

Total No. of Questions : 5]

SEAT No. :

PF5757

[Total No. of Pages : 2

[6648]-739

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.

P.T.O.

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.

