(6 pages) **Reg. No. :** ....

Code No. : 21198 E **Sub. Code : EEBF 31/ FEBF3 A**

B.Com. (CBCS) DEGREE EXAMINATION, APRIL 2026

Third Semester

Banking and Finance

Elective – E-BANKING

(For those who joined in July 2023 onwards)

Time : Three hours Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer ALL questions.

Choose the correct answer :

1. Which of the following is a characteristic of E-Banking?
   (a) Physical branch presence
   (b) Paper based transactions
   (c) Electronic fund transfers
   (d) Manual account updates

2. Truncated cheque is a ————.
   (a) physical cheque with a digital image
   (b) digital cheque without a physical copy
   (c) cancelled cheque
   (d) bounced cheque

3. What is online banking?
   (a) Banking through physical branches
   (b) Banking through electronic delivery channels
   (c) Banking through mobile apps
   (d) Banking through telephone

4. Which of the following is an electronic delivery channel?
   (a) ATM
   (b) Internet Banking
   (c) Mobile Banking
   (d) All of the above

5. What is FTT in banking?
   (a) Financial Transaction Terminal
   (b) Fast Transaction Terminal
   (c) Flexible Transaction Terminal
   (d) Fundamental Transaction Terminal

6. What technology is used for cheque clearance?

(a) MICR (Magnetic Ink Character Recognition)

(b) OCR (Optical Character Recognition)

(c) BARCODE

(d) RFID

7. What is the primary reason for security in E-Banking?

(a) To increase efficiency

(b) To reduce costs

(c) To protect customer information

(d) To enhance customer service

8. Which of the following is a type of cybercrime?

(a) Phishing (b) Hacking

(c) Malware (d) All of the above

9. What is a digital certificate?

(a) Electronic ID verifying identity

(b) Digital signature verification

(c) Encryption key

(d) Firewall protection

10. What is the primary purpose of digital signatures?

(a) Authentication (b) Encryption

(c) Verification (d) Authorization

PART B — (5 × 5 = 25 marks)

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

Each answer should not exceed 250 words.

11. (a) Define E-Banking and its features.

Or

(b) Discuss the differences between traditional banking and E-Banking.

12. (a) Define online banking and its benefits.

Or

(b) List out the need for computerization in banking.

13. (a) Explain Financial Transaction Terminals (FTT).

Or

(b) Describe MICR technology and its uses.

14. (a) Explain the need for security in E-Banking.

Or

(b) Describe the concept of privacy in E-Banking.

15. (a) Explain digital certificates and their uses.

Or

(b) Distinguish between digital and electronic signatures.

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 impact of E-Banking on the banking industry.

Or

(b) Evaluate the security measures in E-Banking.

17. (a) Write the impact of online banking on traditional banking.

Or

(b) Evaluate the security measures in online banking.

18. (a) Illustrate the impact of technology on banking.

Or

(b) Describe the components of E-Banking.

19. (a) Analyse the impact of cybercrimes on E-Banking.

Or

(b) Evaluate the effectiveness of encryption in securing online transactions.

20. (a) Write the role of digital certificates in E-commerce.

Or

(b) Evaluate the effectiveness of digital signatures in authentication.

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