Model paper-I
Exam-2016
Paper-E-Banking
BCA-III

Time: 3 Hrs   MM:50

I) **The Question paper contains 40 multiple choice questions with four choices and student will have to pick the correct one (each carrying ½ mark).**

1.   The customers access e-banking services using:
        (a)   PC   (b)   PDA
        (c)   ATM   (d)   All of the above   ( )

2.   Pin in ATM Card is of:
        (a)   4 Alphabet
        (b)   4 Digit
        (c)   2 A;phabet and 2 Digit
        (d)   Any of the above   ( )

3.   The existing customers can access the e-banking services by:
        (a)   Internet viewing
        (b)   Typing the customer name
        (c)   User name and password authentication
        (d)   None of the above   ( )

4.   Wireless banking can be done using:
        (a)   Cellular phone
        (b)   Pager
        (c)   PDA
        (d)   All of the above   ( )

5.   Which is used to view and manage the online account in one central location?
        (a)   Account aggregation
        (b)   Authentication
        (c)   Hosting
        (d)   Screen Scraping   ( )

6.   A webling is a:
        (a)   Word   (b)   Phrase

| (c) | Image | | (d) | All of the above | ( ) |

7. WML stands for:
   (a) Wide Area Markup Language
   (b) Wired Markup Language
   (c) Wireless Markup Language
   (d) None of the above   ( )

8. Which is the process of changing data form one format to another?
   (a) Transition   (b) Transco ding
   (c) Transmission   (d) Translation   ( )

9. DTD stands for:
   (a) Data Term Definition
   (b) Data Transaction definition
   (c) Document type definition
   (d) All of the above   ( )

10. E-banking risk can be categorized as:
    (a) Operational bank   (b) Credit risk
    (c) Reputation risk   (d) All of the above   ( )

11. Legal risk arises because of:
    (a) Violation of law
    (b) Non conformance with laws
    (c) Legal right no established
    (d) All of the above   ( )

12. The third level of e-banking services is offered by:
    (a) Basic level website
    (b) Simple transactional website
    (c) Fully transactional website
    (d) All of the above   ( )

13. TSP help financial institutions to:
    (a) Mange cost   (b) Improve service quality
    (c) Obtain necessary expertise   (d) All of the above   ( )

14. What is the full form of form?
    (a) Automated Teller Machine
    (b) Automated Transaction Machine
    (c) Advanced Teller Machine
    (d) Accurate Teller Money   ( )

15. Smart cards are based on................standards:
    (a) SET
    (b) MIME
    (c) HTTP
    (d) TULIP   ( )

16.   If a customer service executive does not give proper information after proper secruity   checks, this is:
       (a)   Compliance
       (b)   Six Sigma
       (c)   Effectiveness
       (d)   None of the above   ( )

17.   Asymmetric key cryptography is also knows as:
       (a)   Public key technique
       (b)   Private key technique
       (c)   Solo key technique
       (d)   None of the above   ( )

19.   Board and management oversight does not include:
       (a)   Cost benefit and risk assessment
       (b)   Customers expectation ignores
       (c)   Customers expectation ignores
       (d)   Monitoring and accountability   ( )

20.   If you have an ATM Card of SBI and a balance of Rs. 1200 you want to get money   from the ATM of HDFC, you can get moncy:
       (a)   Equal to your balance
       (b)   Less than you balance
       (c)   You cannot get money
       (d)   None of the above   ( )

21.   EFT stands for:
       (a)   Electronic fund transfer   (b)   Ensuring fund transfer
       (c)   External fund transfer   (d)   None of the above   ( )

22.   Which amount you can not deposit in ATM at one go:
       (a)   40 Notes of Rs. 100   (b)   5 Notes of Rs.100
       (c)   10 Notes of Rs. 500   (d)   7 Notes of Rs. 50   ( )

23.   The card by which you can not buy a product:
       (a)   Credit Card
       (b)   ATM Card
       (c)   Debit Card
       (d)   Smart Card   ( )

24.   PIN in ATM card is of:
       (a)   4 alphabets   (b)   4 digit
       (c)   Any of the above   (d)   2 alphabets and 2 digits ( )

