ST. FRANCIS DE SALES COLLEGE
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END SEMESTER EXAMINATION – APRIL/MAY 2026

COMMERCE – II SEMESTER B.COM

25BCO24: BANKING OPERATIONS

Time: 3 Hours **Max. Marks: 80**

Instruction: *Answer should be written completely in English*

SECTION – A

1. Answer any **SEVEN** questions. Each question carries **TWO** marks. **(7X2=14)**
   a) Define a Bank.
   b) What is Monetary Policy?
   c) Define NABARD?
   d) What are Payment Banks?
   e) What is a Term Deposit?
   f) What is a Letter of Credit (LC)?
   g) What is meant by a Cheque.
   h) Who is an endorser?
   i) What is E-Banking?
   j) Expand IMPS.

SECTION – B

Answer any **THREE** questions. Each question carries **EIGHT** marks. **(3X8=24)**

2. Explain the quantitative tools of monetary policy.
3. Describe the objectives and features of Regional Rural Banks (RRBs).
4. Explain the meaning and uses of Letters of Credit (LC).
5. Explain the essential features of a Negotiable Instrument.
6. Explain the security and ethical issues involved in E-Banking.

SECTION – C

Answer any **THREE** questions. Each question carries **FOURTEEN** marks. **(3X14=42)**

7. Describe the Banking Regulation Act, 1949, and explain its major provisions.
8. Critically evaluate the role of Foreign Banks in strengthening India's global financial integration.
9. Analyze the role of banking products in financial inclusion and economic development.
10. Define a Negotiable Instrument and explain in detail the types of negotiable instruments.
11. Discuss the electronic fund transfer systems in India such as RTGS, NEFT, IMPS, and UPI.

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