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Q.P. Code 34566

Time: 2:30 hrs

- Note:-
1. All questions are compulsory
 2. Figure to the right indicate marks

Total marks: 75

Q.1[a] Multiple choice questions. [Any 8]

[8]

- i. _____ bears digital signature.
a) **E-cheque** b) E-cash c) E- Wallet
- ii. _____ card contains an embedded microprocessor.
a) Debit card b) Credit card c) **Smart card**
- iii. _____ is a repository where information from multiple sources is stored under single Schema.
a) Databases b) **Data Warehouse** c) Data Centres
- iv. UPI stands for _____.
a) Universal payment Interface
b) Uniform Payment Interface
c) **Unified Payment Interface**
- v. OTP generation is a feature of _____.
a) **SMS banking** b) Home banking c) Mobile banking
- vi. _____ redefine the concept of "Anywhere, anytime banking".
a) CTS b) **CBS** c) CHI
- vii. _____ Protocol is develop by Visa and Master card company for secure online payment transaction.
a) SSL b) HTTPS c) **SET**
- viii. _____ Handles bulk and repetitive payment requirement of corporate and other institutions.
a) **ECS** b) EDI c) EFT
- xi. Themes in Power point are in _____ menu.
a) Transition b) Animation c) **Design**
- x. _____ is Known as unsolicited emails.
a) **Phishing** b) Spam c) Data Doodling

Q.1[b] State whether given statements are True or False .[any 7]

[7]

1. Bit coins are example of digital money. [T]
2. Wholesale banking focuses more on large clients, such as large corporation or other

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banks. [T]

3. An individual cannot access his own CIBIL score. [F]
4. In CTS an electronic image of cheque is transmitted. . [T]
5. A data centres provides uninterrupted power supply. . [T]
6. MICR code consists of 6 digits.[F]
7. Settlement in RTGS is done in real time. . [T]
8. Data mining is done only on data warehouses. . [T]
9. Google drive supports single file format.[F]
- 10 Outlook express is free email client with windows 98. . [T]

Q.2[a] Explain various E-payment Systems. [8]

Solution:-- E-cash, Electronic cheque , Debit cards , credit cards , smart cards and e-wallets

[b] What is Online-banking? Write advantages and disadvantages of online-banking. [7]

Solution:--Meaning , advantages, disadvantages.

OR

Q.2[a] Explain Mobile Banking in detail. [8]

Solution:--Meaning , advantages, disadvantages.

[b] What is System development life cycle? [7]

Solution:--Meaning and Phases

Q.3[a] What is CIBIL? What solution and product CIBIL provides to businesses? [8]

Solution:--Meaning , Credit Reporting, Analytics and Consulting, Customer Acquisition, Portfolio Management, Collection management, Fraud Management

[b] Explain MICR technology used for cheque clearing. [7]

Solution:--Meaning, Composition and Procedure.

OR

Q.3[a] What are Data Centres? What points are considered for building data centres? [8]

Solution:-- Meaning, Building Data Centers :- Location of data center ,Architecture, Air conditioning in data centers, Construction of Data centers,Fire protection and Data Center Building Standards

[b] Explain Core Banking Solution. [7]

Solution:--Meaning and benefits/Services under CBS/ softwares of CBS

- Q.4[a] Write about various banking soft wares ? [8]
1. **Finacle by Infosys**
 2. **Oracle financial services by Oracle Corporation**
 3. **Cleartouch , DNA,precision ,premier and signature from Fiserv**
 4. **Canopus epay suite by canopus innovative technologies**
 5. **Fidelity national information services(FIS)**
- [b] What is Hyperlink? Write steps for creating internal links between slides . [7]
- Solution:--Meaning and Steps**
- OR**
- Q.4[a] Write Steps for configuring Outlook Express? [8]
- [b] Define E-commerce. Explain role of banks in E-commerce. [7]
- Q.5 Write short notes on: [any 3] [15]
- i. Automated clearing House
 - ii. Role of DBMS in Banking .
 - iii. Smart Quill computer pen.
 - iv. Advantages of Google drive
 - v. Boomerang Facility of Email.