



**JP – 290**

**III Semester M.Com. Degree Examination, May/June 2023  
(CBCS) (2021 – 22 Onwards)  
COMMERCE**

**FB – 3.5 : Innovations 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)**

- What do you mean by Nano Banking ?
- Who is a Banker ?
- Give the meaning of e KYC.
- Differentiate between scheduled and non-scheduled banks.
- Expand : IMPS, USSD, UPI and POS.
- What do you mean by Fintech ?
- Give the meaning of E-Banking.
- What do you mean by plastic card ?
- What is truncated cheque ?
- List any four examples of e wallets.

**SECTION – B**

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

- Describe the role of Banking System in India.
- Explain the characteristics of Core Banking.
- Write a note on Block Chain Technology.
- Give advantages of centralized banking.
- List the different security measures taken by banks to protect customers from banking frauds.
- Differentiate between Bar Code and QR Code payment.

**P.T.O.**



SECTION – C

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

(2×12=24)

8. Explain the different artificial intelligence tools used in banking industry.
9. Discuss the different types of banking frauds.
10. Elucidate the Banking structure in India with a neat diagram and examples.
11. Explain the recent trends and development in Banking Technology.

SECTION – D

Answer the following.

(1×12=12)

12. Examine the disruption in the banking sector and evaluate the role of fintech applications in improving banking and financial services quoting relevant examples.
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