Name: ....
Reg.No.: ....

FIRST SEMESTER FYUGP EXAMINATION NOVEMBER 2024
MINOR
COM1MN106   FOUNDATIONS OF MODERN BANKING

Time : 2 Hrs   Maximum Marks : 70

BL : Bloom's Taxonomy Level (1 to 6)   CO : Course Outcome

No.	Section A — Answer all questions. Each carries 3 marks.	M	BL	CO
	Question — Ceiling Marks : 24			
1.	Define banking?	3	1	CO1
2.	Describe the organisation structure of co-operative bank?	3	2	CO1
3.	Define a negotiable instrument and name two common types of negotiable instruments?	3	1	CO1
4.	How does the duty of confidentiality apply in the relationship between a banker and a customer?	3	3	CO1
5.	Evaluate the importance of banking products like credit cards for both customers and banks?	3	5	CO1
6.	Explain the purpose of Anti-Money Laundering (AML) regulations in banking?	3	2	CO2
7.	What do you mean by KYC?	3	2	CO2
8.	Mention the challenges of modern banking in financial inclusion	3	2	CO2
9.	How does data analytics play a role in enhancing cybersecurity in banks?	3	2	CO3
10.	What are the common cloud security challenges faced by banks?	3	2	CO3

No.	Section B — Answer all questions. Each question carries 6 marks.	M	BL	CO
	Question — Ceiling Marks : 36			
11.	Given the evolution of India's banking system, how might the introduction of private sector banks post-1991 reforms have influenced competition and efficiency in the sector?	6	3	CO1
12.	Evaluate the importance of various banking products like deposits, loans, and cards in enhancing customer experience and the bank's profitability. Provide examples.	6	5	CO2
13.	How can a bank utilize ALM to manage liquidity risk, and what strategies can be employed to ensure sufficient liquidity?	6	3	CO2
14.	Analyze the potential risks that can arise from improper Asset Liability Management in a bank. What are the consequences of not managing these risks effectively?	6	4	CO2
15.	Evaluate the challenges faced by Indian banks in adopting AI technologies. How can these challenges be addressed to maximize the benefits of AI in banking?	6	5	CO2 CO3
16.	Discuss the ethical considerations that banks must keep in mind when implementing new technologies. How can they ensure these technologies are used responsibly?	6	2	CO3
17.	Evaluate the role of regulatory bodies in enhancing cybersecurity measures in the banking sector. How do these regulations impact the overall security posture of banks?	6	5	CO3
18.	Analyze the role of data analytics in banking, particularly in the context of cybersecurity and fraud detection?	6	4	CO3

	Section C Answer any 1 question. Each carries 10 marks. (1x10=10 marks)			
No.	**Question**	**M**	**BL**	**CO**
19.	Evaluate the role of the Reserve Bank of India (RBI) in maintaining financial stability in India. How effective has the RBI been in its monetary policy during recent economic challenges?	10	5	CO1 CO2
20.	Discuss the role and impact of the Banking Regulation Act, 1949, in maintaining the stability and integrity of the Indian banking system?	10	3	CO2

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