

**(FOR THE CANDIDATES ADMITTED
DURING THE ACADEMIC YEAR 2020 ONLY)**

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20 UBP 411

REG.NO

NGM COLLEGE (AUTONOMOUS) POLLACHI

END-OF-SEMESTER EXAMINATIONS: JULY-2022

**B.COM -BPS
IV SEMESTER**

**MAXIMUM MARKS: 70
TIME: 3 HOURS**

PART III

BANKING FOR BUSINESS PROCESS SERVICES

SECTION – A

(10 X1 = 10 MARKS)

ANSWER THE FOLLOWING QUESTIONS

(K1)

MULTIPLE CHOICE QUESTIONS

1. KYC means _____
a) Know your customer
b) Know your character
c) Both of above
d) None of above
2. Timely repayment of loans results _____
a) Good reputation
b) No tension
c) Easily availability of loan in future
d) All of above
3. The card by which you cannot buy a product is: _____
a) Credit card
b) ATM card
c) Debit card
d) Smart card
4. Cash Management is a broad term used for collecting and managing cash. Speculative motive of holding cash refers _____
a) to utilize it in internal projects
b) for any future loss
c) to avail any future investment opportunity
d) to utilize it for international project
5. The bank which opens the letter of credit in favour of beneficiary is known as _____
a) Issuing bank
b) advising bank
c) confirming bank
d) lead bank

ANSWER THE FOLLOWING IN ONE OR TWO SENTENCES

(K2)

6. Explain retail wealth management?
7. Define CRM.
8. Give the meaning of Pre underwriting.
9. What do you mean by fund transfer?
10. What is SBLC?

(CONTD.....2)

SECTION – B**(5 X 4 = 20 MARKS) (K3)****ANSWER EITHER (a) OR (b) IN EACH OF THE FOLLOWING QUESTIONS.**

11. a) What are the Benefits of Outsourcing in Banking?
(OR)
b) Discover the factors drive changes in the banking industry?
12. a) Discuss the types of card used in banking system.
(OR)
b) Why do we need to do ATM reconciliation?
13. a) What is mortgage underwriting? What are the stages of underwriting?
(OR)
b) What is Bankruptcy? What happens if declare bankruptcy?
14. a) Enumerate the distinct stages of payment life cycle?
(OR)
b) Construct some surprising ways to improve the daily workflow.
15. a) What is the LC and what does it do?
(OR)
b) Point out the types of Guarantees in international trade.

SECTION - C**(4 X 10 = 40 MARKS)****ANSWER ANY FOUR OUT OF SIX QUESTIONS.****(16TH QUESTION IS COMPULSORY AND ANSWER ANY THREE QUESTIONS FROM Q.NO: 17 TO 21)****(K4) OR (K5)**

16. How BPO Services Outsourcing can help the Banking Sector?
17. Summarise the essential Certifications for banking BPO.
18. Payment disputes in banking are a pathway to deeper customer relationships – Justify.
19. Service Quality has been recognized as key differentiator in an increasingly undifferentiated financial services sector – Arque.
20. Discuss your priorities in cash management as corporate client.
21. Analyse the various features of International trade.