

PSG COLLEGE OF ARTS & SCIENCE  
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2023  
(Fifth Semester)

Branch – BANKING, STOCK AND INSURANCE

**DISCIPLINE SPECIFIC ELECTIVE – I: E-BANKING TECHNOLOGY**

Time: Three Hours

Maximum: 50 Marks

**SECTION-A (5 Marks)**

Answer ALL questions

ALL questions carry EQUAL marks (5 x 1 = 5)

- 1 Which electronic fund transfer system run on the basis of 'Deferred Net Settlement'?  
(i) NEFT (ii) RTGS (iii) SMS (iv) BIFSC
- 2 The ATM pin is \_\_\_\_\_ digit code number used for authenticating the use of the ATM facility by a customer.  
(i) Two (ii) Four (iii) Six (iv) Seven
- 3 Which is the first bank to introduce credit card in India?  
(i) Bank of India (ii) Global Trust Bank  
(iii) Industrial Bank (iv) Central Bank of India
- 4 First 4 characters in the swift code refers to \_\_\_\_\_.  
(i) Bank code (ii) Country code  
(iii) Branch code (iv) Location code
- 5 \_\_\_\_\_ is an arrangement between a bank or a financial institution and its customers that enable encrypted transactions over the internet.  
(i) E – Marketing (ii) E – Banking  
(iii) E – Tailing (iv) E – Commerce

**SECTION - B (15 Marks)**

Answer ALL Questions

ALL Questions Carry EQUAL Marks (5 x 3 = 15)

- 6 a What is a LAN? State its characteristics.  
OR  
b Explain about RTGS.
- 7 a What are the demerits of ATM?  
OR  
b State the merits of MICR instrument.
- 8 a Mention the features of E – Cash.  
OR  
b Outline the benefits of Debit card.
- 9 a Sketch the process of SWIFT.  
OR  
b What are the key points related to Nostro account?
- 10 a What are the benefits of E – Banking?  
OR  
b State the strengths of E – Banking.

Cont...

**SECTION -C (30 Marks)**

Answer ALL questions

ALL questions carry EQUAL Marks

(5 x 6 = 30)

- 11 a Discuss the Electronic payment systems.  
OR  
b Write recent trends in Banking technology.
- 12 a Write an overview of installation and security aspects of ATM.  
OR  
b What are the precautions in handling MICR instruments?
- 13 a Highlight the limitations of Electronic data interchange.  
OR  
b What is a Electronic passbook and how is it used?
- 14 a What is SWIFT and its various types?  
OR  
b Enumerate the structure of SWIFT.
- 15 a What are the benefits of E – Banking?  
OR  
b Write the security risk in E – Banking.

Z-Z-Z

END