



**BRAINWARE UNIVERSITY**

**Term End Examination 2018 - 19**

**Programme – Bachelor of Commerce (Honours) in Banking & Financial Accounting**

**Course Name – Banking Technology and Electronic Core Banking**

**Course Code –BCM605B**

(Semester – 6)

**Time allotted: 3 Hours**

**Full Marks: 70**

[The figure in the margin indicates full marks. Candidates are required to give their answers in their own words as far as practicable.]

**Group –A**

(Multiple Choice Type Question)

10 x 1 = 10

1. *Choose the correct alternative from the following*

(i) Electronic Funds transfer of a bank could be of following types

- |   |   |
|---|---|
| a. Inter office, Inter branch, Intra bank | b. Intra branch, Inter branch, Inter bank |
| c. Intra office, Intra bank, Intra branch | d. None of the above                      |

(ii) Under Section 6 of the Negotiable Instruments Act, cheque is defined as

- |  |   |
|--|---|
| a. Promissory note not drawn on a specified banker   | b. Bill of Exchange drawn on a specified banker |
| c. A non-negotiable instrument as it cannot be transferred by mere delivery unless it is a bearer cheque | d. None of the above                            |

(iii) RTGS stands for

- |                                 |                               |
|---------------------------------|-------------------------------|
| a. Record Time Gross Settlement | b. Real Time Gross Settlement |
| c. Record Time Gross Scheme     | d. None of the above          |

(iv) SWIFT stands for

- |  |  |
|--|--|
| a. System of Worldwide International banking and Financial Telecommunication | b. Society for Worldwide Interbank Financial Telecommunication |
| c. System of Worldwide Fund Transfer   | d. None of the above   |

- (v) The credit card offers
- |  |  |
|--|--|
| a. Revolving credit for a certain period         | b. Pay off the entire amount of credit usage |
| c. Online recovery of the amount of credit usage | d. All the above                             |
- (vi) MICR stands for
- |   |                                       |
|---|---------------------------------------|
| a. Magnetic Insulated Character Recognition | b. Magnetic Ink Corrector Recognition |
| c. Magnetic Insulator Cable Recorder        | d. None of the above                  |
- (vii) Bounced cheque means
- |  |                          |
|--|--------------------------|
| a. Cheque return by the bank due to insufficient funds in the Drawers account or such other reason | b. Cheque which is stale |
| c. Cheque which is mutilated or torn   | d. All of the above      |
- (viii) LIBOR stands for
- |                                       |                                      |
|---------------------------------------|--------------------------------------|
| a. London Inter Base Operational Rate | b. Legal Inter Bank Operational Rate |
| c. London Inter-Bank Offering Rate    | d. None of the above                 |
- (ix) NOSTRO accounts represents
- |  |   |
|--|---|
| a. Account of one branch of a bank with another branch of same bank in India         | b. Account that one bank holds with a bank in a foreign country |
| c. Account that one bank holds with the branch of the same bank in a foreign country | d. None of the above  |
- (x) In core banking system
- |   |   |
|---|---|
| a. Branches are connected to a central terminal       | b. Transactions are done centrally and online |
| c. Any branch banking from any other branch is enable | d. All the above                              |

**Group – B**

(Short Answer Type Questions)

3 x 5 = 15

Answer any *three* from the following

- |  |     |
|--|-----|
| 2. Write short notes on (a) Business process reengineering (b)WAN. | 3+2 |
| 3. State any five benefits of CORE banking System.                 | 5   |

- |    |   |   |
|----|---|---|
| 4. | Explain in brief any five impacts of technology on service quality of banks.    | 5 |
| 5. | Write in brief what you understand by disaster recovery system in bank.         | 5 |
| 6. | Explain in brief the concepts of computerized cash management services of bank. | 5 |

**Group – C**

(Long Answer Type Questions)

3x 15 = 45

Answer any *three* from the following

- |     |   |    |
|-----|---|----|
| 7.  | Explain the   |    |
|     | (a) Concepts of ATM card  | 8  |
|     | (b) Concepts of Credit card   | 7  |
| 8.  | Explain any five ways in which fraudulent transactions in a computerized system in a bank can be carried out.     | 15 |
| 9.  | Write short notes on :  |    |
|     | (a) RTGS  | 9  |
|     | (b) Digital Signature   | 6  |
| 10. | State in brief the recommendations of Gopal Krishna Committee on prevention and tackling of cyber fraud in banks. | 15 |
| 11. | State the functions of Risk Management department of a bank.  | 15 |

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