



Register Number:

Date: 28/11/2020

**ST. JOSEPH'S COLLEGE (AUTONOMOUS), BANGALORE-27**  
**B.Com - III SEMESTER**  
**SEMESTER EXAMINATION: NOVEMBER 2020**  
**BC3418: BANKING OPERATION**

Time- 2 1/2 hrs

Max Marks-70

**SECTION A**

Answer any FIVE of the following questions. Each question carries two marks.  
(5x2=10)

1. What is lien?
2. Expand NFC and What does it mean?
3. Mention two objectives of KYC.
4. Mention any two payment banks.
5. What is ethical investment?
6. What is banking ombudsman?

**SECTION B**

Answer any THREE of the following questions. Each question carries five marks. (3x5=15)

7. Briefly explain the highlights of Narasimhan committee recommendations on banking reforms in India
8. Briefly explain different types of Mortgage.
9. What are the Pros and cons of Digital Wallet?
10. Brief out the functions of RBI.

**SECTION C**

Answer any TWO of the following questions. Each question carries fifteen marks.  
(2x15=30)

11. Elaborate the various methods used by central bank to control credit in India.
12. Describe the following:  
i) Fintech Companies ii) Hypothecation iii) Scope of Crypto Currencies
13. Explain in detail the purpose of banks in India.

**SECTION D**

Answer the following compulsory question. Below question carries fifteen marks.  
(1x15=15)

14. You being a bank manager in ABC Bank explain the various types of accounts offered to customers.

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