

**PSG COLLEGE OF ARTS & SCIENCE  
(AUTONOMOUS)**

**BCom DEGREE EXAMINATION MAY 2022  
(Fourth Semester)**

Branch – **COMMERCE (BUSINESS PROCESS SERVICE)**

**BANKING FOR BUSINESS PROCESS SERVICES**

Time: Three Hours

Maximum: 75 Marks

**SECTION-A (10 Marks)**

Answer **ALL** questions

**ALL** questions carry **EQUAL** marks (10 x 1 = 10)

1. Origin of banking is said to be closely connected with  
(i) Arabs (ii) Romans (iii) Indians (iv) Jews
2. An account usually maintained by businessmen in a bank is  
(i) Current account (ii) Saving bank account  
(iii) Recurring deposit account (iv) None of these
3. \_\_\_\_\_ are deposits which are repayable after a certain fixed period.  
(i) Demand deposits (ii) Flexi deposits  
(iii) Time deposits (iv) Recurring deposits
4. \_\_\_\_\_ is a type of investment vehicle consisting of a portfolio of stocks, bonds, or other securities.  
(i) Government Securities (ii) Mutual Funds  
(iii) Derivatives (iv) Shares
5. The banker who makes payment of a negotiable instrument is called  
(i) Collecting banker (ii) Paying banker  
(iii) Drawing banker (iv) All the above
6. When a loan is advanced on the basis of movable property, it is called  
(i) Pledge (ii) Hypothecation (iii) Mortgage (iv) Lien
7. The Uniform Rules for Collections URC 522 constructed with  
(i) 26 articles (ii) 20 articles (iii) 16 articles (iv) 10 articles
8. A document from a bank guaranteeing that a seller will receive payment in full as long as certain delivery conditions have been met is  
(i) Agreement (ii) Letter of Credit  
(iii) Bill Paper (iv) None of The Above
9. \_\_\_\_\_ is the result of combining technology and traditional bank services through websites that customers use to access their bank accounts.  
(i) Home Banking (ii) Mobile Banking  
(iii) Internet Banking (iv) Television Banking
10. In both cases of RTGS and NEFT, the service charges are decided by  
(i) Banker (ii) Customer (iii) IMF (iv) Transferee

**Cont...**

**SECTION - B (35 Marks)**Answer **ALL** Questions**ALL** Questions Carry **EQUAL** Marks (5 x 7 = 35)

- 11 (a) Briefly explain the E-Banking, Core Banking and Universal Banking.  
(OR)  
(b) Identify the various types of deposits.
- 12 (a) Is AML and KYC are mandatory? Explain.  
(OR)  
(b) Bring out the importance of customer relationship management in retail banking.
- 13 (a) Define the crossing of a cheque and mention its different types.  
(OR)  
(b) Bring out the distinction between a lien, a hypothecation and a lien.
- 14 (a) Enumerate the various clearing system.  
(OR)  
(b) Briefly explain the Risk management and Trade finance.
- 15 (a) How is the processing of RTGS different from National Electronic Fund Transfer (NEFT) system?  
(OR)  
(b) Summarize the overview of specialized Training Course for CDCS certification.

**SECTION - C (30 Marks)**Answer any **THREE** Questions**ALL** Questions Carry **EQUAL** Marks (3 x 10 = 30)

- 16 Discuss the constitutions and various functions of bank.
- 17 Explain the procedure for issue of cheque books and payment processing.
- 18 State the principles of sound lending.
- 19 What is meant by Letter of Credit? Describe the various types of letter of credit.
- 20 Identify the various alternative service channels in banking sector.

Z-Z-Z

END