

(6 pages)

Reg. No. :

Code No. : 12130 E Sub. Code : CMBF 42

B.Com. (CBCS) DEGREE EXAMINATION,
NOVEMBER 2023.

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. The ATM installed at bank premises is called as _____ ATM
(a) Off-site (b) Branch
(c) On-site (d) Mobile
2. When the banking operations are carried out through electronic means, it take the form of
(a) E-banking (b) M-banking
(c) T-Banking (d) None of the above

3. Use of personal computers at home for conducting their banking operation with their banks is called
(a) Mobile kinking (b) Anywhere Banking
(c) Internet Banking (d) Home Banking
4. Electronic cash is also called as
(a) Hot money (b) Digital money
(c) Instant money (d) Easy money
5. How many public sector banks have EFT facility available?
(a) 27 (b) 32
(c) 28 (d) 30
6. EFT is introduced by
(a) IRDA (b) RBI
(c) SEBI (d) NSE
7. What is the minimum amount of money that can be transferred through RTGS?
(a) Rs.2 Lakhs (b) Rs.2.5 lakhs
(c) Rs.3 Lakhs (d) Rs.5 Lakhs

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8. NEFT works on the principle of which of the following?
(a) Gross Batch settlement
(b) Deferred Net Settlement
(c) Priority Net settlement
(d) Domain Net settlement
9. RAS means
(a) Reimbursable Advisory Services
(b) Reindeers Advisory services
(c) Reimbursable Account Services
(d) None of the above
10. _____ is the most favoured technology for secure Internet banking service.
(a) Public Key Instructions
(b) Public Key Information
(c) Public Key Infrastructure
(d) People Key Infrastructure

PART B — (5 × 5 =25 marks)

Answer ALL questions by choosing either (a) or (b).
Each answer should not exceed 250 words.

11. (a) Discuss the various types of E-banking products and their uses.
Or
(b) Distinguish between LAN and NAN.
12. (a) State the Meaning of PIN and mention their use regarding electronic payment system.
Or
(b) Specify about the facilities under Anywhere and Any time banking.
13. (a) Classify the various features of electronic fund transfer system.
Or
(b) Discuss about how one can Compose mail.
14. (a) Assesses the functions of RTGS system.
Or
(b) How does bank serve a quality of set-vice in current era?

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[P.T.O.]

15. (a) Mention the different formats of SFMS.
Or
(b) Apply the security features in E-banking transactions.

PART C — (5 × 8 = 40 marks)

Answer ALL questions by choosing either (a) or (b).
Each answer should not exceed 600 words.

16. (a) Distinguish between traditional banking and Internet banking.

Or

- (b) Analyze the various issues involved in E-banking and suggest measures to overcome them.

17. (a) Discuss about the various types of electronic payment systems available to the bank customer.

Or

- (b) How debit card is differ from credit card?

18. (a) Specify about the Demat account and mention its process.

Or

- (b) Internet is essential in the world. Justify the statement.

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19. (a) How the bank protect the data confidentiality and maintain secrecy?

Or

- (b) Distinguish between RTGS and NEFT -

20. (a) What do you mean SFMS and highlight the SFMS transaction security aspects.

Or

- (b) Explain about RTGS specify about how to solve queries for RTGS transfer.
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