

**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)**

## **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.  $4 \times 5 = 20$

**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.

$$8 \times 5 = 40$$