

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

**BCom DEGREE EXAMINATION DECEMBER 2019
(Fifth Semester)**

Branch - COMMERCE (BANKING AND 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 LAN.
- 2 What is NEFT?
- 3 List out the benefits of ATM.
- 4 What is the use of MICR?
- 5 What do you mean Credit Card?
- 6 What is e-Payment System?
- 7 Define SWIFT.
- 8 What do you mean Bank Information Code?
- 9 Mention any two weakness of e-banking.
- 10 Define Computer Audit.

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SECTION - B (25 Marks)

Answer **ALL** Questions

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

- 11 a What are the benefits of core banking?
OR
b Distinguish between internet and intranet.
- 12 a What are the drawback of ATM?
OR
b Explain the advantages of MICR.
- 13 a Discuss the uses of major components in an e-cash system.
OR
b Explain the salient features of home banking.
- 14 a What are the types and message in SWIFT?
OR
b Explain the structure of SWIFT.
- 15 a What are the services offered through e-banking?.
OR
b Write short notes on (i) Audit Information system and (ii) Disaster Management.

SECTION - C (30 Marks)

Answer any **THREE** Questions

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

- 16 Briefly explain the various electronic funds transfer system.
- 17 What are the precautions in handling MICR instruments?
- 18 Discuss the procedure involved in Electronic Funds Transfer.
- 19 Explain the processing of SWIFT message.
- 20 Describe the theories of e-banking.