25.   Poor E-Banking planning and investment decision can increase a financial   institutions:
       (a)   Legal Risk
       (b)   Reputation Risk
       (c)   Market Risk
       (d)   Strategic Risk   ( )

26. A banker's cheque is:
    (a)   A local DD   (b)   An outstation DD
    (c)   An outdated cheque   (d)   None of the above   ( )

27. Which represents an offline e-money:
    (a)   Debit Card
    (b)   ATM Card
    (c)   Credit Card
    (d)   All of the above   ( )

28. DTD stands for:
    (a)   Data Term Definition
    (b)   Data Transaction Definition
    (c)   Document Type Definition
    (d)   All of the above   ( )

29. Key used to create digital signature is:
    (a)   Public key
    (b)   Private key
    (c)   Linear key
    (d)   None of the above   ( )

30. Loss of trust due to unauthorized activity on customer account is covered with:
    (a)   Liquidity Risk
    (b)   Market Risk
    (c)   Reputation Risk
    (d)   None of the above   ( )

31. A computer which converts data transmission protocol between network is:
    (a)   Gateway   (b)   **Switch**
    (c)   Hub   (d)   None of the above   ( )

32. VAN stands for:
    (a)   Varied Area Network
    (b)   Virtual Area Network
    (c)   **Value Added Network**
    (d)   None of the above   ( )

33. Payment gateways are used for:
    (a)   **Interbank**   (b)   Delivery process
    (c)   Purchase   (d)   None of the above   ( )

34. Digital signature certificated are issued by:
    (a)   Central Government   (b)   State Government
    (c)   **Certifying Authority**   (d)   None of the above   ( )

35. Smart Cards are based in...........standards:
    (a)   SET   (b)   MIME

(c)   HTTP   (d)   **TULIP**   ( )

36.   For which card one has to made advance payment?
      (a)   **Smart card**
      (b)   Gold Card
      (c)   Debit Card
      (d)   Credit Card   ( )

37.   Key used to create digital signature is:
      (a)   **Public key**
      (b)   Private key
      (c)   Linear key
      (d)   None of the above   ( )

38.   Who can pass the law for e-banking?
      (a)   Parliament   (b)   **RBI**
      (c)   SBI   (d)   None of the above   ( )

39.   License to issue digital signature certificates are issued by:
      (a)   Finance Minister   (b)   Banks
      (c)   **Controller**   (d)   None of the above   ( )

40.   Poor e-banking planning is connected with:
      (a)   **Strategic Risk**
      (b)   Legal Risk
      (c)   Market Risk
      (d)   None of the above   ( )

II) Attempt any four questions out of the six. All questions carry 7½ marks each

Q.1   What do you understand by authentication and encryption in context of secured E-banking?

Q.2   Describe various e-banking risks?

Q.3   Write short notes on:
      (a)   Smart cards
      (b)   Digital Signatures

Q.4   Describe new challenges and threat to E-Security.

Q.5   Why E-security is important and what are its legal considerations ?

Q.6   Write short notes on any three of the following?
      (a)   Secured Electronic Transaction
      (b)   Legal Risk
      (c)   E-banking Support Services
      (d)   Credit Cards

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Time : 3 Hrs   **Maximum Marks : 50**

Objective part-I

The question paper contains 40 multiple choice questions with four choices and students will have to pick the correct one. (Each carrying ½ marks.).

1.   Which represents an offline e-money?
        (a)   Debit Card   (b)   ATM Card
        (c)   Credit Card   (d)   All of the above   ( )

2.   Authentication methodologies are based on:
        (a)   Password   (b)   Smart card

    (c)   Fingerprint Pattern   (d)   All of the above   ( )

3. Which of the following is not a type of web hosting services?
   (a) Virtual Web Hosting
   (b) Cluster Web Hosting
   (c) Screen Web Hosting
   (d) Reseller Web Hosting   ( )

4. CDMA stands for:
   (a) Code Division Modular Access
   (b) Code Davison Multiple Access
   (c) Coded Division Module Access
   (d) None of the above   ( )

