

APRIL 2024

66445/KF43C/  
KD44B/KB44B

---

Time : Three hours

Maximum : 75 marks

PART A — (10 × 1 = 10 marks)

Answer any TEN questions.

Each answer carries 1 mark.

1. What is Internet?
2. Mention any two types of Electronic payment system.
3. Who are ATM owners?
4. What is Electronic Clearing Service (ECS)?
5. What are the weakness of e-banking?
6. What are the different types of Bank transfers?
7. Write a note on Debit Card.
8. What is RTGS?
9. What is SWIFT Banking system?
10. What is the Bank Information code?
11. What is the meaning of cassettes in an ATM?
12. State two advantages of MICR technology.

PART B — (5 × 5 = 25 marks)

Answer any FIVE questions.

Each answer carries 5 marks.

13. How can computers ensure more security and safety of confidential information?
14. Explain various types of Electronic Payment System.
15. What is e-cash? State its advantages.
16. What is MICR instrument? State its demerits.
17. What are the advantages of ECS?
18. Explain the steps involved in getting e-passbook.
19. What are the opportunities related to E-Banking?
22. Explain different types of ECS.
23. Explain the message flow in SWIFT system.
24. What are the components of MICR code? Explain how does it differ from IFSC code.
25. Enumerate the merits and demerits of ATM.

PART C — (4 × 10 = 40 marks)

Answer any FOUR questions.

Each answer carries 10 marks.

20. How to overcome the problems of Electronic Payment System? Explain.
21. How does SMART card technology help to protect privacy payment?