

No. of Printed Pages : 3

**MMPB-003**

**MASTER OF BUSINESS  
ADMINISTRATION  
(BANKING AND FINANCE)  
(MBF)**

**Term-End Examination  
December, 2025**

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

*Time : 3 Hours*

*Maximum Marks : 100*

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**Note :** Attempt any *five* questions. All questions carry equal marks.

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1. What are the major features of a core banking solution ? Explain in detail. 20
2. What are the various channels through which a bank reaches its customers who are not with the bank/branch ? 20

3. What are the benefits of implementing multiple platforms under Payment Systems ? What are the provisions under which these Payment Systems work ? 20
4. What are the risk mitigation measures to be taken up by banks to arrest cyber threats ? 20
5. What are the tools available to banks for leveraging access to data ? Give details of any *two* which have improved information systems. 20
6. What are the new emerging technologies in banking ? Give details of any *two* with probable impact on present day banking. 20
7. What are the precautions to be taken by banks and customers in operating digital payments ? What are the protective layers and resource available, including the Banking Ombudsman Scheme ? 20

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8. Write short notes on any *four* of the following : 4×5=20

- (a) Artificial Intelligence
- (b) BHIM
- (c) Payment and Settlement Systems Act, 2007
- (d) Data Centre
- (e) SFMS
- (f) Load Balancing

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