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Register Number:

DATE:

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

**BBA/BBASF – V SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2021**

(Examination conducted in January-March 2022)

**BBA DEB 5619: Banking Technology and Management**

Time- 2 ½ hrs Max Marks-70

**This paper contains TWO printed pages and four parts**

**Section A**

**I. Answer *any five* of the following**  (**2 x 5 = 10 marks)**

1. List the functions of Bank.
2. What do you mean by Digital Banking?
3. State two features of internet banking.
4. How does UPI work?
5. What is Data mining?
6. What is meant by point of sale?

**Section B**

**II. Answer *any three* of the following** (**5 x 3 = 15 marks)**

1. Briefly explain the issues in customer relationship management.
2. State the Do’s and Don’ts of maintaining Cyber security.
3. List and explain the risks associated with innovative banking services.
4. Write a short note on KYC.

**Section C**

**III. Answer *any two* of the following** (**15 x 2 = 30 marks)**

1. Explain the role of banking in the economy.
2. Explore the recent trends in banking sector.
3. Describe the working of Direct Benefit Transfer.

**Section D**

**IV. Answer the following (15marks)**

1. Mr Sanjay want a personal loan from South Indian Bank. The Bank’s mobile application had an option to apply online but it directed him to reach to the Bank branch for loan approval. However, he met the South Indian Bank manager, they took all his details asked him to wait till they check his CIBIL score. This took about a week, Mr Sanjay informed about his urgency to take the loan. But the Bank had a long process therefore the second week also crossed; The Bank was waiting for some approval from head office for the employees working in education sector for loan with less interest rate. Now since it was taking longer, Mr Sanjay approached Axis Bank, they also took his details, processed the loan in a week , just a day before South Indian Bank could process the loan. Mr Sanjay accepted the loan offer of Axis Bank and rejected from SIB.
   1. Identify the issue in the case study. (5 marks)
   2. Was the decision of Mr Sanjay right or wrong, justify? (5 marks)
   3. What is your suggestion to South Indian Bank to improve their services? (5 marks)