



PRESIDENCY UNIVERSITY

BENGALURU

Roll No.

End - Term Examinations - MAY 2025

Date: 24-05-2025

Time: 09:30 am – 12:30 pm

School: SOIS	Program: BCA/BCG/BSc Data Science/BCV	
Course Code: COM1021	Course Name: Introduction to Banking	
Semester: VI	Max Marks: 100	Weightage: 50%

CO – Levels	CO1	CO2	CO3	CO4	CO5
Marks	20	30	30	20	-

Instructions:

- (i) Read all questions carefully and answer accordingly.
- (ii) Do not write anything on the question paper other than roll number.

Part A

Answer ALL the Questions. Each question carries 2marks.

10Q x 2M=20M

1.	Mention two features of a bank.	2 Marks	L1	CO1
2.	State one difference between Retail and Wholesale Banking.	2 Marks	L1	CO1
3.	What is Phishing in e-banking?	2 Marks	L2	CO2
4.	What do you mean by E-wallet?	2 Marks	L2	CO2
5.	Describe Rollover Loan.	2 Marks	L2	CO1
6.	Define Non-Performing Assets (NPA).	2 Marks	L1	CO1
7.	What do you mean by Flexi Rates?	2 Marks	L1	CO2
8.	List any two provisions for NPAs?	2 Marks	L1	CO1
9.	Discuss Basel II Norms.	2 Marks	L1	CO1
10.	What is Internationalization of Banking?	2 Marks	L1	CO2

Part B

Answer the Questions.

Total Marks 80M

11.	a.	Illustrate how Venture Capital differs from Merchant Banking. Assume a startup is looking for funds. Advise whether they should approach a venture capitalist or a merchant banker, giving reasons.	10 Marks	L3	C04
	b.	Discuss the importance of KYC norms in preventing money laundering.	10 Marks	L1	C01
Or					
12.	a.	Discuss the features and challenges of Payment Banks.	10 Marks	L2	C03
	b.	A retail banking client is confused between using a physical wallet and an e-wallet for day-to-day transactions. Advise the client on the advantages and precautions to take while using an e-wallet.	10 Marks	L1	C01

13.	a.	Discuss the role and importance of Know Your Customer (KYC) norms in banking.	10 Marks	L2	C02
	b.	Discuss the RBI Guidelines for Risk Management in banks.	10 Marks	L2	C02
Or					
14.	a.	You are a branch manager at a bank. A small business client wants a project loan. List the key financial and non-financial factors you will evaluate before approving the project finance.	10 Marks	L2	C02
	b.	A customer falls victim to a phishing attack and loses ₹2 lakhs through an online banking fraud. Explain the steps a bank should take after receiving such a complaint, and outline precautions that should have been communicated to customers earlier.	10 Marks	L2	C03

15.	a.	Assume you are part of a bank's internal audit team. During an audit, you find some irregularities in KYC compliance. What corrective steps would you recommend to avoid regulatory penalties?	20 Marks	L3	C04
Or					
16.	a.	Describe the risks faced by commercial banks in today's internationalized banking environment. Suggest strategies to mitigate at least three major types of risks.	20 Marks	L3	C04

17.	a.	Evaluate the role of Digital Banking in improving customer service. Explain the challenges faced in digital banking, and how can banks ensure safe and secure e-transactions.	20 Marks	L3	C03
Or					
18.	a.	Discuss the causes for the increase in Non-Performing Assets (NPAs) in Indian banks. Suggest preventive measures banks can adopt to manage NPAs efficiently.	20 Marks	L1	C02