

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION MAY 2024
(Fifth Semester)

Branch – COMMERCE (BANKING & INSURANCE)

DISCIPLINE SPECIFIC ELECTIVE-I: E-BANKING TECHNOLOGY

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(5 x 1 = 5)

- 1 What does NEFT Stands for _____
(i) National Exchange Fund Transfer (ii) Net Electronic Fund Transfer
(iii) National Electronic Fund Transfer (iv) None of the above
- 2 Which one of the following links all the ATM's in India?
(i) Indian Banks Association
(ii) National payments corporation of India
(iii) National Securities Depository ltd
(iv) Reserve Bank of India
- 3 A debit card holder makes payments for purchase _____
(i) After 15 days (ii) After 20 days
(iii) After a month (iv) Immediately through his A/C
- 4 SWIFT full form.
(i) Society for Worldwide Interbank Financial Telecommunications
(ii) Social work for Worldwide Interbank Financial Telecommunications
(iii) Society for Worldwide International bank Financial Telecommunications
(iv) None of the above
- 5 What is the maximum limit per transaction in NEFT?
(i) Rs.1,00,000 (ii) Rs.50,000
(iii) Rs.1,50,000 (iv) No such limit

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6 a Explain the features of Online Banking.
OR
b Explain the features of Intranet.
- 7 a Describe MICR & its Importance.
OR
b Explain about different types of ATM in India.
- 8 a Describe the advantages of Debit Card.
OR
b Narrate the process of EDI.
- 9 a Explain advantages and its structure of SWIFT system.
OR
b Compare between NOSTRO account & VOSTRO account.
- 10 a Explain the strength & weakness of E-Banking.
OR
b Show the components of disaster management.

Cont...

SECTION -C (30 Marks)
Answer **ALL** questions
ALL questions carry **EQUAL** Marks

(5 x 6 = 30)

- 11 a Discuss the types of Local Area Network
OR
b Categorize the schemes availability on Electronic Payment System.
- 12 a Discover the advantages of Immediate Payment System (IMPS).
OR
b Summarize the need for precautions in handling MICR instrument.
- 13 a Point out advantages & disadvantages of EDI
OR
b Differentiate between credit card & debit card.
- 14 a Discuss the types of SWIFT messages.
OR
b Enumerate the advantages of credit cards & payment over the Internet.
- 15 a Point out security features in E-Banking.
OR
b Discover the advantages & disadvantages of system audit.

Z-Z-Z

END