TOTAL PAGES: 2

23COC524N

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION MAY 2026
(Fifth Semester)

Branch – **COMMERCE (COMPUTER APPLICATIONS)**

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 type of banking is done without visiting the branch physically? a) Branch banking b) E-banking c) Cooperative banking d) Traditional banking	K1	CO1
	2	The primary purpose of a CAPTCHA during online banking login is to: a) Check password strength b) Verify human user c) Enhance screen design d) Record IP address	K2	CO1
2	3	What type of banking service is offered through mobile apps? a) ATM Banking b) Net Banking c) Mobile Banking d) Core Banking	K1	CO2
	4	What is the main advantage of UPI (Unified Payments Interface)? a) Needs a physical card b) Charges high transaction fees c) Enables instant money transfer using a mobile number or UPI ID d) Requires visiting the bank	K2	CO2
3	5	ATM can be used for a) Cash withdrawal b) Account enquiry c) Statement of account d) All of above	K1	CO3
	6	Which technology has revolutionized the Fintech industry? a) Block chain b) Typewriter c) Fax machine d) Pager	K2	CO3
4	7	Real-Time Gross Settlement (RTGS) is a system for? a) Small-value transactions b) Immediate clearing of transactions c) Next-day settlement of transactions d) High-value transactions	K1	CO4
	8	Which system is used for international fund transfers? a) ECS b) RTGS c) NEFT d) SWIFT	K2	CO4

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5	9	What is phishing in the context of e-banking? a) Fishing in digital rivers b) Gaining unauthorized access to data through fake emails c) A type of money transfer d) An online payment gateway	K1	CO5
	10	What are the primary security concerns with digital banking? a) Limited transparent account information b) Increased physical paperwork c) Fraud, identity theft, and cyber-attacks d) Slower transaction speed	K2	CO5

SECTION - B (35 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** Marks (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	Describe the features of Internet banking in this digital world.	K3	CO1
		(OR)		
	11.b.	Identify the challenges faced by banks in implementing e-banking services.		
2	12.a.	List out the feature of mobile banking.	K4	CO2
		(OR)		
	12.b.	Analyse the benefits of UPI (Unified Payments Interface)		
3	13.a.	Assess how Fintech (Financial technology) used in e-banking services.	K5	CO3
		(OR)		
	13.b.	Explain the various types of cards used in POS terminals.		
4	14.a.	E-cheque improves the traditional cheque in clearing process – Inspect.	K4	CO4
		(OR)		
	14.b.	Analyse the benefits of NEFT (National Electronic Fund Transfer).		
5	15.a.	Elucidate the major security and privacy concerns in e-banking platform.	K5	CO5
		(OR)		
	15.b.	Explain the solution for the cyber security challenges.		

SECTION -C (30 Marks)

Answer **ANY THREE** questions

ALL questions carry **EQUAL** Marks (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Compare the services provided in traditional banking & E-banking.	K4	CO1
2	17	List out the advantages and drawbacks of mobile banking.	K4	CO2
3	18	Risk and fraud management techniques used in ATM in the digital era – Explain in detail.	K5	CO3
4	19	Compare the features of NEFT, RTGS and IMPS in digital banking system.	K5	CO4
5	20	Discuss the cyber security and its threats in e-banking.	K6	CO5

Z-Z-Z END