



PG – 260

**III Semester M.Com. Degree Examination, May 2024**  
**(CBCS Scheme)**  
**(2021 – 22 Onwards)**  
**COMMERCE**  
**Paper – 3.5 (FB) : Innovation in Banking and Technology**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**
- a) Define the term Bank.
  - b) What is Core Banking Solutions (CBS) in Banks ?
  - c) What is digital currency ? Give examples.
  - d) What is OTP, TTP ? And how it is used in banking security ?
  - e) How do Banks evolve in India ?
  - f) Mention any four main functions of Banks.
  - g) Give the meaning of Rural Banking.
  - h) What do you mean by Cheque Truncation ?
  - i) Give the meaning of Foreign Bank.
  - j) What do you mean by E-Wallet ?

**SECTION – B**

- Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**
- 2. Narrate the various objectives of Banks.
  - 3. Explain the term Plastic Cards, its uses and various types of Plastic cards in Banks.

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4. What do you mean by POS machines ?
5. Explain NEFT, MICR, RTGS, NFS and IMPS.
6. Summarize e-KYC.
7. What is M-Banking services ?

### SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks.

(2×12=24)

8. Provide an overview of the banking system in India, including the structure, regulatory framework and major players.
9. Explain the benefits of Technology in Banking operations.
10. Explain the areas of applications of 'Fintech in Banking'.
11. How are AI tools used in the Banking Industry to stream lining banking process ?

### SECTION – D

Answer the following (**compulsory**).

(1×12=12)

12. Paytm is a renowned name in the Indian Fintech sector. Elucidate the growth and innovations adopted by Paytm in India.