

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2018
(Fifth Semester)

Branch - **COMMERCE (BANKING & INSURANCE)**

CORE ELECTIVE - I: E-BANKING TECHNOLOGY

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 x 2 = 20)

- 1 Define Internet.
- 2 What is RTGS?
- 3 Write any two benefits of MICR instrument.
- 4 What is ATM?
- 5 What is Home Banking?
- 6 Write any two advantages of Smart Card.
- 7 What is SWIFT?
- 8 What do you mean by Bank Information code?.
- 9 Define E-Banking.
- 10 What is Computer Audit?

SECTION - B (25 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

- 11 a Describe the advantages and disadvantages of RTGS.
OR
b Explain the global developments in Banking Technology.
- 12 a Write a note on MICR Technology.
OR
b Explain the security aspects of Automatic Teller Machine.
- 13 a Distinguish between debit cards and credit cards.
OR
b Explain the features of e-cash.
- 14 a State the advantages of SWIFT.
OR
b Describe the message format in SWIFT.
- 15 a State the objectives of Information System Security?
OR
b Write a note on (i) Information System Audit and (ii) Disaster Management

SECTION - C (30 Marks)

Answer any **THREE** Questions

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

- 16 Enumerate the merits and demerits of E-Banking.
- 17 Describe the advantages and disadvantages of ATM.
- 18 Explain the steps involved in Electronic Fund Transfer System.
- 19 Describe the facilities provided by SWIFT and explain its features.
- 20 Briefly explain the strength of E-Banking.