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## MBA (BANKING AND FINANCE) (MBF) Term-End Examination June, 2023

## MMPB-003: INFORMATION TECHNOLOGY AND DIGITAL BANKING

Time: 3 Hours Maximum Marks: 100

**Note**:(i) Answer any **five** questions

(ii) All questions carry equal marks.

- 1. What are Neo Banks? Describe the feature of Neo Banks. What are the advantages and disadvantages of Neo Banks?
- 2. Explain the concept of Software. Discuss the different types of System Software used by Banks.
- 3. What is "Cloud Computing"? Discuss the advantages and disadvantages of Cloud Computing. What are the modes of hosting data?

- 4. Define Business Intelligence. Describe the Business Intelligence Tools used. Discuss some of the applications of Business Intelligence Tools in Banks.
- 5. (a) What do you understand by Real Time
  Gross Settlement (RTGS)? Explain the
  features of RTGS.
  - (b) Describe National Electronic Funds

    Transfer (NEFT) System. What are the benefits of NEFT?
- 6. Define Prepaid Payment Instruments (PPIs).

  Explain the different categories of Prepaid

  Payment Instruments (PPIs).
- 7. Who can act as a Certification Authority (CA) for issuing a Digital Signature? Discuss the Certifying Authorities Role and Functions.

  Describe the different types of Certifying Authorities.

- 8. Write short notes on any *four* of the following:
  - (a) Data Replication
  - (b) Bharat QR
  - (c) Mobile CRM
  - (d) Document Management System (DMS)
  - (e) Wi-Fi 6