

**PARUL UNIVERSITY**  
**FACULTY OF COMMERCE**  
**B.Com.(Hons) Summer 2018 – 19 Examination**

**Semester: 6****Date: 08/04/2019****Subject Code: 16102351****Time: 10:30 AM to 1:00 PM****Subject Name : Technology Banking****Total Marks: 60****Instructions:**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

**Q.1 Do as directed.****A) Multiple choice type questions. (Each of one mark)****(06)**

1. Payment of credit card should be paid within \_\_\_\_\_ days.
  - a) 45days
  - b) 30 days
  - c) 15days
  - d) 50 days
2. Which software is not used by bank from following?
  - a) flex
  - b) BANCS
  - c) finacle
  - d) Scopus.
3. IN RTGS "R" stands for \_\_\_\_\_.
  - a) Retail
  - b) Real
  - c) Return
  - d) Rate
4. For online money transfer transaction which details is required?
  - a)IFSC code
  - b) A/c Numbers
  - c) Name of Beneficiary
  - d) all of the above
5. OTP stands for
  - a) One time password
  - b) One transaction password
  - c) Once tax payment
  - d) One time payment
6. IN IFSC code last 6 code/digits define \_\_\_\_\_ detail of bank.
  - a) Branch identity
  - b) Entity
  - c) city code
  - d) none of the above

**B) Definitions / One-liners / Terms. (Each of one mark)****(06)**

1. NEFT full form
2. IFSC full form
3. Cyber security
4. E-banking
5. Finacle
6. technology banking

**Q.2 Numerical / Short Note Questions. (Each of 04 mark)****(12)**

1. Short note on NEFT
2. Short note on RTGS
3. Short note on NSS & SWIFT

**Q.3 Answer the following. (Any Three)****(18)**

1. Explain in detail about bancassurance.
2. Write down importance of technology banking in detail.
3. What are the measures to prevent cybercrime in banking cyber security?
4. Explain E-banking structure.

**Q.4 Answer the following. (Any two)****(18)**

1. Write down various software used by bank for financial transaction.
2. Explain recent trends in technology banking
3. what is the advantages of E- banking?