

**PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)**

**BCom DEGREE EXAMINATION DECEMBER 2017
(Fifth Semester)**

Branch - **COMMERCE (BANKING & INSURANCE)**

CORE ELECTIVE -1 E-BANKING TECHNOLOGY

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 x 2 = 20)

- 1 What is mean by LAN?
- 2 Define NEFT.
- 3 What is mean by MICR?
- 4 What is mean by security aspect in ATM?
- 5 Define the concept of electronic fund transfer.
- 6 What is credit card?
- 7 What is SWIFT?
- 8 Explain BIC.
- 9 What is mean by E-Banking?
- 10 Define computer audit.

SECTION - B (25 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

- 11 a Explain the concept of core banking system.
OR
b What are the advantages and disadvantages of online banking?
- 12 a What are the benefits of ATM?
OR
b Write the precautions handling MICR instruments.
- 13 a .What are the benefits of E-cash system?
OR
b What are the types of debit card?
- 14 a What is home banking system and its advantages?
OR
b Explain the various types of SWIFT.
- 15 a What are the various services offered by E-banking?
OR
b Explain the concept of disaster management system.

SECTION - C (30 Marks)

Answer any **THREE** Questions

ALL Questions Carry **EQUAL** Marks (3 x 10 = 30)

- 16 Describe the various types of networks.
- 17 Summarize the advantages and limitations of MICR.
- 18 Describe the electronic data interchange system.
- 19 Explain the advantages and structure of SWIFT.
- 20 Explain the concept of information security system in E-Banking.