

Register Number:

**Date: 13-04-2019**

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

**B.COM - IV SEMESTER**

**SEMESTER EXAMINATION: APRIL 2019**

**BPS4216 - 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. Give any 2 examples of affinity partners.
2. Name the stages of AML.
3. What is a Vostro Account?
4. Who is a Cosigner?
5. Who is a Negotiating Bank?
6. Abbreviate ASBA and RTGS.
7. What is a Dematerialization?

**SECTION B**

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

1. Explain the Banker-Customer relationship.
2. Write a note on the advisory services of banks
3. State the procedure involved in the closure of a bank account.
4. “Customer is not an outsider to the business, he is part of it”. Justify.
5. Explain the various types of banks with examples.

 **SECTION C**

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

1. What is a Letter of Credit? Explain the Salient features of Letter of Credit.
2. BASEL III guidelines emphasizes on Liquidity. Discuss the importance of liquidity in banks
3. What is a Mortgage? Explain the Mortgage Loan Cycle.
4. Explain the principles of sound lending.
5. Define negotiable instruments. Explain its characteristics and types.

**SECTION D**

**Compulsory case study carries fifteen marks. (1x15=15)**

1. Information technology and payment systems have witnessed the introduction, acceptance and widescale deployment of electronic payment systems. The payment system ecosystem has now witnessed the introduction of mobile payment systems and their associated services. Airtel bank in Bangalore offers state of the art banking. Mr. Anand downloaded the bank’s mobile app and transferred Rs.20,000 so he can pay all his utility bills in the future. When his owner asked him the electricity bill payment, he confidently replied he would do it by himself. Later even after several attempts Anand could not pay the bill. He even tried other apps and was unsuccessful with BESCOM app too.
2. What are the major issues you could encounter using the new mobile technology?
3. Explain major advantages of technology-based banking.
4. Discuss various risks involved in e-banking and mobile banking.

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