

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2024
(Fifth Semester)

Branch – COMMERCE WITH COMPUTER APPLICATIONS

MAJOR ELECTIVE COURSE – I: E-BANKING AND INTERNET

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(5 x 1 = 5)

- 1 The term 'E-banking' includes:
 - (i) ATM
 - (ii) Mobile banking
 - (iii) Internet banking
 - (iv) All
- 2 UPI means
 - (i) Unique Payment Identification
 - (ii) Universal Payment Identification
 - (iii) Unified Payment Interface
 - (iv) Unique Payment Interface
- 3 Which is the first bank in India to use Block chain technology?
 - (i) HDFC
 - (ii) ICICI
 - (iii) Axis
 - (iv) HSBC
- 4 The maximum amount of money that can be stored in E-wallet is
 - (i) Rs.25,000
 - (ii) Rs.50,000
 - (iii) Rs.1,00,000
 - (iv) No restriction
- 5 Hoax email claiming to be from financial institutions is
 - (i) Trojan
 - (ii) Phishing
 - (iii) Virus
 - (iv) Adware Virus

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6 a Differentiate E-banking from traditional banking

OR

b Explain in brief the role of E-banking in financial inclusion.
- 7 a So far, Mr. Shiva has not installed Mobile banking in his mobile phone. Guide him with the registration process.

OR

b Identify the ways to overcome security issues in mobile banking.
- 8 a Do ATM finds its relevance in the modern banking era? Enumerate your answer with practical applicability.

OR

b List down the usage of various types of cards in POS terminal.
- 9 a Summarise the opportunities and threats in electronic transfer of funds.

OR

b Contrast kiosk from ATM.

Cont...

- 10 a Bring out the reasons for E-banking security.
OR
b Explain briefly any 5 threats of bankers while undertaking E-banking activities.

SECTION -C (30 Marks)

Answer any **Three** questions

ALL questions carry **EQUAL** Marks

(3 x 10 = 30)

- 11 Analyse the various strategies adopted by the banking companies to manage the risks in E-banking. Infer the RBI guidelines for E-banking with its pros and cons.
- 12 Describe in detail about the concepts, features, benefits and threats of UPI in banking scenario.
- 13 Critically evaluate the modern developments in banking sector from ATM to AI and IoT.
- 14 Highlight the features of (i) SWIFT (ii) NEFT (iii) RTGS (iv) IMPS.
- 15 Discuss the initiatives taken by RBI to minimize/ overcome the cyber security threats in banking.

Z-Z-Z

END