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(b) Discuss the powers and functions of Insurance  
Regulatory and Development Authority (IRDA).

(8+7=15)



(200)

20/5/28 (EVC)  
[This question paper contains 4 printed pages.]

Your Roll No.....

Sr. No. of Question Paper : 3516

J

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** questions.
  3. All questions carry equal marks.
- 
1. (a) How does an e-Banking system work? Discuss currently available types of internet banking in India.

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(b) Discuss the features and benefits of e-Banking.

(8+7=15)

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

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

(8+7=15)

3. (a) Discuss the significance of e-Banking from the perspective of Clients and Businesses.

(b) What is payment gateways and why do businesses need a payment gateways?

(8+7=15)

4. (a) What is an e-Insurance Account? Discuss the key features of e-Insurance Account

(b) Differentiate between the traditional and modern ways of functioning of the insurance sector.

(8+7=15)

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

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

(8+7=15)

6. (a) What are the different types of digital banking frauds ?

(b) How to safeguard yourself from Digital banking frauds?

(8+7=15)

7. Briefly explain Any TWO of the following:

(i) Automated Teller Machine (ATM)

(ii)UPI

(iii) Digital Cash

(7.5x2=15)

8. (a) Define the term E-insurance and discuss the principles of E-Insurance in India.

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