



**II Semester M.Com. Degree Examination, August/September 2025**  
**(CBCS Scheme) (2020-21)**  
**COMMERCE**  
**Paper – 2.1 : Modern Indian Banking**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. ( $7 \times 2 = 14$ )
- What are local area banks ?
  - Write a short note on SWIFT.
  - What do you mean by core banking solution ?
  - What is back-testing and stress test for bank ?
  - Give the meaning of smart cards.
  - What are ALM strategies ?
  - Mention two financial inclusive schemes in India.
  - When reverse repo rate is considered ?
  - Define small finance banks.
  - What do you mean by risk management ?

**SECTION – B**

Answer **any four** questions out of six. **Each** question carries **five** marks. ( $4 \times 5 = 20$ )

- Explain the role of RBI in promoting SHG.
- Elucidate the features of foreign banks in India.
- Outline the case study of Mr. Niravmodi as a willful defaulter.
- Write the role of AI and block chain technology on banking industry. Substantiate.
- What do you mean by Basel ? Explain its three pillars Basel 1, 2 and 3 in detail.
- What are E-frauds in banking system ? What are the guidelines issued by RBI to overcome E-frauds ?

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### SECTION – C

Answer any two questions out of four. Each question carries twelve marks. (2×12=24)

8. Explain the role of RBI in prompting fintech instruments.
9. Mention the role of banking ombudsman scheme in banking sectors.
10. Jan dhan-Aadhar-Mobile (JAM) a recent initiative by central government of India had a positive impact on banking system. Explain.
11. What are the major reforms in banking sector after covid-19 in India ?

### SECTION – D

Answer the following question : (1×12=12)

12. Explain in detail the qualitative and quantitative techniques of monetary policy.