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**Presidency University**

**Bengaluru**

**SCHOOL OF COMMERCE**

**Winter Semester**: 2023 - 24

**Course Code**: COM3004

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

**Program & Sem**: B.COM

**Make-Up Examinations, July 2024**

**Date**: 01 July 2024

**Time**: 9:30 AM -12:30 PM

**Max Marks**: 100

**Weightage**: 50%

**Instructions:**

1. *Read the all questions carefully and answer accordingly.*
2. *Question paper consists of three parts.*
3. *Scientific and Non Programable Calculators are Permitted.*
4. *Do not write any information on the question paper other than roll number.*

**Part A**

**Answer any FIVE Questions. (5 Q x 2 M = 10 M)**

1. Mention any two public sector banks operating in India. (C.O.No.1) [Remember]

2. Describe co-operative bank. (C.O.No.1) [Remember]

3. Mention any two advantages of Private Banks in India. (C.O.No.2) [Remember]

4. Give the meaning of Pledge in Banking. (C.O.No.3) [Remember]

5. Define Customer in Banking. (C.O.No.3) [Remember]

6. Define cryptocurrency. (C.O.No.4) [Remember]

7. Outline the key technologies shaping the future of banking. (C.O.No.5) [Remember]

**Part B**

**Answer any FIVE Questions. (5 Q x 10 M = 50 M)**

8. "The main purpose of commercial banks is to provide financial services to the general public and also provide loan facilities to the business which helps in ensuring economic stability and growth of the economy". Describe the functions of Commercial Banks in India.

(C.O.No.1) [Understand]

9. Imagine you are a bank manager dealing with a customer who has defaulted on a loan. Discuss how does the debtor-creditor relationship influence the bank's actions in recovering the loan while maintaining a positive customer relationship.

(C.O.No.2) [Understand]

10. Discuss the significance of the debtor-creditor relationship in assessing the creditworthiness of borrowers. (C.O.No.2) [Understand]

11. Analyze the impact of Banking Ombudsman in improving customer satisfaction and resolving disputes in the banking industry. (C.O.No.3) [Understand]

12. Compare and contrast the functioning and objectives of Regional Rural Banks (RRBs) and Co-operative Banks. (C.O.No.4) [Understand]

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

(C.O.No.4) [Understand]

14. 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. (C.O.No.5) [Understand]

**Part C**

**Answer any TWO Questions. (2 Q x 20 M = 40 M)**

15. "The Reserve Bank of India (RBI) is India's central bank. It controls the monetary policy concerning the national currency, the Indian rupee." Explain the role and functions of RBI in India's banking system growth. (C.O.No.1) [Apply]

16. Banks in India offer a wide range of banking services, such as savings and checking accounts, loans (personal, business, and mortgages), credit cards, investment services, and electronic banking options like online and mobile banking. Explain the different types of Banks operating in India.

(C.O.No.3) [Apply]

17. You are a senior manager at a commercial bank. Describe how you would train your customer service team to handle complaints effectively, keeping in mind the guidelines set by the Banking Ombudsman. Provide specific examples of how these guidelines can be implemented to ensure fair and efficient resolution of customer complaints.

(C.O.No.4) [Apply]