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BACHELOR OF COMMERCE (B.COM)
EXAMINATION: DECEMBER - 2025
FOURTH SEMESTER

Subject: Indian Banking Environment Trends & Policies (BCOM23-405B)

Date: 30/12/2025	Total marks: 60	Time: 2.00 pm to 4.30 pm
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Instructions: 1) Attempt all Questions
2) Figures to the right indicate full marks

Q. 1) Answer the multiple Choice questions. (Any 10) (10)

1. Which of the following is a focus of market segmentation in banking?
 - a) Market trends analysis
 - b) Dividing clients based on demographics
 - c) Creating industry-wide advertising campaigns
 - d) All of these
2. What is the primary goal of green banking initiatives?
 - a) To increase profits from environmentally harmful investments
 - b) To reduce paper usage and promote digital transactions
 - c) To build physical bank branches in rural areas
 - d) To enhance the luxury services for high-net-worth clients
3. Which technology is increasingly being utilized in banking for talent acquisition and recruitment?
 - A) Block chain
 - B) Artificial Intelligence (AI)
 - C) Quantum Computing
 - D) Augmented Reality
4. In the context of banking ethics, what does consumer protection primarily focus on?
 - a) Lowering interest rates
 - b) Protecting customer data and privacy
 - c) Increasing profits through high fees
 - d) Maximizing shareholder returns
5. What is the main reason for grouping loan assets into substandard and questionable categories?
 - a) To determine lucrative industries for loans
 - b) To track repayment progress and evaluate hazards
 - c) To guarantee fair lending across industries
 - d) To determine borrower interest rates
6. Full form of AML is _____
 - a) Anti-moral Laundering
 - b) Anti-Massive Laundering
 - c) Anti-money laundering
 - d) Anti-method laundering
7. Which of the following is the main regulatory authority for the Indian Banking Sector?
 - a) SEBI
 - b) Reserve bank of India (RBI)
 - c) Ministry of Finance
 - d) NABARD
8. _____ are extremely complex and focused assaults that are used to gradually compromise banking infrastructure.
 - a) phishers
 - b) APT's
 - c) DDoS
 - d) Internal Threats.

9. Which bank group in India typically has the lowest NPA levels?
 - a) Regional Rural Banks
 - b) Foreign Banks
 - c) Private Sector Banks
 - d) Public Sector Banks
10. Which important financial metric is utilized to assess Scheduled Commercial Banks' (SCBs') performance?
 - a) marketing tactics
 - b) asset quality
 - c) workforce size
 - d) digital innovation are the first three
11. What was one of the primary reasons for the rising Non Performing Assets (NPA's) in Indian Banks?
 - a) Increased Demand for Loan
 - b) Borrower's failure to repay loans
 - c) High-interest rates
 - d) Increased in consumer spending
12. In public sector bank, which industry is most vulnerable to non-performing assets?
 - a) Lending to consumers
 - b) Loans for infrastructure and major corporations
 - c) Lending for agriculture
 - d) startups in technology
13. Which of the following is a focus of market segmentation in banking?
 - a) Market trends analysis
 - b) Dividing clients based on demographics
 - c) Creating industry-wide advertising campaigns
 - d) All of these

Q. 2) Write Short Note (Any 3) (15)

1. Digital Payment Banks
2. Private Sector Banks
3. Green Banking
4. Marketing of Banking Products
5. Small Finance Banks

Q. 3) Answer the following question in 150 words. (any 2) (20)

1. What impact does monetary policy have on scheduled commercial banks' liquidity management
2. How the Insolvency and Bankruptcy code (IBC) helps India deal with non-performing assets.
3. What function does the Reserve Bank of India (RBI) serve in the banking industry in India?
4. What are the measures to recognize the documentation frauds?

