

**B.Com. Part-I (Business Information & System Management) Semester-II (CBCS) Examination****BANKING TECHNOLOGY****Paper : BCE-24**

Time : Three Hours]

[Maximum Marks : 80

**Note :— ALL** questions are compulsory.**SECTION—A****(Multiple Choice Questions)**

1. Which channel enables banking transaction through smart phones ?
  - (a) Radio
  - (b) Television
  - (c) Mobile
  - (d) Telepathy
2. What role do payment Technologies and E-wallets play in reducing the reliance on physical currency ?
  - (a) Amplification
  - (b) Inflation
  - (c) Digitalization
  - (d) Replication
3. What is primary goal of secure transaction in banking ?
  - (a) Insecurity
  - (b) Risk enhancement
  - (c) Unauthorized access
  - (d) Data integrity and confidentiality
4. What term is associated with the potential for loss or damage in banking technology ?
  - (a) Opportunity
  - (b) Liability
  - (c) Asset
  - (d) Risk
5. What role do miners play in the operation of blockchain networks ?
  - (a) Data deletion
  - (b) Transaction verification
  - (c) Centralization
  - (d) Repudiation
6. Which term is associated with AI system making decision without explicit programming ?
  - (a) Machine learning
  - (b) Manual processing
  - (c) Human intervention
  - (d) Analog computing

7. How does Big data contribute to decision making in banking ?
    - (a) Data reduction
    - (b) Data segregation
    - (c) Data analysis
    - (d) Data deletion
  8. What is a key benefit of understanding customer behaviour in banking ?
    - (a) Customer alienation
    - (b) Customer retention
    - (c) Customer neglect
    - (d) Customer disinterest
  9. What does cloud computing provide in banking ?
    - (a) On-premise server
    - (b) Physical data storage
    - (c) Virtualized resource
    - (d) Paper record
  10. What is a key goal of prioritizing customer experience in banking ?
    - (a) Complexity
    - (b) Customer satisfaction
    - (c) Fragmentation
    - (d) Inefficiency
- 2×10=20

### SECTION—B

#### (Short Answer Questions)

1. (a) How do core banking system facilities real time transaction processing ?  
 OR  
 (b) Discuss the security challenge associated with widespread adoption of e-wallet.
  2. (a) Describe the importance of end-to-end encryption in secure banking transaction.  
 OR  
 (b) Explain the significance of multi-factor authentication in banking security.
  3. (a) Discuss the role of AI in improving customer experience and personalizing in banking.  
 OR  
 (b) Explain the role of block chain in enhancing transparency and security in financial transaction.
  4. (a) Evaluate the limitation and risk of relying on predictive model in banking decision.  
 OR  
 (b) Explain the concept of data driven decision-making and its relevance in banking.
  5. (a) How might artificial intelligence play a pivotal role in the future of banking operation ?  
 OR  
 (b) Define omni-channel banking and its impact on customer engagement.
- 4×5=20

**SECTION—C**  
**(Long Answer Questions)**

1. (a) Discuss the impact of digitalization on risk management and security in the banking sector.

**OR**

- (b) Explain the benefits and risk associated with the widespread adoption of online and mobile banking for both customer and banks.
2. (a) Discuss the evolving landscape of ransomware attacks in the banking sector and counter active strategies.

**OR**

- (b) Discuss the role of technology in ensuring transparency and auditability to meet regulator reporting requirement in banking.
3. (a) Discuss the potential of biometrics to streamline identity verification processes and reduce fraud in Banking.

**OR**

- (b) Discuss the strategic advantage of technology partnership between traditional banks and fintech companies.
4. (a) Discuss the importance of customer behaviour analysis in understanding the preference, needs, and expectation of banking customers.

**OR**

- (b) Explain the role of credit scoring in assessing the credit worthiness of individual and business in the banking sector.
5. (a) Discuss the advantage of cloud computing in banking, including cost efficiency, scalability and flexibility in IT infrastructure.

**OR**

- (b) Discuss the challenges banks face in aligning internal process with customer expectation to enhance overall experience.

8×5=40