

**MASTER OF BUSINESS
ADMINISTRATION (BANKING AND
FINANCE) (MBF)
Term-End Examination
December, 2024**

**MMPB-003 : INFORMATION TECHNOLOGY AND
DIGITAL BANKING**

Time : 3 Hours

Maximum Marks : 100

Note : (i) Attempt any **five** questions.

(ii) All questions carry equal marks.

1. What are the 'Alternate Delivery Channels' used to provide financial services to Bank's customers ? Give details of *two* channels. 20
2. Briefly explain the concept of Software. Describe the different types of system softwares used by the banks. 20

3. What are Core Banking Solutions ? What are the major achievements which banks have made with this solution ? What is its future and what are its shortcomings ? 20
4. What are the threats banks face in Cyber Security ? Discuss the mitigation measures being implemented to mitigate cyber security risk. 20
5. What is Customer Relationship Management (CRM) ? Discuss technologies available for effective Customer Relationship Management used by banks. 20
6. Explain the concept of Management Information System (MIS). How does an efficient Management Information System enable management to formulate effective strategies and decision-making for banks ? 20
7. What is payment and settlement system ? Describe Real Time Gross Settlement (RTGS) system. 20

[3]

8. Write short notes on any *four* of the following :

4×5=20

- (a) Unified Payment Interface (UPI)
- (b) AI and ML
- (c) Banking Ombudsman Scheme
- (d) Micro ATM
- (e) Direct Benefit Transfer

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