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III Semester M.Com. (Regular) Degree Examination, March/April - 2025

COMMERCE (Elective)

Innovations in Banking and Technology

(CBCS Scheme)

Paper : 3.5

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) State two points of difference between public and private banks.
- b) Give the meaning of cognitive banking.
- c) What is centralised banking?
- d) Expand AEPS and UPI.
- e) List out any four issues in online banking system.
- f) What is Mobile POS?
- g) Mention any two AI tools in banking industry.
- h) What is e-KYC?
- i) What are online scams?
- j) Mention any Four functions of a bank.

SECTION - B

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

2. Briefly explain the classification of banks in India with a diagram.
3. Enumerate the challenges in implementing centralised banking system.

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4. Write a short note on Robotics in Banking with an example.
5. Explain the types of frauds in banking industry.
6. Write a short note on Blockchain technology stating the pros and cons.
7. Cheque Truncation System is the contemporary trend. Explain.

#### SECTION - C

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

8. Explain in detail the recent developments of payment system of banks in India.
9. How does Banking frauds affect the banks and customers and explain the measures taken to prevent banking frauds.
10. Explain the impact of technological advancements on core banking system.
11. “The banking sector is the foundation of the Indian economy, and its importance cannot be overstated”. Elucidate

#### SECTION - D

**Answer the following Question.**

(1×12=12)

12. The integration of Artificial Intelligence (AI) tools in the banking sector has revolutionized the way financial institutions operate, interact with customers, and manage risk. AI-powered technologies, such as machine learning, natural language processing, and predictive analytics, are being leveraged to enhance various aspects of banking. Explain the positives and negatives of AI tools in banking by analysing the above statement.
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