

Roll.No.

20UBAAT4004

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)
Chromepet, Chennai - 600 044.

B.B.A. - END SEMESTER EXAMINATIONS - NOVEMBER 2025
SEMESTER - IV

20UBAAT4004 - Banking for Business Process Services

Total Duration : 2 Hrs.30 Mins.

Total Marks : 60

Section B

Answer any **SIX** questions ($6 \times 5 = 30$ Marks)

1. What is the role of ATM management in modern banking?
2. How does KYC (Know Your Customer) help in preventing money laundering?
3. Describe the dispute resolution process in card transactions.
4. Why is underwriting crucial in mortgage processing?
5. Write a note on NOSTRO and VOSTRO accounts with examples.
6. Why is MIS critical in cash management operations?
7. How does a Letter of Credit (L/C) reduce risk in international trade?
8. Explain how field collections differ from data review in card account maintenance.

Section C

Answer any **THREE** questions ($3 \times 10 = 30$ Marks)

9. Propose a framework for efficient account servicing that balances regulatory compliance, customer convenience, and fraud prevention.
10. Analyse the end-to-end lifecycle of a payment card, from issuance to dispute resolution, highlighting risk touchpoints.
11. Evaluate the impact of regulatory agencies (e.g., RBI, NHB) on mortgage product design and customer protection.
12. Compare and contrast RTGS, NEFT, and IMPS in terms of settlement mechanism, use cases, and systemic importance.
13. Assess the importance of trade advisory services in mitigating risks in international transactions.
