

Roll No



**PRESIDENCY UNIVERSITY
BENGALURU**

**SCHOOL OF COMMERCE
END TERM EXAMINATION - JUN 2023**

Semester : Semester II - 2022

Course Code : COM3004

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

Program : BCH&BCM

Date : 19-JUN-2023

Time : 1.00PM - 4.00PM

Max Marks : 100

Weightage : 50%

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

(10 X 2 = 20M)

1. What are the key technologies shaping the future of banking?
(CO5) [Comprehension]
2. Explain any two key characteristics of Industrial Bank.
(CO1) [Knowledge]
3. Define Currency Exchange.
(CO3) [Comprehension]
4. What are the various banking innovations in terms of services offered to customers?
(CO4) [Comprehension]
5. Describe the Licensor and Licensee.
(CO2) [Knowledge]
6. What are financial services? mention any two types.
(CO2) [Knowledge]
7. Write two key functions of commercial banks in India?
(CO1) [Knowledge]
8. Illustrate the procedure to open a bank account.
(CO3) [Knowledge]
9. What is an electronic fund transfer (EFT) and how does it differ from traditional payment methods?
(CO4) [Comprehension]

10. How is artificial intelligence (AI) being utilized in banking applications?

(CO5) [Comprehension]

PART B

ANSWER ALL THE QUESTIONS

(4 X 10 = 40M)

11. Illustrate the difference between scheduled and non-scheduled banks in India? Give examples of each type.

(CO1) [Comprehension]

12. What is a central bank digital currency (CBDC) and How does a CBDC differ from traditional forms of money?

(CO4) [Comprehension]

13. Explain the Procedures and Documents involved in opening bank accounts.

(CO3) [Comprehension]

14. Explain the types of technology used in Banking.

(CO5) [Comprehension]

PART C

ANSWER ALL THE QUESTIONS

(2 X 20 = 40M)

15. Describe Blockchain technology, and how does it ensure security and transparency in transactions?

(CO5) [Application]

16. Explain how online banking facilitates electronic fund transfers.

(CO4) [Comprehension]