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Total No. of Questions : 5]

SEAT No. :

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S.Y.M.B.A.
FIN 614 MJ : DIGITAL BANKING
(2024 Credit Pattern) (Semester-III)

Time : 2½ Hours] *[Max. Marks : 50*

Instructions to the candidates:

1) *All questions are compulsory.*
2) *Each question carry 10 marks.*
3) *Q.3, 4 & 5 questions has an internal options.*

Q1) Solve any five. **[5×2=10]**

a) What is Digital Banking?

b) Define financial Inclusion.

c) What is a Cash Deposit Machine (CDM)?

d) State any two objectives of branchless Banking.

e) What is unified payments interface (UPI)?

f) What is Artificial Intelligence (AI) in Banking?

g) What is the cheque Transaction System?

h) What are payment banks?

Q2) Write short notes (solve any 2): **[2×5=10]**

a) Evaluate the role of Digital Banking in promoting financial inclusion.

b) Mention the key features & differences among RTGS, NEFT, ECS & MICR systems.

c) Describe the role of payment banks in financial inclusion.

Q3) a) Explain the role of Digital Banking in Economic Development. **[10]**

OR

b) Explain the different types of ATMs proprietary, Brown Label & White Label.

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Q4) a) Who are Business correspondents & business facilitators? **[10]**

OR

b) Describe the features & benefits of IMPS, NUUP & UPI systems.

Q5) a) Explain the NACH & AEPS with their functions. **[10]**

OR

b) Describe the concept & advantages of Blockchain Technology in ensuring secure financial transactions.



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