

Roll No



**PRESIDENCY UNIVERSITY  
BENGALURU**

**SET A**

**SCHOOL OF COMMERCE  
END TERM EXAMINATION - JAN 2024**

**Semester :** Semester V - 2021

**Course Code :** COM3004

**Course Name :** Principles and Practices in Banking

**Program :** BCM

**Date :** 04-JAN-2024

**Time :** 1:00 PM - 4:00 PM

**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**

**5 X 2M = 10M**

1. Describe the Licensor and Licensee.  
(CO1) [Knowledge]
2. Define Banker.  
(CO2) [Knowledge]
3. What is an electronic fund transfer (EFT) and how does it differ from traditional payment methods?  
(CO3) [Knowledge]
4. What are the advancements in mobile banking technology and its impact on customer experience?  
(CO4) [Knowledge]
5. Define Augmented Reality.  
(CO5) [Knowledge]

**PART B**

**ANSWER ALL THE QUESTIONS**

**5 X 10M = 50M**

6. Compare and contrast the functioning and objectives of Regional Rural Banks (RRBs) and Co-operative Banks.  
(CO1) [Comprehension]
7. Discuss the significance of the debtor-creditor relationship in assessing the creditworthiness of borrowers.  
(CO2) [Comprehension]

8. Explain the various types of loans that banks offer to customers. Provide examples of each type and explain the typical purposes for which they are used.  
(CO3) [Comprehension]
9. Describe the potential benefits and risks associated with CBDC implementation?  
(CO4) [Comprehension]
10. Describe Blockchain technology, and how does it ensure security and transparency in transactions.  
(CO5) [Comprehension]

### **PART C**

#### **ANSWER ALL THE QUESTIONS**

**2 X 20M = 40M**

11. You are a customer looking to open a new bank account. Compare the services and benefits offered by Private Sector Banks and Public Sector Banks. Considering factors such as customer service, interest rates, and technological advancements, which type of bank would you choose and why? Provide a detailed rationale for your choice, highlighting how it aligns with your financial goals and preferences as a customer.  
(CO1) [Application]
12. Imagine you are a business owner who frequently makes large transactions. Compare and contrast the suitability of NEFT, RTGS, and IMPS for your business needs. Provide specific examples of when each service would be most beneficial, considering factors such as transaction speed, limits, and cost-effectiveness.  
(CO4) [Application]