

NOVEMBER 2024

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Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer any TEN questions each in 50 words.

1. Why do banks need in digital transformation?
2. How can banks transform for a new generation of customers?
3. Who is a financial product distributor?
4. What security techniques is needed for application based DLT?
5. Give the meaning of cloud banking.
6. State the meaning of Tracking Market Trend.
7. What is meant by premium?
8. Define the term insurer.
9. Who is an Insurance Agent?

10. Which are the ethical behaviour in insurance?
11. State the meaning of risk transfer.
12. List out the two tools for controlling risk.

PART B — (5 × 5 = 25 marks)

Answer any FIVE questions each in 200 words.

13. Appraise the transactions are covered by the Electronic fund transfer system.
14. Explain the key features of Electronic clearing services.
15. Classify the types of Block Chain.
16. Evaluate the importance of AI in Banking.
17. Analyze the current scenario of insurance industry in India.
18. Discuss the ethical issues in insurance companies.
19. Explain the methods of managing investment risk.

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PART C — (4 × 10 = 40 marks)

Answer any FOUR questions each in 500 words.

20. Scrutinize the opportunities and challenges the Indian banks are likely to face in future.
21. Discuss whether the RTGS is helpful in controlling systematic risk.
22. Elaborate the recent developments in the Indian insurance industry.
23. Describe the reasons for the need of implementing technology services in banks in India?
24. Enumerate the code conduct for corporate agent as per IRDA Act.
25. Estimate the limitations of risk management.

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