



**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. **(7×2=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. **(4×5=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.
