

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2025
(Fifth Semester)

Branch – COMMERCE (BUSINESS PROCESS SERVICES)
BANKING FOR BUSINESS PROCESS SERVICES

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks

$(10 \times 1 = 10)$

Module No.	Question No.	Question	K Level	CO
1	1	The word "Bank" is derived from the Italian word: a) Bancus b) Banco c) Banque d) Banke	K1	CO1
	2	KYC guidelines are issued by: a) SEBI b) RBI c) IRDAI d) NABARD	K2	CO1
2	3	Renewal of a time deposit after maturity is called: a) Roll Over b) Breakage c) Liquidation d) Top Up	K1	CO2
	4	Matching records of transactions for accuracy is called: a) Reconciliation b) Payment Processing c) Roll Over d) Top Up	K2	CO2
3	5	Which is a type of negotiable instrument? a) Cheque b) Mortgage c) Bond d) Savings Account	K1	CO3
	6	A mortgage is: a) Unsecured loan b) Loan against immovable property c) Cash credit d) Demand draft	K2	CO3
4	7	Clearing systems in banks include: a) ECS, NEFT, RTGS b) Pledge and Lien c) Mortgage d) Letter of Credit	K1	CO4
	8	Regulatory guidelines in trade finance are issued by: a) RBI b) SEBI c) IRDAI d) Ministry of Finance	K2	CO4
5	9	Which service allows customers to transfer funds within the same branch? a) Inter-branch transfer b) Intra-branch transfer c) NEFT d) RTGS	K1	CO5
	10	Demat services are related to: a) Deposits b) Electronic holdings of securities c) Cash management d) Cheque collection	K2	CO5

SECTION - B (35 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** Marks $(5 \times 7 = 35)$

Module No.	Question No.	Question	K Level	CO
1	11.a.	Write a short note on E-Banking and explore its advantages. (OR)	K2	CO1
	11.b.	What is risk management in banking? Elaborate its significance.		

Cont...

2	12.a.	Elaborate the concept and process of account conversion in retail banking.	K3	CO2
	(OR)			
3	13.a.	Summarize the characteristics of negotiable instruments.	K4	CO3
	(OR)			
4	13.b.	Classify and explain the different types of mortgage.	K4	CO4
	14.a.	Discuss the payment life cycle and explain its key stages.		
5	(OR)		K3	CO5
	14.b.	Articulate the concepts of bank guarantees and reimbursements in trade finance.		
5	15.a.	Examine the benefits of internet banking.	K3	CO5
	(OR)			
	15.b.	Explain demat services and discuss their significance in modern banking.		

SECTION -C (30 Marks)

Answer ANY THREE questions

ALL questions carry EQUAL Marks

 $(3 \times 10 = 30)$

Module No.	Question No.	Question	K Level	CO
1	16	Explain the various functions performed by commercial banks.	K4	CO1
2	17	Examine the role of Customer Relationship Management (CRM) in the retail banking sector.	K4	CO2
3	18	Analyze how quality assurance mechanisms contribute to improving efficiency, ensuring compliance, and building customer trust.	K4	CO3
4	19	Discuss the various types of clearing systems and explain their importance in the banking sector.	K4	CO4
5	20	Explain the methods of fund transfer through NEFT and RTGS. Highlight their differences and practical applications.	K4	CO5