

**(FOR THE CANDIDATES ADMITTED  
DURING THE ACADEMIC YEAR 2022 ONLY)**

**22UBP514**

**REG.NO.**

**N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI  
END-OF-SEMESTER EXAMINATIONS : NOVEMBER- 2024**

**BCOM BPS**

**MAXIMUM MARKS: 50**

**SEMESTER-V**

**TIME : 3 HOURS**

**PART – III**

**22UBP514- BANKING PROCESS FOR BUSINESS**

**SECTION – A (10 X 1 = 10 MARK**

**ANSWER THE FOLLOWING QUESTIONS. (K1)**

1. 1. The banker has a statutory obligation to \_\_\_\_\_
  - (a) Honour customer's cheques
  - (b) Exercise lien
  - (c) Maintain secrecy of his customer's account
  - (d) Honour customer's bills
2. The rate of interest payable on various deposits is determined by the \_\_\_\_\_
  - (a) Head office of each bank
  - (b) Central Government
  - (c) Reserve Bank of India
  - (d) Indian Banks Association
3. A cheque dated subsequent to the date of its issue is \_\_\_\_\_
  - (a) Blank cheque
  - (b) Crossed Cheque
  - (c) Post dated cheque
  - (d) Account Payee cheque
4. Bankers are called 'dealers in credit' and carries of risk. The risk that bankers normally taken are \_\_\_\_\_
  - (a) Rockless risks
  - (b) Calculated risks
  - (c) Avoidable risks
  - (d) Unavoidable risks
5. A \_\_\_\_\_ is the market for short term bills which are generally of 3 months duration.
  - (a) Bill market
  - (b) Money market
  - (c) Credit Market
  - (d) Open market

**ANSWER THE FOLLOWING IN ONE (OR) TWO SENTENCES (K2)**

6. Expand the term AML?
7. Define 'Rule of Survivorship'
8. What do you mean by underwriting?
9. Show the meaning of Mortgage.
10. Write short note on ' Letter of Credit'

**SECTION – B (5 X 3 = 15 MARKS)**

**ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS. (K3)**

11. a) State the salient features of the Banking Regulation Act.

**(OR)**

- b) Explain credit ATM Management..

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12. a) Explain the regulations regarding fixed deposits.  
**(OR)**  
b) Discuss the requisites to be a bank customer.

13. a) Examine the features of Valid Cheque.  
**(OR)**  
b) Explain different kinds of crossing.

14. a) Distinguish between advance and over draft.  
**(OR)**  
b) Write a short note on hypothecation.

15. a) Explain the significance of new bill market schemes.  
**(OR)**  
b) Bring out the different types of Letter of Credit.

**SECTION – C (5 X 5 = 25 MARKS)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.(K4 (Or) K5)**

16. a) Enumerate the Relationship between banker and customer.  
**(OR)**  
b) Explain the various instruments available the RBI for control of Credit.

17. a) Explain briefly the card management system.  
**(OR)**  
b) Discuss in detail the statutory protection granted to a collection banker in India.

18. a) Elaborate the Duties of Holder and Holder in due course.  
**(OR)**  
b) Discuss the duties and liabilities of a paying banker.

19. a) Enumerate the cash payment life cycle phases.  
**(OR)**  
b) Explain briefly various types of fund transfer.

20. a) The Surety's liability to co-extensive with that of principal debtor's -Discuss  
**(OR)**  
b) Explain the procedure for claim settlement in banking

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