

Online Examinations (Even Sem/Part-I/Part-II Examinations 2020 - 2021)

Course Name - –Banking Technology and Electronic Core Banking

Course Code - BCM606B

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Answer all the questions. Each question carry one mark.

9. 1. A Co-operative Bank is registered under

Mark only one oval.

- Banking Regulation Act
- RBI Act
- Co-operative societies Act (State or Multi State)
- None of these

10. 2. Private bank are registered under

Mark only one oval.

- Banking Regulation Act
- Companies Act
- Finance Act
- None of these

11. 3. SBI is requested under

Mark only one oval.

- Finance Act
- RBI Act
- SBI Act 1955
- None of these

12. 4. Prohibited business of a bank is

Mark only one oval.

- Buying and selling of securities
- Buying and selling or bartering of goods directly or indirectly
- Acting as merchant bankers
- None of these

13. 5. UBI is being merged with

Mark only one oval.

- Bank of Baroda
- Punjab National Bank
- Bank of India
- None of these

14. 6. Non Banking financial corporations are reported under

Mark only one oval.

- Finance Act
- Companies Act
- Banking Regulation Act
- None of these

15. 7. The public sector banks are constituted under

Mark only one oval.

- RBI Act
- Banking Companies(Acquisition & transfer of undertakings) Act,1970/1980
- Companies Act
- None of these

16. 8. the licence to commence a banking business is given by

Mark only one oval.

- Finance Ministry
- State Govt
- RBI
- None of these

17. 9. IDBI has been taken over by

Mark only one oval.

- PNB
- SBI
- LIC
- None of these

18. 10. Under which act RBI was constituted

Mark only one oval.

- Companies Act
- Banking regulation Act
- RBI Act
- None of these

19. 11. In case of Regional Rural Banks, application for permission has to be routed through

Mark only one oval.

- State Govt
 Finance Ministry
 NABARD
 None of these

20. 12. A director of a banking company should not have in any other company

Mark only one oval.

- Beneficial Interest
 Substantial Interest
 Majority Interest
 None of these

21. 13. Percentage of profits to be transferred to statutory reserve before declaring dividend

Mark only one oval.

- 10
 20
 30
 None of these

22. 14. Primary functions of a commercial banks are and lending

Mark only one oval.

- Honouring cheques
- Accepting deposits
- Issuing cheques
- Issuing DD

23. 15. "Buy now and Pay later" is the motto of a

Mark only one oval.

- ATM
- Debit card
- credit card
- MICR

24. 16. TPIN Stands for

Mark only one oval.

- Timing of the preparation of interest rate
- Techniques of personal index number
- Technological personal Index number
- Telephone personal identification number

25. 17. Card issuers, consumers, merchants and payment sever/Service producer are four parties in

Mark only one oval.

- Cheque truncation
- e -purse
- Debit Card
- EFT

26. 18. Bank all over the world are enter - linked through satellite provided by

Mark only one oval.

- PSAM
- SWIFT
- EFT
- NEFT

27. 19. EFT is also known as

Mark only one oval.

- Easy Fund Transfer
- Maintenance Fund Transfer
- Exchange Fund Transfer
- Paperless Banking

28. 20. FIRPS stands for

Mark only one oval.

- Foreign inward Remittance Payment Scheme
- Foreign Investment Remittance Payment Scheme
- Foreign inward Remittance Payment system
- Foreign Investment Remittance Payment System

29. 21. is an alpha-numeric code that uniquely identifies a bank branch participating NEFT System.

Mark only one oval.

- IFS
- IFSC
- ESC
- RTGS

30. 22. IFSC is an digit code

Mark only one oval.

- 8
- 11
- 12
- 14

31. 23. ATM stands for.....

Mark only one oval.

- Any Time Money
- Automatic Teller machine
- Automated Teller Machine
- Automatic Transfer Money

32. 24. The first international credit card was introduced in India by

Mark only one oval.

- SBI
- Canara bank
- Andhra Bank
- Bank of Baroda

33. 25. IFTP means

Mark only one oval.

- Inter-bank finance settlement process
- Inter-bank fund transfer process
- Inter-bank fund transfer programme
- Inter-bank fund transfer payment

34. 26. In RTGS Minimum amount to be remitted is

Mark only one oval.

- Rs.50,000
- Rs.1,00,000
- Rs.1,50,000
- 200000

35. 27. BACS means

Mark only one oval.

- Bankers Automated clearing services
- Bankers Automatic clearing system
- Bankers Automatic collection service
- Bankers Automatic clearance scheme

36. 28. ECS payment code is essential

Mark only one oval.

- MICR
- RTGS
- IFSC
- CTS

37. 29. conversion of physical cheque into electronic form for transmission to the paying bank.

Mark only one oval.

- CTS
- ECS
- RTGS
- None of these

38. 30. CORE stands for

Mark only one oval.

- Central operations of exchange
- Centralized Online Real time exchange
- Challenge of Real time exchange
- Centralized Online Real time Efficiency

39. 31. is also called virtual banking or anywhere banking.

Mark only one oval.

- Hi-tech banking
- Off shore banking
- Internet banking
- None of these

40. 32. banking implies co-operation among group of banks for various large scale banking operations and to enjoy the economics of scale.

Mark only one oval.

- Multiple banking
- Consortium banking
- Mixed banking
- Social banking

41. 33. Which one of the following is a safety measure in banking network?

Mark only one oval.

- Router
- Firewall
- Modem
- None of these

42. 34. PIN in ATM card id of:

Mark only one oval.

- 4 alphabets
- 2 alphabets and 2 digits
- 4 digits
- None of these

43. 35. The primary type of website used for E-banking

Mark only one oval.

