

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2023
(Fifth Semester)

Branch – COMMERCE (BANKING & 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 LAN stands for ____.
(i) Local Array Network (ii) Local Area Network
(iii) Local Area Net (iv) None of the above
- 2 Expand MICR.
(i) Magnetic Indian Character Recognition
(ii) Magnetic Ink Character Resource.
(iii) Magnetic Ink Character Recognition
(iv) Management Indian Character Recognition
- 3 ____ is plastic card provides purchase of goods on credit and withdrawal of cash.
(i) Debit card (ii) Credit card
(iii) ATM card (iv) None of these
- 4 ____ maintain the foreign exchange reserves in India.
(i) Reserve Bank of India (ii) Finance Ministry of India
(iii) State Bank of India (iv) EXIM India
- 5 What is the minimum amount of money that can be transferred through RTGS?
(i) Rs.2,00,000 (ii) Rs.2,50,000
(iii) Rs.3,00,000 (iv) Rs.5,00,000

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6 a Explain the features of Local Area Network.
OR
b Describe the advantages of Intranet.
- 7 a Bring out objectives of IMPS.
OR
b How do you maintain security at an ATM?
- 8 a Analyze the benefits of E-Cash.
OR
b Describe the importance of EDI.

Cont...

- 9 a Explain about SWIFT message type.
OR
b Compare Debit and credit cards services.
- 10 a Summarize the need for precautions for using E-Banking.
OR
b Explain audit measures disaster management.

SECTION -C (30 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks

(5 x 6 = 30)

- 11 a Differentiate between Local Area Network & Wide Area Network.
OR
b Discover the advantages of Online Banking System.
- 12 a Point out ATM Merits & demerits.
OR
b Elucidate benefits & limitations of MICR.
- 13 a Enumerate advantages of credit card holders.
OR
b Discuss the functions of home banking.
- 14 a Discover the benefits of SWIFT.
OR
b Distinguish between NOSTRO account & VOSTRO account.
- 15 a Discuss the major types of E-banking risks.
OR
b Examine the opportunities and threats of E-banking.

Z-Z-Z

END