

Enrollment No.....



Faculty of Commerce

End Sem (Even) Examination May-2019

CM3EB10 Banking Technology and Management

Programme: B.Com.(Hons) Branch/Specialisation: Commerce

Duration: 3 Hrs.

Maximum Marks: 60

Note: All questions are compulsory. Internal choices, if any, are indicated. Answers of Q.1 (MCQs) should be written in full instead of only a, b, c or d.

- Q.1 i. Banking functions and operations are controlled by: **1**
 (a) SBI (b) RBI
 (c) Public sector Bank (d) Private sector Bank
- ii. The first development financial institution in India that has got merged with a bank is **1**
 (a) IDBI (b) ICICI (c) IDFC (d) UTI
- iii. The amount of penalty payable to customers for non-reimbursement of failed ATM transaction amount within seven working days is _____. **1**
 (a) Rs.1000
 (b) Rs.5000
 (c) Equivalent to transaction amount
 (d) Rs.100 per day from 8th working day of receiving complaint if complaint received within 30 days from the date of transaction
- iv. ____ nos. Financial and Non-Financial Transactions (both inclusive) during each calendar month is free for Saving Bank Account Holder. **1**
 (a) 4 (b) 5 (c) 7 (d) 10
- v. Knowledge Management includes: **1**
 (a) MIS (b) DSS (c) EIS (d) All of these
- vi. Inter branch reconciliation removes: **1**
 (a) Transactional error (b) Account statement error
 (c) Audit costs errors (d) All of these
- vii. e-wallet is a type of: **1**
 (a) E-money (b) E-cash
 (c) E-transaction (d) E- token
- viii. EFT stands for: **1**
 (a) Electronic fund transfer (b) E-money transfer
 (c) Electronic financial transactions (d) Essential fund transaction

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- ix. For security Bank uses: **1**
 (a) SET protocol (b) Https
 (c) Firewalls (d) All of these
- x. E- banking is safe by not revealing: **1**
 (a) Passwords (b) Account numbers (c) PIN number (d) All of these
- Q.2 i. (a) What is Bank Management? **4**
 (b) Differentiate between centralized and Non-Centralised banking.
- ii. Explain technological impacts on the banking operations. **6**
- OR iii. Discuss the future challenges of Banking operations in India. **6**
- Q.3 i. (a) What is MICR? **4**
 (b) What are advantages of Internet banking?
- ii. Explain mobile banking and its benefits. **6**
- OR iii. Elaborate different types of electronic gateways system. **6**
- Q.4 i. (a) What is the need of Inter Branch Reconciliation? **4**
 (b) How CRM is implemented?
- ii. Explain the functions of Treasury Management. **6**
- OR iii. What are the applications of Knowledge Management in Banking? **6**
- Q.5 i. (a) What is RTGS and NEFT? **4**
 (b) Differentiate between Negotiated dealing and security settlement systems.
- ii. Explain different types of structured FMS. **6**
- OR iii. Discuss in detail about different types of EFT. **6**
- Q.6 Attempt any two: **5**
- i. What are different types of e-Banking software with their applications? **5**
- ii. What are RBI regulations for e-banking? **5**
- iii. Explain different types of e-security measures against e-Banking frauds. **5**

Marking Scheme

CM3EB10 Banking Technology and Management

Q.1	i.	Banking functions and operations are controlled by: (b) RBI	1
	ii.	The first development financial institution in India that has got merged with a bank is (b) ICICI	1
	iii.	The amount of penalty payable to customers for non-reimbursement of failed ATM transaction amount within seven working days is ____. (d) Rs.100 per day from 8th working day of receiving complaint if complaint received within 30 days from the date of transaction	1
	iv.	____ nos. Financial and Non-Financial Transactions (both inclusive) during each calendar month is free for Saving Bank Account Holder. (b) 5	1
	v.	Knowledge Management includes: (d) All of these	1
	vi.	Inter branch reconciliation removes: (d) All of these	1
	vii.	e-wallet is a type of: (a) E-money	1
	viii.	EFT stands for: (a) Electronic fund transfer	1
	ix.	For security Bank uses: (d) All of these	1
	x.	E- banking is safe by not revealing: (d) All of these	1

Q.2	i.	(a) Bank Management (b) Difference b/w centralized and Non-Centralised banking	2 marks 2 marks	4
	ii.	Technological impacts on the banking operations. Proportionate marking		6
OR	iii.	Future challenges of Banking operations in India. Proportionate marking		6
Q.3	i.	(a) MICR (b) Advantages of Internet banking	2 marks 2 marks	4
	ii.	Mobile banking and its benefits. Proportionate marking		6

OR	iii.	Different types of electronic gateways system Three types 2 marks for each	(2 marks * 3)	6
Q.4	i.	(a) Need of Inter Branch Reconciliation (b) Implementation of CRM	2 marks 2 marks	4
	ii.	Functions of Treasury Management Proportionate marking		6
OR	iii.	Applications of Knowledge Management in Banking Three applications 2 marks for each	(2 marks * 3)	6
Q.5	i.	(a) RTGS and NEFT (b) Difference b/w Negotiated dealing and security settlement systems.	2 marks 2 marks	4
	ii.	At least six different types of structured FMS 1 mark for each	(1 mark * 6)	6
OR	iii.	Different types of EFT 2 marks for each	(2 marks * 3)	6
Q.6		Attempt any two:		
	i.	Types of e-Banking software with their applications 1 mark for each	(1 mark * 5)	5
	ii.	RBI regulations for e-banking 1 mark for each	(1 mark * 5)	5
	iii.	Types of e-security measures against e-Banking frauds 1 mark for each	(1 mark * 5)	5
