

# KAMARAJ COLLEGE (Autonomous)

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(Affiliated to Manonmaniam Sundaranar University, Tirunelveli)

(4 Pages)

Reg. No:.....

Question Code:26E03102

Course Code: 24UEBE33/24UEBF31

UG Degree - End Semester Examinations, April 2026

Third Semester

B. Com Banking and E-Commerce / B. Com Banking and Finance

E-Banking

(For those who joined in July 2024 onwards)

Time: 3Hours

Maximum: 75 Marks

PART - A (10 × 1 = 10 Marks)

Answer ALL Questions

Choose the correct answer:

- CO:1 1. A truncated cheque means\_\_\_\_\_.
- K:1 (a) Destroyed cheque (b) Cheque processed without physical movement
- (c) Cancelled cheque (d) Post-dated cheque
- CO:1 2. Traditional banking differs from E-banking
- K:2 because\_\_\_\_\_.
- (a) It uses internet (b) It requires physical presence
- (c) It is faster (d) It is fully automated
- CO:2 3. EFT stands for\_\_\_\_\_.
- K:1 (a) Electronic Fund (b) Easy Fund Transfer
- Transfer
- (c) Electronic Financial (d) External Fund Transaction
- Technology

- CO:2 4. Telebanking allows customers to\_\_\_\_\_.
- K:2 (a) Visit branch (b) Use telephone for banking services
- (c) Write cheque (d) Use passbook only
- CO:3 5. MICR stands for\_\_\_\_\_.
- K:1 (a) Magnetic Ink (b) Money Ink Code Reader  
Character Recognition
- (c) Magnetic Internal (d) Magnetic Internal Code  
Code Reading Reading
- CO:3 6. E-banking in India is regulated mainly by\_\_\_\_\_.
- K:2 (a) SEBI (b) RBI
- (c) LIC (d) NABARD only
- CO:4 7. Decryption means\_\_\_\_\_.
- K:2 (a) Coding data (b) Sending data
- (c) Converting coded data (d) Blocking data  
back to original form
- CO:4 8. Privacy in E-banking is important to\_\_\_\_\_.
- K:1 (a) Increase hacking (b) Protect customer  
information
- (c) Reduce service (d) Delay transactions
- CO:5 9. Firewall is used to\_\_\_\_\_.
- K:1 (a) Increase speed (b) Protect network from  
unauthorized access
- (c) Store money (d) Print reports
- CO:5 10. A Digital Signature is used for\_\_\_\_\_.
- K:2 (a) Decoration (b) Authentication of  
electronic documents
- (c) Printing cheque (d) ATM withdrawal

**PART - B (5 X 5 = 25 Marks)**

**Answer ALL Questions choosing either (a) or (b).**

**Answer should not exceed 250 words.**

CO:1 11. (a) Apply the concept of Electronic Banking and its main  
K:3 features.

**(OR)**

(b) Identify the difference between Traditional Banking and E-Banking.

CO:2 12. (a) Analyze Electronic Fund Transfer (EFT) and its benefits.

K:4

**(OR)**

(b) Examine computerization in clearing houses.

CO:3 13. (a) Identify the components of E-Banking in India.

K:3

**(OR)**

(b) Apply the working process of E-Cheque system.

CO:4 14. (a) Encryption works by encoding "plaintext" into

K:4

"ciphertext," typically through the use of cryptographic mathematical models - Analyze the process.

**(OR)**

(b) Examine the different types of Cipher systems.

CO:5 15. (a) Identify the Public Key Infrastructure (PKI).

K:3

**(OR)**

(b) Apply transaction security in online banking.

**PART – C (5 X 8 = 40 Marks)**

**Answer ALL Questions choosing either (a) or (b).**

**Answer should not exceed 500 words.**

CO:1 16. (a) Apply the Complete Centralized Solution (CCS) model in E-  
K:3 banking.

**(OR)**

(b) Identify truncated cheque and Explain electronic cheque processing.

CO:2 17. (a) Analyze the working, features and advantages of ATM

K:4

**(OR)**

(b) Examine the concept, importance and benefits of Internet Banking.

CO:3 18. (a) Evaluate the functions of Financial Transaction Terminals  
K:5 (FTT).

**(OR)**

(b) Assess the procedure of E-Banking in India

CO:4 19. (a) Formulate Data Encryption Standard (DES) and its  
K:6 working.

**(OR)**

(b) Predict various cybercrimes preventive measures in E-Banking.

CO:5 20. (a) Explain Secure Electronic Transaction (SET) and its  
K:5 features.

**(OR)**

(b) Evaluate the role of Firewalls and security devices in banking.