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Register Number:

DATE:10-03-2022

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

**UG – III SEMESTER**

**SEMESTER EXAMINATION: OCTOBER 2021**

**(Examination conducted in January-March 2022)**

**BC 3418 - Banking Operations**

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. State any two functions of commercial banks.
2. Who is a Banking Ombudsman?
3. What is fixed deposit and recurring deposit?
4. What are Fintech companies?
5. Expand NPCI and UPI
6. What is Ethical Investing?

**Section B**

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

1. Distinguish between NBFC and Banks.
2. Write a short note on digital wallet.
3. State the functions of RBI?
4. Discuss the support services offered by Banks to its customers.

**Section C**

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

1. Explain any five types of Banks and their functions.
2. Evaluate the methods and instruments of credit control in India.
3. Elucidate various principles of lending with suitable examples.

**Section D**

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

1. Indian banking has undergone a total transformation over the last decade. Moving seamlessly from a manual, scale-constrained environment to a technological leading position, it has been a miracle. Such a transformation takes place in such a short span of time with such a low cost.

Banking system plays a very important role in the Indian economy. It is like a central nerve to a nation’s economy as it caters to the financial needs of credit in all the domains of the society. The growth and advancements in technology has led to a paradigm shift in the entire banking operations and systems. Further the development of e-banking created a drastic change in terms of fulfilling customers’ variety of needs. Information technology in banking sector refers to the use of sophisticated information and communication technologies together with computer science to enable banks to offer better services to its customers in a secure, reliable and affordable manner and sustain competitive advantage over other banks. The significance of technology is greatly felt in the financial sector in view of the competitive advantage for banks resulting in the efficient customer service.

1. Discuss the recent trends of banking sector. (5 Marks)
2. What are the challenges that one can face with this revolution? (5 Marks)
3. Do you think cost of banking operations would reduce with the digital banking? Discuss. (5 Marks)

**\*\*\*\*\*\*\*\*\*End of the paper\*\*\*\*\*\*\*\*\*\***