

S.No. 9285

PN 15 BM 8

(For candidates admitted from 2015–2016 onwards)

M.Com. DEGREE EXAMINATION, NOVEMBER 2023.

Bank Management

E-BANKING

Time : Three hours

Maximum : 100 marks

PART A — (10 × 2 = 20)

Answer ALL questions.

1. What is internet?
2. Mention the uses of email in banking.
3. Write any two merits of electronic payment system.
4. What is off site ATM?
5. What is EDI?
6. What do you mean by CBS?
7. To whom the ECS (debit) is much useful?
8. What is SWIFT?
9. What is vishing?
10. What is NPCI?

PART B — (5 × 7 = 35)

Answer ALL questions, choosing either (a) or (b).

11. (a) Explain the advantages and disadvantages of WAN.

Or

- (b) Give an account of online banking services rendered by public sector banks in India.

12. (a) Give an account of the security features of an ATM.

Or

- (b) Point out the reasons behind the popularity of electronic payment system.

13. (a) Point out the benefits of e-cash.

Or

- (b) What are the various modes of home banking?

14. (a) Write the operational mechanism of ECS (credit).

Or

- (b) Explain the types of messages in SWIFT.

15. (a) Write the strength of e-banking.

Or

- (b) As a customer, how would you ensure safe e-banking?

PART C — (3 × 15 = 45)

Answer any THREE questions.

16. Explain the background behind the rise of online banking technology in India.

17. Explain the working of ATM. Point out its merits and demerits.

18. Discuss the various modes of Electronic Fund Transfer.

19. Describe the role of SWIFT in e-banking.

20. Write a short note on

- (a) Mobile wallet
- (b) AI in banking
- (c) Rupay card
- (d) UPI