

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)
EXAMINATION: DECEMBER - 2025
FOURTH SEMESTER
Sub: Management of Banks (MCB-411)

Date: 29/12/2025

Total marks: 60

Time: 02.00 pm to 04.30 pm

Instruction: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q. 1 Answer the following questions. (Attempt any two) (32)

1. Write down the causes of bank failure
2. Explain the role of the Reserve Bank of India (RBI) in regulating commercial banks. How does it ensure financial stability in the banking system?
3. What are the main challenges posed by technological advancements, like AI and big data, in the context of risk management in the banking sector?
4. Discuss the role of nationalization in shaping the banking sector in India. How did it impact the reach and inclusiveness of banks?

Q. 2 Answer the following questions. (Attempt any two) (16)

1. Explain in detail the Lending Principles of Banks.
2. Write down in detail RBI and its policy evolution.
3. Explain the Development of Banks in India,
4. Explain the Evaluation of Commercial Banks in India.

Q. 3 Write short notes. (Attempt any three) (12)

1. Mitigation Strategies
2. Private Banking
3. Digital Banking
4. Best Practices in Interest Rate Risk Management
5. Impact of Basel Norms on Bank Failure
6. Fin-tech