

Register Number:

DATE & Session :8-12-2022(9 AM)

**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BANGALORE-27**

**BBA – III SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2022**

**(Examination conducted in December 2022)**

**BA 3322: Banking Operations**

**Time- 2 hrs Max Marks-60**

**This paper contains \_\_\_2\_\_ printed pages and four parts**

**Section A**

**I.** Answer ***any five*** of the following (**5x2 = 10 Marks)**

1. What is Recurring deposit?
2. Who is a collecting banker?
3. Give the meaning of Stale cheque.
4. Mention the role of small finance bank
5. Expand and define RTGS and NEFT
6. What is General Lien?
7. List out any four features of promissory note**.**

**Section B**

**II.** Answer ***any three*** of the following (**3x5 = 15 Marks)**

1. Elaborate the role of commercial banks in Indian economy
2. Describe types of lending facilities in commercial banks
3. Give a short note on features and functions of Bank Ombudsman.
4. Define crossing of the cheque. Illustrate any 3 types of crossing.

**Section C**

**III.** Answer ***any two*** of the following (**2x10 = 20 Marks)**

1. Who is Paying Banker? What are the precautions that should be taken by paying banker before honouring a cheque?
2. “RBI promote the integrity, efficiency, inclusiveness and competitiveness of the financial and payments system in Banking sector “. In view of the statement discuss the functions of RBI.
3. How would you define Endorsement? Explain the types of endorsement.

**Section D**

**III. Answer the following (1x15=15 Marks)**

**15**

Globally, the banking business has always been in the forefront of harnessing technology to improve its services and efficiency. Banks have been quick to adopt rapidly evolving electronic and telecommunication technologies to deliver an extensive line of value-added products and services to their customers. By the early 1990s, direct dial-up connections, personal computers, tele banking and automated teller machines (ATMs) became common in most nations. Internet banking was introduced in India in the year 1996 and ever since banking sector witnessed massive growth in internet banking and e- banking. Despite this, the Indian Internet banking system is facing many hurdles. The problems include operational risks, security risks, system architecture risks, reputational risks and legal risks. Cybersecurity has become increasingly vital for banks this past decade. With banks handling large amounts of sensitive customer data, and an increasingly digitized banking environment, the risk of being hacked is higher than ever.

Questions

1. In light of above case highlight, the pros and cons of E- banking.
2. Give a short note on any 5 recent trends and technology in banking operation.