[This question paper contains 2 printed pages.]

Your Roll No..............

Sr. No. of Question Paper : 3676 **H**

Unique Paper Code : 6202462402

Name of the Paper : Technology in Banking and Insurance Sector

Name of the Course : **B.VOC (Banking, Financial Services, and Insurance)**

Semester : IV

Duration : 3 Hours Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. Attempt **all** question.
3. **All** questions are equal marks.

1. (a) What is the history of E-banking in India?

   (b) What are the various Types of E-insurance?

   OR

   (c) Define E-Banking and discuss its services in INDIA?

P.T.O.

(d) Explain the emerging trends in Indian banking sector?

2. Differentiate between E-Banking and E-Insurance versus traditional banking and insurance.

3. What is the legal and regulatory issues of E -Banking and E-insurance in India?

4. (a) Define Cloud computing and discuss its significance & challenges?

   (b) What is a Digital signature? Are digital signatures safe?

5. What are the different types of digital banking frauds and how to safeguard yourself from Digital banking frauds?

6. Briefly explain **Any THREE** of the following :

   (i) Automated Teller Machine (ATM)

   (ii) IMPS

   (iii) Digital Cash

   (iv) Payment Gateways

   (v) MICR

   (vi) Malware

(100)