



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)

- a) What are local area banks ?
- b) Write a short note on SWIFT.
- c) What do you mean by core banking solution ?
- d) What is back-testing and stress test for bank ?
- e) Give the meaning of smart cards.
- f) What are ALM strategies ?
- g) Mention two financial inclusive schemes in India.
- h) When reverse repo rate is considered ?
- i) Define small finance banks.
- j) What do you mean by risk management ?

SECTION – B

Answer any four questions out of six. Each question carries five marks. (4×5=20)

2. Explain the role of RBI in promoting SHG.
3. Elucidate the features of foreign banks in India.
4. Outline the case study of Mr. Niravmodi as a willful defaulter.
5. Write the role of AI and block chain technology on banking industry. Substantiate.
6. What do you mean by Basel ? Explain its three pillars Basel 1, 2 and 3 in detail.
7. 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.