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Reg. No.

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III Semester M.Com. Degree Examination, February/March - 2026

COMMERCE

Innovation in Banking and Technology

(CBCS Scheme)

Time : 3 Hours

Maximum Marks : 70

SECTION - A

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

1. a) What is a Cash Credit?
- b) List any two features of Microfinance Banks.
- c) Give the meaning of Core Banking.
- d) What is meant by Total Branch Computerization?
- e) Mention any two advantages of Block Chain Technology.
- f) Define Cognitive Banking.
- g) Mention any two benefits of Robotics in the Banking Sector.
- h) What is a QR Code?
- i) Expand MICR and NEFT.
- j) What is "Skimming" in Bank fraud.



SECTION - B

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

2. Differentiate between Traditional and Modern Banking system.
3. What are the major applications of AI in the banking sector?
4. Briefly explain "Fintech" in Banking.
5. Elucidate the emerging trends in payment systems in Banks.
6. Examine the services provided by AEPS (Aadhar Enabled Payment System).
7. Discuss the various online scams in banking sector.

[P.T.O.]



**SECTION - C**

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

8. Explain in detail the primary and secondary functions of banks.
9. Enumerate the challenges and implementation of Centralized Banking.
10. Critically evaluate the benefits and challenges of Cloud Computing in Banking sector.
11. Explain the precautionary measures to be taken by banks and customers to prevent frauds in India.

**SECTION - D
(Case Study)**

Answer the following question. This question carries **Twelve** marks. (1×12=12)

12. A customer of XY and Z bank received a phishing email asking for login credentials.

The customer clicked the link, entered the details and the hacker gained access to their accounts.

The Hacker transferred Rs. 50,000 to a different account.

Questions.

- a) What type of cyber crime is referred here. (4)
 - b) What is the impact of such cyber crime on customer and bank. (4)
 - c) What preventive measures should the bank implement. (4)
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