



III Semester M.Com. Examination, April/May 2022
(CBCS) (Semester Scheme)
(2021-22 Onwards)

COMMERCE

3.5 : Innovations in Banking and Technology

Time : 3 Hours

Max. Marks : 70

SECTION – C

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks : (7×2=14)
- Distinguish between public and private sector banks.
 - What do you understand by development banks ?
 - What are the components of Monetary policy of RBI ?
 - What is Banking Regulation Act ?
 - Give the meaning of Inter Bank Deposit.
 - Define E-Wallets.
 - Distinguish between NEFT and RTGS.
 - State types of banking frauds.
 - What are the precautionary measures taken by banks to protect the interest of customers against online frauds ?
 - What is FinTech ? Why is it important ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks : (4×5=20)

- “Commercial banks are special among the intermediaries for the development of the economy”. Justify.
- Write a short note on :
 - Mobile point of sale.
 - M-Banking services.
 - Nano banking.

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4. Write a note on cognitive banking.
5. Explain the difference between traditional and modern payment banks.
6. Explain different types of banking fraud with recent examples.
7. Trace evolution of bank management in India.

SECTION - C

Answer **any two** questions out of four. **Each** question carries **twelve** marks : **(2×12=24)**

8. Describe the structure and working of Indian banking ? What suggestions would you offer for the improvement of their performance ?
9. Answer the following :
 - a) Pros and cons of FinTech in Indian banking.
 - b) Cloud computing.
10. What do you understand by payment systems ? Elucidate recent developments in payment systems.
11. "The banking fraud number went from zero to more than 1300 between 2019 and 2020". Briefly explain the RBI cautions for public against fictitious offers.

SECTION - D

Answer the following :

(1×12=12)

12. Over the last decade India has been one of the fastest adopters of information technology, particularly because of its capability to provide software solutions to organizations around the world. This capability has provided a tremendous impetus to the domestic banking industry in India to deploy the latest in technology, particularly in the internet banking and e-commerce arenas.
 - a) Discuss the experiences of a private-sector banks in deploying internet banking and e-commerce in India. **6**
 - b) What are the strategic alignment of business and IT strategies, planning and implementation of e-banking initiatives and management of benefits are captured, along with key contributions to development of banking. **6**