

(FOR THE CANDIDATES ADMITTED

22UBP514

DURING THE ACADEMIC YEAR 2022 ONLY)

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. 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 carriers 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..

(CONTD 2)

Ethical paper

12. a) Explain the regulations regarding fixed deposits.

(OR)

b) Discuss the requisities 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)Writa a short note on hypothecation.

15. a)Expalin the sigificance 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 are 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
