

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BCom DEGREE EXAMINATION DECEMBER 2023
(Fifth Semester)

Branch- COMMERCE WITH COMPUTER APPLICATIONS

DISCIPLINE SPECIFIC ELECTIVE – I:
E-BANKING AND INTERNET

Time: Three Hours

Maximum: 50 Marks

SECTION-A (5 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

(5 x 1 = 5)

- 1 What consists of the identification of risks or threats, the implementation of security measures, and the monitoring of those measures for effectiveness?
(i) Risk Assessment. (ii) Risk Management.
(iii) Security. (iv) None of the above.
- 2 In which type of banking, electronic financial transactions are done?
(i) E-Banking (ii) POS Banking
(iii) M- Banking (iv) Universal Banking
- 3 _____ is a technology that allows you to access your bank account from a mobile device.
(i) Home banking (ii) Mobile banking
(iii) Internet banking (iv) Television banking
- 4 _____ is an application of Smart card.
(i) ATM (ii) Telecommunication
(iii) Transportation. (iv) None of these.
- 5 Expand EFT.
(i) Efficient Fund Transfer (ii) Electronic Fund Transfer
(iii) Effective Fund Transfer (iv) Electronic Foreign Transfer

SECTION - B (15 Marks)

Answer ALL Questions

ALL Questions Carry EQUAL Marks

(5 x 3 = 15)

- 6 a Describe the objectives of E-Banking services.
OR
b Summarise the essential techniques of risk management.
- 7 a Narrate Traditional Banking functions.
OR
b Describe the drawbacks of Internet Banking.
- 8 a Analyze the mechanism of Telephone Banking.
OR
b Explain the features of Mobile Banking.
- 9 a Out line various ATM types.
OR
b Explain the features of cash machine.
- 10 a Analyze the benefits of RTGS.
OR
b Explain the RBI guidelines for electronic fund transfer.

Cont...

SECTION -C (30 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks

(5 x 6 = 30)

- 11 a Point out advantages of E-Banking & Financial services.
OR
b Discuss the types of banking risks.
- 12 a State the difference between Internet banking Vs Traditional banking.
OR
b Discuss the various types of E-Banking system.
- 13 a Justify, is it safe to do telephone banking give your ideas related the safety measures.
OR
b Enumerate the risks & benefits of Mobile Banking.
- 14 a Differentiate between debit card & credit card.
OR
b Discover the advantages & disadvantage of Electronic money transfer.
- 15 a Discuss the types of SWIFT system work
OR
b Summarise the schemes availability on Electronic payment system.

Z-Z-Z

END