



Faculty of Commerce

End Semester Examination May 2025

CM3EB10 Banking Technology & Management

Programme	:	B.Com. (Hons.)	Branch/Specialisation	:	-
Duration	:	3 hours	Maximum Marks	:	60

Note: All questions are compulsory. Internal choices, if any, are indicated. Assume suitable data if necessary. Notations and symbols have their usual meaning.

Section 1 (Answer all question(s))					Marks	CO	BL
Q1.	What is the primary benefit of computerizing bank branches?				1	1	1
	<input type="radio"/> Increased manual paperwork	<input checked="" type="radio"/> Enhanced customer service and operational efficiency					
	<input type="radio"/> Reduced security measures	<input type="radio"/> Limited access to banking services					
Q2.	Which stage in the evolution of bank management focused on the adoption of computerized banking system?				1	1	2
	<input type="radio"/> Traditional banking era	<input checked="" type="radio"/> Digital banking era					
	<input type="radio"/> Industrial revolution era	<input type="radio"/> Barter system era					
Q3.	What is the primary advantage of mobile banking?				1	2	1
	<input type="radio"/> Limited accessibility	<input type="radio"/> Time-consuming transactions					
	<input checked="" type="radio"/> Convenient access to banking services	<input type="radio"/> Higher fees					
Q4.	Which of the following is an example of an electronic banking delivery channel?				1	2	2
	<input type="radio"/> Bank branch	<input checked="" type="radio"/> ATM					
	<input type="radio"/> Call center	<input type="radio"/> Loan officer					
Q5.	Which of the following is a key benefit of implementing a Customer Relationship Management (CRM) system?				1	3	1
	<input type="radio"/> Reduced customer loyalty	<input type="radio"/> Increased complexity in sales processes					
	<input checked="" type="radio"/> Improved customer retention and acquisition	<input type="radio"/> Decreased customer satisfaction					
Q6.	Risk mitigation strategies include all of the following EXCEPT-				1	3	2
	<input type="radio"/> Risk avoidance	<input type="radio"/> Risk transfer					
	<input checked="" type="radio"/> Risk amplification	<input type="radio"/> Risk acceptance					
Q7.	Which of the following is an example of an interbank payment system?				1	4	1
	<input checked="" type="radio"/> SWIFT	<input type="radio"/> PayPal					
	<input type="radio"/> Venmo	<input type="radio"/> Google Pay					
Q8.	What is the primary purpose of an interbank payment system?				1	4	2
	<input type="radio"/> Facilitating peer to peer payments	<input checked="" type="radio"/> Enabling high value transactions between banks					
	<input type="radio"/> Managing personal banking accounts	<input type="radio"/> Providing loan to customers					
Q9.	Which of the following is not a feature of e banking?				1	5	1
	<input type="radio"/> Online fund transfer	<input checked="" type="radio"/> Cash deposit at ATM					
	<input type="radio"/> Bill payments	<input type="radio"/> Mobile banking					

Q10. What is the primary function of core banking software?

1 5 2

- ☐ Managing customer relationships
 ☒ Handling day to day banking transactions across branches
 ☐ Providing loans to customers
 ☐ Conducting marketing campaigns

Section 2 (Answer all question(s))

Marks CO BL

Q11. Explain evolution of bank management.

2 1 1

Rubric	Marks
evolution of bank management	2

Q12. Describe concept and opportunities of centralized banking.

3 1 2

Rubric	Marks
concept - 1 Marks opportunities of centralized banking.- 2 Marks	3

Q13. (a) Describe the concept and opportunities of branch computerization

5 1 2

Rubric	Marks
concept - 2 Marks opportunities of branch computerization - 3 Marks	5

(OR)

(b) Describe the technological impact in banking operations.

Rubric	Marks
technological impact in banking operations.	5

Section 3 (Answer all question(s))

Marks CO BL

Q14. Describe the overview of delivery channels of banking system.

4 2 1

Rubric	Marks
overview of delivery channels of banking system.	4

Q15. (a) Write note on MICR electronic clearing and payment gateways.

6 2 2

Rubric	Marks
MICR electronic clearing - 3 Marks Payment gateways - 3 Marks	6

(OR)

(b) Define internet banking & mobile banking. Differentiate them.

Rubric	Marks
definition of both - 2 Marks difference between internet banking and Mobile banking (any four differences) - 4 Marks	6

Section 4 (Answer all question(s))

Marks CO BL

Q16. What is data center management? How does it helps in banking transactions?

4 3 1

Rubric	Marks
Data center management meaning and definition - 2 Marks data center management help in banking transactions - 2 Marks	4

Q17. (a) What is the role of risk management in the banks back-office operations? How does it impact forex operations?

6 3 2

Rubric	Marks
role of risk management in the banks back-office operations - 3 Marks Impact forex operations - 3 Marks	6

(OR)

(b) What do you understand by customer relationship management? Explain the importance of CRM in banking sector.

Rubric	Marks
meaning of CRM - 2 Marks importance - 4 Marks	6

Section 5 (Answer all question(s))

Marks CO BL

Q18. Write short note on electronic money and negotiated dealing system.

4 4 1

Rubric	Marks
Electronic Money - 2 Marks Negotiated Dealing System - 2 Marks	4

Q19. (a) Explain in brief structured financial messaging system.

6 4 2

Rubric	Marks
financial messaging system	6

(OR)

(b) What is interface with payment system network?

Rubric	Marks
interface with payment system Network	6

Section 6 (Answer any 2 question(s))

Marks CO BL

Q20. Describe the RBI regulations for electronics banking.

5 5 1

Rubric	Marks
Electronics Banking regulations	5

Q21. Describe recent core banking software.

5 5 2

Rubric	Marks
core banking software's	5

Q22. Analysis the Rangarajan Committee Report.

5 5 2

Rubric	Marks
analysis in brief.	5
