

Roll No



**PRESIDENCY UNIVERSITY
BENGALURU**

**SCHOOL OF COMMERCE
MID TERM EXAMINATION - APR 2023**

Semester : Semester II - 2022 - 23 - BCH - 2022

Course Code : COM3004

Course Name : Sem II - COM3004 - Principles and Practices in Banking

Program : B.Com. Honors

Date : 15-APR-2023

Time : 2:00PM - 3:30PM

Max Marks : 50

Weightage : 25%

Instructions:

- (i) Read all questions carefully and answer accordingly.
- (ii) Question paper consists of 3 parts.
- (iii) Scientific and non-programmable calculator are permitted.
- (iv) Do not write any information on the question paper other than Roll Number.

PART A

ANSWER ALL THE QUESTIONS

(5 X 2 = 10M)

1. Explain any two features of banking. (CO1) [Knowledge]
2. Describe co-operative bank. and how is it different from other types of banks? (CO1) [Knowledge]
3. Describe the pledge agreement. (CO2) [Knowledge]
4. Write short note on Debtor and Creditor and Pledger and Pledgee. (CO2) [Knowledge]
5. Describe Customer Relationship in banking services. (CO2) [Knowledge]

PART B

ANSWER ALL THE QUESTIONS

(2 X 10 = 20M)

6. Explain the different types of banks that operate in India, and what services do they offer? (CO1) [Comprehension]
7. Briefly explain the history and evolution of the banking system in India. (CO2) [Comprehension]

PART C

ANSWER THE FOLLOWING QUESTION

(1 X 20 = 20M)

8. John is a banker at a regional bank in his city. He has been working at the bank for over a decade and has erected strong connections with numerous of his guests. One of his long-term guests, Sarah, owns a small business and has been banking with John's bank for several times. Over time, John has helped Sarah with colorful fiscal requirements, similar as securing loans to expand her business, setting up a business checking account, and offering advice on managing her finances. Sarah appreciates John's skills and guidance, and trusts him to help her make important fiscal opinions. One day, Sarah receives a letter from the bank informing her that her business loan will be due in a many months. She's concerned about her capability to repay the loan on time and decides to set up a meeting with John to talk over her options. During their meeting, John listens precisely to Sarah's enterprises and reviews her fiscal statements to more understand her business's fiscal health. He suggests several options to help her manage her debt, including refinancing her loan, consolidating her debt, and conforming her payment schedule. Sarah is relieved and thankful for John's advice and decides to refinance her loan. She appreciates John's amenability to work with her and his commitment to helping her achieve her fiscal pretensions. Questions 1. Write the significance of Bank and client relationship and its process grounded on the below case.

(CO1,CO2) [Application]