

12 a. Discuss the role of mobile banking in modern financial services.

(OR)

b. Explain Electronic Clearing Service (ECS) and its uses in banking.

13 a. Discuss the importance of corporate banking in economic development.

(OR)

b. Explain the classification of MSMEs based on investment and turnover.

14 a. Define doorstep banking. Explain its features and benefits.

(OR)

b. Discuss the role of technology in transforming retail banking.

15 a. Explain the Business Correspondent model and its role in financial inclusion.

(OR)

b. Discuss the advantages of electronic fund transfer systems in banking.
