

Code No. : 32145 E Sub. Code : CMBF 42

B.Com. (CBCS) DEGREE EXAMINATION, APRIL 2024

Fourth Semester

Banking and Finance — Core

E – BANKING

(For those who joined in July 2021 – 2022)

Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1. Who launched e-banking?
  - (a) IDBI
  - (b) ICICI
  - (c) IFCI
  - (d) NABARD
2. Which is an example for WAN?
  - (a) Home network
  - (b) Campus network
  - (c) Bluetooth network
  - (d) Ethernet

7. How many characters in the IFSC code?
  - (a) 5
  - (b) 7
  - (c) 11
  - (d) 12
8. RTGS system works \_\_\_\_\_ days in a year.
  - (a) 365
  - (b) 362
  - (c) 300
  - (d) 305
9. \_\_\_\_\_ is an Electronic Data Interchange for banks and it uses INFINET as the communication medium.
  - (a) SMS
  - (b) SVMS
  - (c) SFMS
  - (d) SMAS
10. A digital certificate is a certificate issued by a \_\_\_\_\_ to verify the identity of the certificate holder.
  - (a) Certificate Authority
  - (b) Chartered Accountant
  - (c) Certifying Authors
  - (d) Charter Accounts

3. Automated Teller Machines set up, owned and operated by non-bank entities are called \_\_\_\_\_.
  - (a) Yellow label ATMs
  - (b) Black label ATMs
  - (c) White label ATMs
  - (d) Grey label ATMs
4. Rupay card is a \_\_\_\_\_.
  - (a) Credit card
  - (b) Debit card
  - (c) Smart card
  - (d) Member card
5. EFT stands for \_\_\_\_\_.
  - (a) Easy For Taxes
  - (b) Easy Fund Transfer
  - (c) Electronic Fund Transfer
  - (d) Electronic Financial Transaction
6. Which of the following protocols is used to receive e-mail?
  - (a) SMTP
  - (b) HTTP
  - (c) FTP
  - (d) POP3

PART B — (5 × 5 = 25 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 250 words.

11. (a) State the features of e-banking.
 

Or

 (b) Distinguish between Internet banking and Mobile banking.
12. (a) What are the benefits of anytime banking?
 

Or

 (b) Narrate the features of home banking.
13. (a) List out the advantages of SWIFT.
 

Or

 (b) Write a note on e-mail.
14. (a) What is RTGS system?
 

Or

 (b) How do banks protect customer data?

15. (a) What are the types of digital certificate?

Or

(b) Explain about PKI.

PART C — (5 × 8 = 40 marks)

Answer ALL questions, choosing either (a) or (b).

Each answer should not exceed 600 words.

16. (a) What are the functions of ATM.

Or

(b) Explain LAN and WAN in banking.

17. (a) Briefly explain the E-Payment systems.

Or

(b) Discuss the merits and demerits of credit card.

18. (a) Describe the role and functioning of SWIFT.

Or

(b) Explain the RIGS information technology.

19. (a) What measures has the bank taken to protect the bank's data?

Or

(b) Critically examine the impact of e-banking service quality of banks.

20. (a) Explain the concept of SFMS.

Or

(b) What are the features of RAS?

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