



PARVATHANENI BRAHMAYYA
SIDDHARTHA COLLEGE OF ARTS & Science
Autonomous
Siddhartha Nagar, Vijayawada – 520010.
Re-accredited at 'A+' by the NAAC

23FIMIL121: Banking for Business Process Services **Minor: Finance** **Offered to : All UG Programs**

Year of Introduction: 2023-24

Minor 1

Semester : II

75 Hours

Credits : 4

Course Prerequisites: The students opting for this Course should have some basic knowledge of various banking products and services.

Course Objectives:

1. Exposure and developing skills relating to different offerings on banking products and services that are specifically dealt within a BPS set up.
2. Pricing skills of banking products and services – generic and country specific across various geographies like India, UK, USA, Europe, etc.
3. Employability skills from a banking industry knowledge perspective.

After completing of this course, students can be able to:

CO1: Understand the various functions of commercial banks and financial services offered by them.

CO2: Illustrate the need of credit, debit and ATM cards in retail banking services.

CO3: Infer the process of lending of consumer loans and mortgages in the context of business process services.

CO4: Examine the process of cash management and fund transfer for the payment system both

CO5: Interpret the role of banks in international trade

Mapping of Course Outcomes (COs) with Programme Outcomes (POs)

CO	PO1	PO2	PO3	PO4	PO5	PO6
CO1					2	3
CO2					3	2
CO3					2	3
CO4					3	2
CO5					2	3

Unit – 1: Overview of Banking

15

Function of Commercial Banks – Principles of Banking – Legal aspects of Banking (Banker and Customer Relationship) – Banker dealing with Special Customer's – Specific customer instructions – Risks and Controls (Credit Risk, Market Risk, Reputational Risk, Operational Risk) – Risk Management Regulations – Customer Service – Customer Complaints and Dispute Handling – Pricing Methodologies – Anti Money Laundering(AML) – Information Security - Account Origination (Customer Level, Account Level) – Depository System - Demat Account Services – Account Servicing(Record Maintenance, Account closures, Signature Maintenance, Cheque issuance and payment, Statement of account/Passbook, Debit card, Internet Banking, Mobile Banking, Customer Correspondence) – ATM Management – Payments System (Payments Cycle, Payment Instruments, Payment communication network, Messaging and settlement) – Wealth Management – Mutual Funds(Structure, Types, Share Issuance, Index

	Markets, Bonds, Bond risks, Corporate Actions)	
II	Unit – 2: Credit, Debit and ATM Cards	15
	Overview of Cards – Secured Loans – Unsecured Loans – Plastic Money – Types of Cards - – Card transactions – Basis card holder and card presence – Transaction Cycle – Card Transaction Authorization – Authorization Process – Settlement – Settlement Cycle – Payment – Payment Processing – Card Operations – Card Life Cycle – Charge Back / Dispute Resolution – Customer Service – Fraud Management – Card Collections.	
III	Unit – 3: Consumer loans and Mortgages	15
	Mortgages – Purpose of Mortgage Loan – US Mortgage (Brief History) – Federal regulations on Borrower’s Rights – Mortgage Products – Mortgage Schemes or programmes – Major parties in the Mortgage Industry – Mortgage Loan Cycle – Mortgage Frauds – Recent Developments in Mortgage Industry.	
IV	Unit – 4: Cash Management	15
	Introduction to Cash Management Services – Cash Management Products: Account Services – Know Your Customer – Account Maintenance – Electronic Banking – Various facilities provide to customer – Financial Messaging – Clearing Systems – introduction to Fund Transfer – Correspondent Banking – Nostro Account – Vostro Account – Controls: Nostro Reconciliation – Compliance: Sanctions – Anti Money Laundering – Call Backs – Straight Through Processing – Investigations(An Overview) – Risk and Liquidity Issues.	
V	Unit – 5 : Trade Finance	15
	Introduction to Trade – Parties in International Trade – Risks in International Trade & its mitigants – Trade Payment Methods I: (Role of Banks as Agents for collection, Banks: Important aspects to note) – Trade payment Methods II: Letter of Credit – Reimbursement – Guarantees & SBLC – Loans and Finances (Syndicated Loans, Corporate Advances, Receivable Finance, Supplier Finance, Commodity Finance, Channel Finance & Bill Finance) – Value Added Services: (Customer Service, Trade Compliance, Trade Advisory) – Importance of Trade Finance Professionals in Banking Services	

Books for Reference:

TCS MATERIAL

Course Delivery method: Face to Face.

Course has focus on: Foundation/Employability /Entrepreneurship



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Model Question Paper

23FIMIL121: Banking for Business Process Services

Minor: Finance

Semester: II

Max.marks:70

Time:3Hrs.

SECTION-A

Answer the following

5 X 4M = 20M

1. A. What is meant by KYC? Explain the importance of KYC. (CO1, L1)
(Or)
B. Write about Time deposits. (CO1, L2)
2. A. What is meant by Plastic Money? (CO2, L2)
(Or)
B. What is Card maintenance? (CO2, L2)
3. A. What is meant Quality Assurance? (CO3, L2)
(Or)
B. Write about Ballon Mortgages? (CO3, L2)
4. A. What is e-banking? (CO4, L1)
(Or)
B. What is Vostro Account? (CO4, L1)
5. A. Write about Syndicated loans. (CO5, L2)
(Or)
B. Explain the uses of Letters of Credit. (CO5, L2)

SECTION-B

Answer the following:

5 X 10M = 50M

6. A. What are the various types of Pricing Methodologies and explain in detail. (CO1, L2)
(Or)
B. Write about the Legal Aspects of banking. (CO1, L2)
7. A. What is meant by Customer Relationship Management? Explain its objectives, benefits and failures. (CO2,L2)
(Or)
B. What are card collections? Briefly explain the recovery procedure. (CO2, L2)
8. A. Briefly explain about different types of Loans and Advances. (CO3, L3)
(Or)
B. Explain various mortgage frauds in detail. (CO3, L3)
9. A. Briefly explain the process of AML. (CO4, L2)
(Or)
B. Write about the purpose and advantages of KYC. (CO4, L2)
10. A. Explain various types of credit cards in detail. (CO5, L2)
(Or)
B. Write about the Parties in International Trade in detail. (CO5, L2)