- Information
- Transaction
- Both Information and Transaction
- None of these

44. 36. The most common payment especially for low value purchase, is made by:

Mark only one oval.

- Debit card
- Credit card
- Cash
- ATM

45. 37. Interim rules providing guidance on how the E-sing Act applies to the customer financial services is issued by:

Mark only one oval.

- Federal reserve board
- E sign authority
- The issuing bank
- RBI

46. 38. For which card one has to make advance payment:

Mark only one oval.

- Credit Card
- Debit Card
- Smart Card
- Gold Card

47. 39. Securer electronic transaction is a :

Mark only one oval.

- Protocol
- Transaction type
- Security agency
- JSP

48. 40. SET stands for:

Mark only one oval.

- Selective Electronic Transfer
- Secure Electronic Transaction
- Safe Electronic Transaction
- None of these

49. 41. Smart cards are based on.....standards:

Mark only one oval.

- SET
- MIME
- HTTP
- TULIP

50. 42. VAN stands for:

Mark only one oval.

- Varied Area Network
- Virtual Area Network
- Value Added Network
- None of these

51. 43. Payment gateways are used for:

Mark only one oval.

- Interbank
- Delivery process
- Purchase
- None of these

52. 44. Which of the following is not a type of web hosting services?

Mark only one oval.

- Virtual Web Hosting
- Cluster Web Hosting
- Screen Web Hosting
- Reseller Web Hosting

53. 45. CDMA stands for:

Mark only one oval.

- Code Division Modular Access
- Code Davison Multiple Access
- Coded Division Module Access
- None of these

54. 46. What can be done with wireless banking?

Mark only one oval.

- View your account wireless banking
- Enquire about cheque status
- Transfer funds between accounts
- All of these

55. 47. What is true about electronic money?

Mark only one oval.

- Both Bank and Customer would have public key encryptions keys
- Only Bank Has Public Encryption Keys
- Only customer has public key encryption keys
- No one has public encryption keys

56. 48. E-banking planning is concerned with:

Mark only one oval.

- Strategic Risk
- Legal Risk
- Market Risk
- None of these

57. 49. Web management is concerned with:

Mark only one oval.

- Commercial
- Quick link
- Effective use of space
- All of these

58. 50. IDS stands for:

Mark only one oval.

- Intrusion Detection System
- Integrated Detection System
- Integrated Detection Service
- Intrusion Development Service

59. 51. The full form of WAP is:

Mark only one oval.

- Wireless Application Protocol
- Wireless Application Program
- Wide Area Program
- Wireless Access Protocol

60. 52. Which committee on Banking Supervision has elaborated risk management principles for e-banking at the international level?

Mark only one oval.

- Ranganathan Committee
- Basel Committee
- Loknathan Committee
- Rasel Committee

61. 53. DES stands for:

Mark only one oval.

- Double Encryption standard
- Data Encryption standard
- Digest Encryption Standard
- Dual Encryption Standard

62. 54. The RBI has set up a.....to examine different aspects of internet banking:

Mark only one oval.

- Working Group on Internet Banking
- Non-Working Group on Internet Banking
- Banking Group of India
- All of these

63. 55. Generally.....SSL encryption is used in internet banking:

Mark only one oval.

- 16 bit
- 32 bit
- 64 bit
- 128 bit

64. 56. A webling is a:

Mark only one oval.

- Word
- Phrase
- Image
- All of these

65. 57. Which is the process of changing data form one format to another?

Mark only one oval.

- Transition
- Transcoding
- Transmission
- Translation

66. 58. Which has been enacted for E-Commerce?

Mark only one oval.

- IT ACT, 2000
- IT ACT< 2001
- IT ACT< 2002
- E-Commerce under digital act 2015

67. 59. Credit card payment are made:

Mark only one oval.

Weekly

Monthly

Yearly

Daily

68. 60. By.....plain text is converted into cipher text:

Mark only one oval.

Decryption

Encryption

Protocol

None of these

69. 61. SWIFT' stands for:

Mark only one oval.

Society for world wide inter government financial telecommunication

Security for world interbank financial Telecommunication

Society for World Wide Interbank Financial Telecommunication

None of these

70. 62. An information Audit System is

Mark only one oval.

- Audit of the Computer Application
- Examination of the Management Controls within an Information Technology Infrastructure
- Detection of frauds in a Computerized system
- None of these

71. 63. The Risk Management policy of a bank is formulated by

Mark only one oval.

- RBI
- Finance Ministry
- The Board of the bank
- None of these

72. 64. Cheque Truncation means

Mark only one oval.

- Normal clearing of a cheque
- Electronic clearing of a cheque
- Cheque clearance system involving the digitalization of a physical paper cheque into a substitute electronic form
- None of these

73. 65. Concurrent Audit of a bank branch is done by

Mark only one oval.

- Cost Accountant
- Chartered Accountant
- Bank's own staff
- None of these

74. 66. The rules relates to Merchant banks are governed by

Mark only one oval.

- BR Act
- SEBI
- RBI act
- None of these

75. 67. Individual borrower from banks are governed by

Mark only one oval.

- Partnership Act
- LLP Act
- Indian Contract Act
- None of these

76. 68. Bill market scheme is a

Mark only one oval.

- Funded advance
- Non funded advance
- All of these
- None of these

77. 69. The banker to the Central govt is

Mark only one oval.

- Finance ministry
- RBI
- SBI
- None of these

78. 70. For controlling the inflationary situation in India, the RBI marks use of

Mark only one oval.

- CRR
- SLR
- PLR
- None of these

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