

Duration: 2 hours

Maximum Marks: 60

Instructions:

- 1) Start each question on fresh page.
- 2) Figures to the right indicate maximum marks.
- 3) Q1 is compulsory
- 4) Answer any FOUR questions from Q2 to Q6

Q1. Write a Short note on any FIVE of the following:

(5*4=20 marks)

- a. Structure of Indian Banking System
- b. Primary Function of Banks
- c. Monetary Policy of Reserve Bank of India
- d. Debit Cards
- e. Second Phase of Banking Reforms
- f. Current Account

Q2. The 21st century has been the pillar for innovations and digitalization. With the growth in the demand for Mobile applications, enabling payments anytime from anywhere, a lot of companies, providing mobile app developers are literally stretching the limits of safety, pushing users towards online threats. Mobile applications are one of the primary targets for cybercrimes that needs to be addressed. Discuss the various ways in which mobile banking Threats can be Mitigated. (10 Marks)

Q3. Reserve Bank of India being an apex institution enjoys enormous power and functions under banking system in India. State and Explain the Tradition functions performed by Reserve Bank of India as India's Central Bank. (10 Marks)

Q4. A commercial bank is a type of financial institution that handles all activities related to deposits and withdrawals of public money, lending money for investment, etc. These banks are profit-driven businesses that operate solely to increase their bottom line. In context to the above statement explain the Agency Functions performed by the Commercial Banks. (10 Marks)

ROLL NO :

Q5. The Indian banking system has come a long way since its inception and has evolved into a modern and diversified financial system that plays a critical role in the growth and development of the Indian economy. Explain the growth and development of the Indian banking system from pre-independence era to post-independence era. **(10 Marks)**

Q6. Foreign banks are banks that are headquartered in a country other than the one they operate in. These banks play an essential role in the global financial system and bring several advantages to the countries where they operate. State and explain the advantages of Foreign Banks. **(10 Marks)**
