Registered Number:

DATE: **16** **-04-2018 (9AM)**

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**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BENGALURU-27**

**B.COM IV SEMESTER**

**SEMESTER EXAMINATION: APRIL 2018**

 **BPS 4216 - Banking For Business Process Services**

**TIME- 2 ½ HOURS MAX. MARKS: 70**

**This paper contains two printed page and four parts**

**SECTION A**

**Answer any five of the following questions. Each question carries two marks. (5x2=10)**

1. Expand NABARD & state its prime objective.
2. What is Credit Risk?
3. What is a Nostro Account?
4. Give the meaning of Hypothecation.
5. Who is a Negotiating Bank?
6. Differentiate between NEFT & RTGS
7. What is a Demat account?

**SECTION B**

**Answer any three of the following questions. The question carries five marks. (3x5=15)**

1. Explain the Different Types of Cards.
2. What is a Letter of Credit? Explain the Salient features of Letter of Credit.
3. Why is KYC important?
4. State the procedure involved in the closure of a bank account.
5. Highlight the Asset structure of a commercial bank.

 **SECTION C**

**Answer any three of the following questions. The question carries ten marks. (3x10=30)**

1. What is Internet Banking? Discuss the benefits of Internet Banking.
2. “RBI is concerned with Liquidity only”. Discuss.
3. Explain the important documents used in International Trade.
4. Who is a Collecting banker? Explain the Duties of a Collecting Banker.
5. What is a Mortgage? Explain the Mortgage Loan Cycle.

**SECTION D**

**Answer the following question. The Compulsory case study carries fifteen marks. (1x15=15)**

**Case Study: Banking on the Go**

Emma’s bank in Bangalore offers state of the art banking. She downloaded the bank’s mobile app so she can deposit her campus job pay cheque while walking back to her dorm. When roommate Tina bought concert tickets for their group of friends, Emma was able to pay her back for her ticket using the mobile app too.

1. Discussion some of the new functionality that the banks and others are offering and which would be most useful to you? Why?
2. How do these help you more successful in managing and monitoring your money?
3. What are the risks or issues you could encounter using the new mobile technology?