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II Semester M.Com. Degree Examination, August/September - 2025

COMMERCE

Contemporary Indian Banking

(CBCS New Scheme)

Paper : 2.1

Time : 3 Hours

Maximum Marks : 70

SECTION - A

Answer any Seven questions out of Ten. Each question carries 2 marks. (7×2=14)

1. a) Give the meaning of Money Laundering.
- b) What is Banking Ombudsman Scheme?
- c) Give the meaning of Non-performing Assets.
- d) What do you mean by CAR under BASEL Norms?
- e) What do you mean by Open Market operations?
- f) Distinguish between NEFT and RTGS.
- g) What is Repo Rate?
- h) What is Back-testing in banks?
- i) What is MCLR?
- j) Expand DICGC and CIBIL.

SECTION - B

Answer any Four questions out of Six. Each question carries 5 marks. (4×5=20)

2. Explain in detail the challenges of BASEL.
3. Explain the measures to overcome NPA.
4. Explain the features of Cooperative Banks.
5. Explain briefly the Assets and Liabilities Management Strategies.
6. Why Insolvency and Bankruptcy Code 2016 was introduced in India.
7. Enumerate the role of SARFAESI Act in detail.

[P.T.O.]

**SECTION - C**

Answer any Two questions out of Four . Each question carries 12 marks. (2×12=24)

8. Explain BASEL I and III in detail.
9. How are new technologies and latest transformational reforms impacted on Indian banking sector?
10. Explain in detail the Qualitative and Quantitative techniques of monetary policy introduced by RBI.
11. Explain in detail the prevention of Money laundering Act, 2002.

SECTION - D

Answer the following question. This Question carries Twelve marks. (1×12=12)

12. Bank Plus India, a private sector bank, launched its digital platform Neo in 2018 to stay ahead in a fast- changing banking landscape. It offered AI chatbots, instant loans, biometric login, and UPI integration. The bank also focused on financial inclusion through digital literacy camps in rural areas and launched paperless Green Branches in cities. BankPlus adopted blockchain in trade finance and collaborated with fintechs via open banking APIs.

In 4 years, BankPlus saw:

- * 55% of new customers via app
- * 37% cost reduction
- * 22% rise in rural customers
- * Improved fraud control via RegTech

Questions:

- a) What factors drove BankPlus India's digital transformation? (5)
 - b) How did the bank promote financial inclusion using digital tools? (4)
 - c) What are the risks and benefits of using new tech like blockchain in banking? (3)
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