

24U149

(Pages: 2)

Name :

Reg. No :

FIRST SEMESTER UG DEGREE EXAMINATION, NOVEMBER 2024

(FYUGP)

CC24U COM1 MN106 - FOUNDATIONS OF MODERN BANKING

(B.Com. - Minor Course)

(2024 Admission - Regular)

Time: 2.0 Hours

Maximum: 70 Marks

Credit: 4

Part A (Short answer questions)

Answer *all* questions. Each question carries 3 marks.

1. What are the key characteristics of negotiable instruments? [Level:1] [CO1]
2. What are the main types of banks in India? [Level:1] [CO1]
3. Who is considered a 'customer' under banking regulations? [Level:1] [CO2]
4. What are the key benefits of opening an account for married women in a bank? [Level:1] [CO2]
5. What are the primary challenges related to data privacy when adopting AI in Indian banking? [Level:1] [CO3]
6. What is one key benefit of using APIs in Open Banking? [Level:1] [CO3]
7. What is the purpose of the Consumer Protection Act, 2019, in the context of banking services? [Level:1] [CO3]
8. Explain the role of data analytics in enhancing operational efficiency within banks. [Level:2] [CO4]
9. How does the RBI contribute to the stability of the Indian banking system? [Level:1] [CO1]
10. What ethical issues arise from cybersecurity threats in technology banking? [Level:1] [CO3]

(Ceiling: 24 Marks)

Part B (Paragraph questions/Problem)

Answer *all* questions. Each question carries 6 marks.

11. Explain the importance of customer data privacy regulations in the context of banking technology. [Level:2] [CO4]
12. Analyze how a customer's failure to maintain sufficient balance in their account can affect their relationship with the bank. [Level:4] [CO2]

13. What were the reasons behind the nationalization of banks in India, and what were its impacts? [Level:1] [CO1]
14. What are the various tools and techniques used by commercial banks for liquidity management? Provide examples. [Level:1] [CO1]
15. Describe the main objectives of Asset Liability Management (ALM) in banks. [Level:2] [CO2]
16. Evaluate the role of employee training in ensuring compliance with KYC and AML regulations within a bank. [Level:5] [CO3]
17. What is financial inclusion, and why is it important? [Level:1] [CO3]
18. How can insider threats in banks be identified and minimized? Discuss the importance of internal controls and monitoring. [Level:2] [CO4]

(Ceiling: 36 Marks)

Part C (Essay questions)

Answer any *one* question. The question carries 10 marks.

19. Explain the role of the Reserve Bank of India (RBI) in regulating the banking sector. Discuss how its functions contribute to the overall economic development of the country. [Level:2] [CO1]
20. Explain the role does continuous monitoring play in identifying and responding to cyber threats in the banking sector. [Level:2] [CO4]

(1 × 10 = 10 Marks)
