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III Semester M.Com. Degree Examination, April/May - 2024

COMMERCE (FINANCE AND BANKING)

Innovation in Banking and Technology (Elective)

(CBCS Scheme)

Paper : 3.5



Time : 3 Hours

Maximum Marks : 70

SECTION - A

Answer any SEVEN questions out of Ten. Each question carries 2 marks. (7×2=14)

1. a) Define a Bank.
- b) Expand CORE.
- c) Give the meaning of Fraud.
- d) State any two uses of E-Wallets.
- e) What is meant by romance scams?
- f) What is pump and dump scheme?
- g) What is mobile point of sale?
- h) Define Cognitive banking.
- i) Differentiate between NEFT and RTGS.
- j) What is total branch computerization?

SECTION - B

Answer any FOUR questions out of Six. Each question carries 5 marks. (4×5=20)

2. What is cloud computing. Explain.
3. Explain the advantages of using robotics in banks.
4. Explain in detail the core banking Pros and Cons.
5. What are Positive and Negative impact of Technology on Banking sector?
6. UPI is considered to be safe than physical banking transactions? Justify.
7. Explain the AI tools used in Banking industries to reduce NPA frauds.

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**SECTION - C**

**Answer any TWO questions out of Four. Each question carries 12 marks.(2×12=24)**

8. Explain online scams, what steps to be taken to prevent that scams.
9. What is the role of RBI towards banks and society to reduce and control fraudulent practices in banks?
10. Discuss the recent developments in the banking sector.
11. Does Centralized banking system promote overall banking growth. Explain

**SECTION - D**

**Answer the following question.**

**(1×12=12)**

12. Adoption of Fintech technology in banking sector benefited both banks and customers. If yes, what is the role of fintech technology in customer satisfaction?