Q. 4) Answer the following question in 300 words. (any one) (15)

1. Analyze the impact of Non-Performing Assets (NPAs) on the Indian banking sector and the measures taken to address this issue.
2. Describe the various types of Cyber Security Risks.
3. Explain how the RBI has responded to the COVID-19 pandemic's effects on the Indian banking industry.

मराठी रूपांतर

सूचना : १) सर्व प्रश्न अनिवार्य

२) उजवीकडील अंक पूर्ण गुण दर्शवितात.

प्र. १ खालील प्रश्नांचे योग्य पर्याय निवडा. (कोणतेही १०)

(१०)

१. बँकिंगमध्ये बाजार विभाजनाचे मुख्य लक्ष काय आहे?
अ) बाजार ट्रेंडचे विश्लेषण
ब) ग्राहकांना लोकसंख्याशास्त्रावर आधारित विभागणे
क) उद्योग-व्यापी जाहिरात मोहिमा तयार करणे
ड) वरील सर्व
२. ग्रीन बँकिंग उपक्रमांचा मुख्य उद्दीष्ट काय आहे?
अ) पर्यावरणासाठी हानिकारक गुंतवणुकीतून नफा वाढवणे
ब) कागद वापर कमी करणे आणि डिजिटल व्यवहारांचा प्रचार करणे
क) ग्रामीण भागात शारीरिक बँक शाखा निर्माण करणे
ड) उच्च निव्वळ मूल्य असलेल्या ग्राहकांसाठी लवझरी सेवांचा वृद्धी करणे
३. बँकिंगमध्ये टॅलेंट अधिग्रहण आणि भरतीसाठी कोणती तंत्रज्ञान वापरली जात आहे?
अ) ब्लॉकचेन
ब) कृत्रिम बुद्धिमत्ता (AI)
क) क्वांटम संगणन
ड) ऑगमेंटेड रियालिटी
४. बँकिंग नैतिकतेच्या संदर्भात, ग्राहक संरक्षण काय मुख्यतः लक्ष केंद्रीत करते?
अ) व्याज दर कमी करणे
ब) ग्राहक डेटा आणि गोपनीयता सुरक्षित ठेवणे
क) उच्च शुल्कांद्वारे नफा वाढवणे
ड) भागधारकांचे परतावा जास्त करणे
५. कर्ज मालमतांना कनिष्ठ दर्जाच्या (Substandard) आणि संशयास्पद (Questionable) गटांमध्ये वर्गीकृत करण्याचे मुख्य कारण काय आहे?
अ) कर्ज देण्यासाठी फायदेशीर उद्योग ओळखणे
ब) परतफेडीची प्रगती पाहणे आणि जोखीम मूल्यांकन करणे
क) सर्व उद्योगांना समान पद्धतीने कर्ज उपलब्ध करणे
ड) कर्जदारांचे व्याजदर ठरविणे
सुनिश्चित करणे
६. AML चा पूर्ण अर्थ _____ आहे.
अ) अँटी-मोरल लॉन्डरिंग (Anti-moral laundering)
ब) अँटी-मॅसिव्ह लॉन्डरिंग (Anti-massive laundering)
क) अँटी-मनी लॉन्डरिंग (Anti-money laundering)
ड) अँटी-मॅथड लॉन्डरिंग (Anti-method laundering)
७. भारतीय बँकिंग क्षेत्रासाठी मुख्य नियामक प्राधिकरण कोणते आहे?
अ) SEBI
ब) भारतीय रिझर्व्ह बँक (RBI)
क) अर्थ मंत्रालय
ड) NABARD
८. _____ हे अत्यंत गुंतागुंतीचे आणि केंद्रित हल्ले असतात जे हळूहळू बँकिंग पायाभूत सुविधा असुरक्षित करतात.
अ) फिशर्स
ब) APTs
क) DDoS
ड) अंतर्गत धोके
९. भारतातील कोणत्या बँक गटामध्ये सर्वसाधारणपणे सर्वात कमी एनपीए स्तर असतो?

