



K. Sambath

Avinashilingam Institute for Home Science and Higher Education for Women
Deemed to be University Estd. u/s 3 of UGC Act 1956, Category A by MHRD (now MoE)
Re-accredited with A++ Grade by NAAC. CGPA 3.65/4, Category I by UGC
Coimbatore - 641 043, Tamil Nadu, India
Continuous Internal Assessment Test I – February 2026
VI Semester

Class :III UG
Major : B.Com

Time: 2 hours
Maximum Marks: 60

23BCOSE4A Disbursement, Regular Transactions and Collections

Course Outcomes:

At the end of the course, students will:

1. Identify the process for different transactions and the role to be played.
2. Comprehend a sanction, disbursement, documentation and lending process followed by banks.
3. Understand customer relationship management in banks.
4. Familiarize the disbursement policies and guidelines of banks.
5. Evaluate various techniques of managing risks in banks.

Part - A

6 x 1 = 6

Choose the Correct Answer

1. For deposits of ₹50,000 and above, which document is required? CO1 K2
a. Ration card b. Aadhar card
c. Permanent Account Number (PAN) d. Driver's license
2. Payment of a cheque can be stopped by the: CO1 K3
a. Beneficiary b. Nominee c. Drawer of the cheque d. Bank manager
3. In terms of PMLA, Records of Cash Transaction of Rs. 10 Lacs and Suspicious Transactions are required to be maintained for a Period of: CO2 K3
a. 5 Years b. 10 Years c. 15 Years d. 25 Years
4. What is the primary purpose of conducting Legal Due Diligence on a property in a mortgage loan? CO2 K2
a. To determine the market value of the property b. To check the creditworthiness of the borrower
c. To identify legal risks and ensure a clear title d. To estimate the construction cost
5. In a Self-Help Group (SHG) in microfinance, who makes the decisions regarding loans and savings? CO3 K2
a. Government b. Non-government organisation (NGO) c. Bank d. Group members
6. What is a primary reason that often prevents the poor from obtaining bank loans through traditional channels? CO2 K3
a. High rates of interest b. Complexity of procedure c. Absence of collateral d. Lack of bank branches

Part - B

3 x 6 = 18

Answer ALL Questions

Each answer should not exceed 400 words or two pages

- 7.a. What is Standard Operating Procedure for banking transactions? CO1 K2
(or)
7. b. Give examples for regular queries and how they are addressed by banks. CO1 K3
8. a.. What are the documents required in loan application process. CO2 K4
(or)
8. b. What are the legal formalities for disbursement process of loans and advances. CO2 K4
9. a. What are the post sale services in banks? CO3 K3
(or)
9. b. What payment methods are used for disbursements? CO2 K3

Part - C

3 x 12 = 36

Answer ALL questions

Each answer should not exceed 800 words or four pages

- 10.a. What are the Standard Operating Procedures for different transactions in Banking. CO1 K3
(or)
10. b. Explain the role of executives in facilitating the transactions in banks. CO1 K3
11. a. Discuss the process of Query Handling Techniques in banks. CO2 K4
(or)
11. b. Discuss the process of sanctioning the loans in banks. CO2 K3
12. a. what are the advantages of tele banking or mobile banking? CO2 K4
(or)
12. b. What are the key issues in collection systems? CO3 K3

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Staff in-charge: Dr.D.Vennila