

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

**BCom DEGREE EXAMINATION DECEMBER 2025**  
(Fifth Semester)

Branch – COMMERCE WITH COMPUTER APPLICATION

**MAJOR ELECTIVE COURSE – I E – BANKING AND INTERNET**

Time: Three Hours

Maximum: 75 Marks

**SECTION-A (10 Marks)**

Answer ALL questions

ALL questions carry EQUAL marks

(10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Which of the following is NOT a feature of e-banking? a) 24/7 access to banking services b) Instant fund transfer c) Need to visit branch for all transactions d) Online bill payments	K1	CO1
	2	Who regulates e-banking in India? a) SEBI b) IRDA c) RBI d) NABARD	K1	CO1
2	3	Which of the following biometric verification used in mobile banking? a) OTP b) Password c) Fingerprint or Face ID d) Captcha	K2	CO2
	4	Which of the following can be used to perform a UPI transaction? a) Aadhaar card only b) Cheque c) UPI ID or QR code d) ATM card only	K1	CO2
3	5	What is the main benefit of ATMs in e-banking? a) Free unlimited cash withdrawals b) 24/7 access to banking services c) Free internet access d) Online cash deposits only	K1	CO3
	6	What does Fintech stand for? a) Financial technology b) Future technology c) Financial transactions d) financial trading	K1	CO3
4	7	Which system is used for real-time gross settlement in India? a) NEFT b) IMPS c) RTGS d) UPI	K2	CO4
	8	IMPS stand for a) Instant Money Payment System b) International Money Payment System c) Immediate Payment Service d) Interbank Mobile Payment Service	K2	CO4
5	9	Which of the following risk is associated with e-banking? a) Convenience b) Time-saving c) Cyber security threats d) Instant transaction updates	K2	CO5
	10	Which of the primary purpose of two-Factor Authentication in e-banking? a) Speed up login b) Prevent unauthorized access c) Simplify registration d) Bypass passwords	K2	CO5

Cont...

**SECTION - B (35 Marks)**

Answer ALL questions

ALL questions carry EQUAL Marks

 $(5 \times 7 = 35)$ 

Module No.	Question No.	Question	K Level	CO
1	11.a.	Discuss the importance of e-banking services in digital era.  (OR)	K2	CO1
	11.b.	RBI guidelines for e-banking to manage the risk on e-banking - Discuss		
2	12.a.	List out security issues faced by the users in mobile banking.  (OR)	K2	CO2
	12.b.	Analyze the role of UPI in digital payments.		
3	13.a.	Explain the feature of ATM  (OR)	K3	CO3
	13.b.	Block chain technology used in Fintech – Explain in detail.		
4	14.a.	Assess how IMPS is beneficial for mobile banking users.  (OR)	K3	CO4
	14.b.	Explain the working of the SWIFT network in the global financial transaction.		
5	15.a.	Analyse the security risk associated with e-banking in digital era.  (OR)	K4	CO5
	15.b.	Examine the security measures to overcome the cyber security threats.		

**SECTION - C (30 Marks)**

Answer ANY THREE questions

ALL questions carry EQUAL Marks

 $(3 \times 10 = 30)$ 

Module No.	Question No.	Question	K Level	CO
1	16	Examine the role of e-banking in promoting financial inclusion.	K3	CO1
2	17	Distinguish between internet banking and mobile banking.	K3	CO2
3	18	Explain the functions of ATM in e-banking system.	K4	CO3
4	19	Discuss how an electronic fund transfer work between the banks.	K4	CO4
5	20	Explain the need for privacy and security concern of e-banking.	K5	CO5