

Register Number:

Date:

**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 the meaning of Ad hoc communication in banking.
2. What is reputational risk. Give an example.
3. List out any four advantages of Demat account.
4. List out any two ATM models.
5. What are virtual cards? Give an example.
6. What is the concept of “bank End or Exit Load” in the context of mutual Fund?
7. Give the meaning of Fannie Mae and Ginnie Mae in the context of Mortgages.

**SECTION B**

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

1. What is risk? Explain in detail various types of risks in banks.
2. Differentiate between Bank account and Demat account
3. Growth of ATM’s in last 25 years is phenomenal. However banks still feel challenged when it comes to rural sector. Explain various challenges of banks in rural areas.
4. Explain key constituents of a Mutual Fund
5. Explain the principles of banking.

**SECTION C**

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

1. What is meant by AML? Explain its stages.
2. Why KYC is mandatory in Banks? Briefly explain elements of a KYC
3. Explain various rights of Banks and their dealing with special customers.
4. Explain the role of banks in the international market
5. Explain the concept of Mortgage and its loan cycle.

**SECTION D**

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

1. Explain the process of customer complaints and disputes handling.