7. What are the different types of digital banking frauds and how to safeguard yourself from Digital banking frauds? (15)

8. (a) Define E - Banking and discuss its services in INDIA?

   (b) Explain the emerging trends in Indian banking sector? (7+8=15)

[This question paper contains 4 printed pages.]

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

Sr. No. of Question Paper : 3641 **L**

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 **ANY SIX** Question.
3. **All** questions are equal marks.

P.T.O.

1. (a) Differentiate between RTGS and NEFT?

(7+8=15)

(b) Write about the Advantages and Disadvantages of Debit & Credit cards?

2. Critically examine the legal and regulatory framework governing e-banking in India. How do institutions like the Reserve Bank of India (RBI) and others not only ensure technical security and transparency but also build human trust, confidence, and dignity in digital financial transactions? (15)

3. (a) What is Encryption and discuss its Types?

(7+8=15)

(b) Define Cloud computing and discuss its significance & challenges?

4. What is cloud computing, and how does it serve as more than just a technological innovation? Discuss its service models (IaaS, PaaS, SaaS) and deployment models (public, private, hybrid, community), highlighting how they empower individuals, communities, and organizations to collaborate, innovate, and share knowledge globally. (15)

5. (a) What is Digital Signature. Explain about the Advantages and disadvantages of Digital Signature?

(b) What is Digital Wallets and Write about the Advantages of Digital Wallets? (7+8=15)

6. (a) What is SWIFT Code and How Do SWIFT Payments Work ?

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

(7+8=15)