

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2022
(Fifth Semester)

Branch – BANKING, STOCK AND INSURANCE

DISCIPLINE SPECIFIC ELECTIVE – I
E-BANKING TECHNOLOGY

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer ALL questions

ALL questions carry EQUAL marks (10 x 1 = 10)

- 1 Which of the following do you use to send and receives files stored on other computers on the internet?
(i) FTP (ii) Telnet
(iii) FAQ (iv) SLIP
- 2 Which are of the following is the system that makes image processing necessary for interbank payment purpose?
(i) EFT (ii) ECS
(iii) Cheque transaction (iv) RTGS
- 3 The cash stored in ATM is _____.
(i) Unlimited (ii) Limited
(iii) Available only in day time (iv) Always counted by bank cashier
- 4 An ATM can be operated by using a _____.
(i) Ledger (ii) Cheque
(iii) Withdrawal form (iv) Magnetic strip card
- 5 Using a SMART card, a customer can
(i) Withdraw cash (ii) Make deposits
(iii) Enquire about balance of his account (iv) All of the above
- 6 Plastic money means _____.
(i) Cheque (ii) Draft
(iii) Credit card (iv) Debit card
- 7 SWIFT was formed in _____.
(i) May 1973 (ii) May 1983
(iii) May 1993 (iv) May 2003
- 8 Full form of ECS is _____.
(i) Electronic computing services (ii) Electronic computing software
(iii) Electronic clearing service (iv) Electronic clearing software
- 9 Which of these determines authorised sign in an EDI transaction?
(i) Masking (ii) Spoofing
(iii) Digital signature (iv) Private key cryptosystem
- 10 The important delivery channel of E-banking is _____.
(i) Home banking (ii) Telebanking
(iii) Internet banking (iv) Mobile banking

Cont...

SECTION - B (35 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 7 = 35)

- 11 a What is an E-Mail? What are its advantages?
OR
b Explain the advantages of RTGS payment system.
- 12 a Explain the concepts and merits of ATM.
OR
b Bring out the strategic importance of ATM.
- 13 a What is a Smart card? What are its uses?
OR
b What is Debit card? Distinguish Debit card credit card.
- 14 a Outline the features of ECS?
OR
b Outline the structure of SWIFT.
- 15 a Bring out the constraints of E-Banking.
OR
b State the services offered through E-banking?

SECTION - C (30 Marks)

Answer any **THREE** Questions

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

- 16 Summarise the typical process of the electronic payment system.
- 17 Describe the mechanism involved in the use of ATM.
- 18 Define Electronic Data Interchange. Explain the benefits and limitations of EDI.
- 19 Discuss the issues of Electronic clearing services in India?
- 20 Analyse the various issues involved in E-banking and suggest measures to overcome them.

Z-Z-Z

END