiate _____ to transfer money from his bank account to the issuing bank.
(i) Direct debit (ii) Standing instructions
(iii) Cash (iv) Internet transfer
- 3 Overdraft facility is provided on _____.
(i) Bill of Exchange (ii) Current Account
(iii) Credit Card (iv) Letter of Credit
- 4 The beneficiary under a letter of credit is _____.
(i) The opening bank (ii) Customer Bank
(iii) Confirming bank (iv) Exporter
- 5 What is the purpose of NFTs?
(i) Provide entertainment
(ii) Be used as currency
(iii) decorate office space and home
(iv) Serve as both artwork and utility for their owners

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 3 = 15)

- 6 a Explain the principles of banking.
OR
b Discuss the types of deposits.
- 7 a Classify and explain the different types of cards.
OR
b Examine the ways in which fraud occurs while using cards.
- 8 a Explain the different types of mortgages.
OR
b Explain the policy, account opening, dispatch, delivery and card maintenance.
- 9 a Explain the payments life cycle.
OR
b Explain on workflow management.
- 10 a Analyze the role of banks and documents in International trade.
OR
b Explain an over view on specialized training course for CDCS certification.

Cont...

SECTION -C (30 Marks)

Answer ALL questions

LL questions carry EQUAL Marks (5 x 6 = 30)

11 a Discuss the functions and products of banks.

OR

b Explain in detail the functions of commercial banks.

12 a Examine the card operations in detail.

OR

b Analyze the process of settlement in credit card transactions.

13 a Enumerate the processes involved in residential mortgage.

OR

b List out the types of mortgage frauds.

14 a Explain the major kinds of payment systems.

OR

b Discuss in detail the characteristics of negotiable instruments.

15 a Interpret a note on Letter of Credit.

OR

b Explain the role of banks in International Trade.

Z-Z-Z

END