(FOR THE CANDIDATES ADMITTED DURING THE ACADEMIC YEAR 2023 ONLY)

23UBP515

REG.NO. :

N.G.M.COLLEGE (AUTONOMOUS) : POLLACHI

END-OF-SEMESTER EXAMINATIONS :NOVEMBER 2025

B.Com BPS(SF) MAXIMUM MARKS: 75

SEMESTE V TIME: 3 HOURS

PART - III

23UBP515 - BANKING FOR BPS

SECTION – A (10 X 1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.(K1)

1. What does KYC stand for?
   a) Know Your Company b) Know Your Client c) Know Your Customer d) Keeping Your Customer
2. Which of the following is NOT a special type of customer?
   a) Trust b) Partnership firm c) HUF d) Salaried individual
3. Endorsement is the act of____________
   a) Cancelling a cheque
   b) Signing the back of a cheque to transfer rights
   c) Depositing a cheque
   d) Rejecting the cheque
4. Advance against documents of title to goods is commonly granted for___________
   a) Personal loans b) Trade and transport-related finance
   c) Housing loans d) Education loans
5. Discounting of bills means____________
   a) Writing off the bill b) Buying a bill before its due date
   c) Rejecting a cheque d) Accepting only partial payment

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

6. Define Banking
7. Who is a minor from a banker's perspective?
8. What is material alteration in cheque?
9. What is cash credit?
10. Who uses syndicated loans?

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SECTION – B (5 X 5 = 25 MARKS)

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

11. a) List down the special features of the Banking Regulation Act, 1949.

(OR)

b) Describe the procedure in closure of bank accounts

12. a) Define a Credit Card and elaborate on its working mechanism.

(OR)

b) What are the different types of banker's lien?

13) a)Assess the key activities involved in the pre-underwriting process

(OR)

b)What is a loan repurchasing request, and under what circumstances might it occur?

14 a) What is 'hypothecation'? How does it differ from a 'mortgage' in the context of a loan with collateral?

(OR)

b) What is the purpose of Nostro Reconciliations in the post-funds transfer process?

15. a) State the 'Position of Surety' in a loan agreement.

(OR)

b) Explain are the primary risks associated with international trade. And how do traders mitigate them?

SECTION – C (5 X 8 = 40 MARKS)

ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.(K4 (Or) K5)

16. a) Discuss the general and special relationships between a banker and a customer.

(OR)

b) Explain the qualitative and quantitative credit control measures of RBI.

17. a) Explain the various types of deposits offered by commercial banks in India and elaborate on their key features, benefits, and target customer segments.

(OR)

b)Discuss the role of Customer Relationship Management in improving the effectiveness of banking services.

18. a) Explain the different types of crossing and point out their significance. **(OR)**

b) Discuss the obligations and rights of a banker when making payments on behalf of a customer.

19. a) Explain the crucial elements of a commercial bank's lending policy. How do these policies help manage risk and ensure profitability? **(OR)**

b) Analyse the different types of funds transfers handled by commercial banks.

20 a) Describe the types of Letters of Credit and their practical applications in international trade.**(OR)**

b) "Trade Compliance is paramount in international trade." Discuss the importance of trade compliance and the functions of a bank in ensuring it.

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