

(6 pages)

Reg. No. :

Code No.: 22226 E

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FSPA 11/FSHO 11/
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FSBE 11**

B.Com. (CBCS) DEGREE EXAMINATION,
NOVEMBER 2024.

First Semester

Commerce / Professional Accounting / Honours /
Corporate Secretaryship / Banking and Finance /
Banking and E-Commerce

Skill Enhancement Course – DIGITAL BANKING

(For those who joined in July 2024 onwards)

Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer:

1. An e-cheque is a payment made directly from bank account, if the account is not backed by _____.
- (a) Debit card (b) Credit card
(c) Aadhar card (d) Ration card

2. Which of the following cards is used to store credential data is an integrated circuit?
- (a) Chip or Smart cards
(b) NON EIV cards
(c) Magnetic strip cards
(d) Debit cards
3. The mobile payment app developed by _____.
- (a) NPCI (b) AEPS
(c) NUUP (d) IMPS
4. _____ is an alphanumeric code that uniquely identifies a bank branch participating in the NEFT system.
- (a) IFSC (b) CTS
(c) RTGS (d) POS
5. Skimming in e-banking is a method of _____.
- (a) Stealing credit card information
(b) Blocking card information
(c) Selling card information
(d) Submitting card information

Page 2 **Code No. : 22226 E**



6. _____ banking allows users to make transactions through the use of their smart phone or tablet?
- (a) Mobile banking (b) Internet banking
(c) App banking (d) Operational banking
7. POS stands for _____.
- (a) Point of sales (b) Point of surrender
(c) Point of Sustain (d) Point of suggestion
8. KYC means
- (a) Know your character
(b) Know your customer
(c) None of the above
(d) Both of the above
9. ATMs are not owned by the bank instead they are taken on lease for customer service is known as _____.
- (a) Brown labled ATM
(b) White labled ATM
(c) Green labled ATM
(d) Black labled ATM

10. If the ATM is set up on the premises of the bank branch is called as _____.
- (a) On site (b) Off site
(c) Domestic (d) Foreign

PART B — (5 × 5 = 25 marks)

Answer ALL questions by choosing either (a) or (b).
Each answer should not exceed 250 words.

11. (a) Give the meaning of digital banking.
- Or
- (b) Write a short notes on Euro pay.
12. (a) State about Rupay.
- Or
- (b) Brief about NEFT.
13. (a) What do you mean by cyber-crime?
- Or
- (b) Write about crypto currency.



14. (a) What do you mean by point of sale (POS) terminal?

Or

- (b) Give a note on hardware in POS.

15. (a) Give a note about ATM.

Or

- (b) Write a note on CDM.

PART C — (5 × 8 = 40 marks)

Answer ALL questions choosing either (a) or (b)
Each answer should not exceed 600 words.

16. (a) Explain the digital banking features.

Or

- (b) Describe the digital lending procedures.

17. (a) Discuss about National Unified USSD Platform (NUUP) with its merits.

Or

- (b) Elucidate the global payment system in India.

18. (a) Delineate the advantages of using IMPS.

Or

- (b) Enumerate the types of block chain networks.

Page 5 Code No. : 22226 E

19. (a) Exhibit the approval processes for POS system.

Or

- (b) Describe the benefits of cloud computing.

20. (a) Examines the features of cash recycler.

Or

- (b) Delineate the national financial switch.
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Page 6 Code No. : 22226 E

