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

Registration Number:

Date & Session: 6-12-2022 (9AM)

**B.Com– III SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2022**

**(Examination conducted in December 2022)**

**BC3222 - BANKING LAW AND OPERATIONS**

**Time: 2 Hours Max Marks: 60**

**This paper contains one printed page and four parts**

**Section A**

I. Answer any **five** of the following  **(5 X 3 = 15 marks)**

1. What is circular flow of money? Mention its determinants.
2. Who is a bank ombudsman? When was it introduced in India?
3. Distinguish between negotiability and transferability.
4. State the various modes of creating charges.
5. What is double crossing? Give an example.
6. Who is a holder for value?

**Section B**

II. Answer any **two** of the following **(2 x 5 = 10 marks)**

1. Distinguish between NBFC and banks.
2. “Banker is a privileged debtor”-Explain.
3. Define bills of exchange. State its features.

**Section C**

III. Answer any **two** of the following **(2 x 10 = 20 marks)**

1. **I**llustrate monetary policy of Reserve Bank of India.
2. What is endorsement? Explain its types.
3. Explain the statutory protection available to a collecting banker.

**Section D**

IV. **Answer the following (1 X 15 = 15 marks)**

1. A) Describe the various types of lending. (10 Marks)
2. Write a short note on principles of sound lending. (5 Marks)

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