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| **ST. JOSEPH’S COLLEGE (AUTONOMOUS), BANGALORE-27** | | | | | | |
| **B.Com BPS - IV SEMESTER** | | | | | | |
| **SEMESTER EXAMINATION: APRIL 2018** | | | | | | |
| **BPS 4216 - Banking For Business Process Services** | | | | | | |
|  |  |  |  |  |  |  |
| **Time- 2 1/2 hrs** | |  | **Max Marks-70** | | |  |
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| **This paper contains two printed pages and four parts** | | | | | | |

**Section A**

1. Answer **any five** of the following: 5X2=10
2. Expand NEFT, RTGS.
3. Define Banking as per Banking Regulation Act.
4. What is wealth management?
5. Give any 2 examples of affinity partners.
6. Differentiate between bank account and demat account.
7. Who is a Cosigner?
8. Name the presidency towns established in 1800’s.

**Section B**

1. Answer **any three** of the following: 5X3=15
2. Any contractual relationship between two parties has implicit privileges and rights between banker and customer. Justify.
3. “Customer delight is more appropriate than customer satisfaction in banking”. Justify.
4. Brief out the process of debit card and PIN issuance.
5. Elaborate the importance of federal regulation on borrower’s rights.
6. Explain any 2 kinds of payment system.

**Section C**

1. Answer **any three** of the following: 10X3=30
2. What is Letter of Credit? Explain the risks of buyer and seller in Letter of Credit.
3. Explain the different types of bank’s guarantee.
4. Briefly explain the types of deposits.
5. What are the roles and responsibilities of various stakeholders in the WLA model advised by RBI?
6. Explain the organisational structure of banks in India.

**Section D**

1. Compulsory question: 15X1=15

**The Piggy Bank**

Twins Emma and Emmett are excited to be starting college next year. Emma is leaving home behind and heading to a college in Malaysia her brother Emmett is going to live at home and attend a local university. Up until now, they have always used cash or gift cards received for holidays or birthdays to pay for their expenses. Any savings they had was in their piggy banks in their rooms. Now that college is almost here, they realize that cash may not be the best option.

1. Why is cash not always a good option compared to other means of payment?
2. What should Emma consider when picking a bank? What about Emmett? Do they have different needs?

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