5. Which of the not a retail services among the following?
   (a) Loan approval   (b) Account management
   (c) New Account opening   (d) None of the above   ( )

6. What can be done with wireless banking?
   (a) View your account wireless banking
   (b) Enquire about cheque status
   (c) Transfer funds between accounts
   (d) All of the above   ( )

7. Which of the following is an example of electronic money?
   (a) Credit Card
   (b) Debit Card
   (c) Smart Card
   (d) All of the above   ( )

8. Which transaction can not be done by ATM card?
   (a) Cash Withdrawal of 500
   (b) Cash Withdrawal of 750
   (c) Cash Withdrawal of 1000
   (d) Cash withdrawal of 2000   ( )

9. What is true about electronic money?
   (a) Both Bank and Customer would have public key encryptions keys
   (b) Only Bank Has Public Encryption Keys
   (c) Only customer has public key encryption keys
   (d) No one has public encryption keys   ( )

10. GPRS stands for:
    (a) General Packet Radio Service
    (b) General Purpose Radio Service
    (c) General Purpose Recording Service
    (d) General Packet Record Service   ( )

11. E-banking planning is concerned with:
    (a) Strategic Risk
    (b) Legal Risk

     (c)   Market Risk
     (d)   None of the above   ( )

12. Knowing someone else password by certain illegal means is:
     (a)   Hacking   (b)   Plagiarism
     (c)   Sniffing   (d)   None of the above   ( )

13. Which risk arises from and violation of non-conformance, with laws, rules and   regulations?
     (a)   Legal Risk
     (b)   Strategic Risk
     (c)   Operational Risk
     (d)   Credit Risk   ( )

14. Which risk is associated with the financial institution's future business plan and strategies?
     (a)   Operational Risk
     (b)   Strategic Risk
     (c)   Credit Risk
     (d)   Legal Risk   ( )

15. EFT stands for:
     (a)   Electronic Fund Transfer   (b)   Ensuring Fund Transfer
     (c)   External Fund Transfer   (d)   None of the above   ( )

16. The third level of e-banking Services is offered by:
     (a)   Simple Transactional Website
     (b)   Fully Transactional Website
     (c)   Basic Level Website
     (d)   All of the above   ( )

17. ISAC stands for
     (a)   Information System and Analysis
     (b)   Information Sharing and Analysis Centre
     (c)   Information System Authorized Centre
     (d)   All of the above   ( )

18. The full form of IRDA is:
     (a)   Information Regulatory and Development Authority   (b)
     Insurance Regulatory and Development Authority
     (c)   Indians Resources of Development Authority
     (d)   None of the above   ( )

19. Payment gateways are used for:
     (a)   Purchase Process
     (b)   Inter Bank Transaction
     (c)   Delivery Process
     (d)   None of the above   ( )

20. PKI stands for:
     (a)   Public key Infrastructure

(b) Public key Input
(c) Personal Key Input
(d) Personal Key Identification ( )

21. For which card one has to made advance payment:
(a) Credit Card   (b) Debit Card
(c) Smart Card   (d) Gold Card ( )

22. The primary type of website used for E-banking
(a) Information   (b) Transaction
(c) Both a and b   (d) None of the above ( )

23. Transactional E-Banking is typically a front end system. That realises on a   programming like called:
(a) Inter phase
(b) Interlink
(c) Inter join
(d) None of the above

( )

24. The most common payment especially for low value puchase, is made by:
(a) Debit card   (b) Credit card
(c) Cash   (d) ATM ( )

25. In credit card what is the grace period of payment?
(a) 10-15 days
(b) 5-20 days
(c) 15-45 days
(d) 1-2 days ( )

26. Who can pass the law for e-banking?
(a) SBI   (b) Parliament
(c) RBI   (d) Merchant Association ( )

27. Intrusion detection system helps in:
(a) User enrolment
(b) Rapid intrusion detection and reaction
(c) Training
(d) Independent testing ( )

28. If a customer service executive does not give proper information after proper security   checks, this is:
(a) Compliance
(b) Six sigma
(c) Effectiveness
(d) None of the above ( )

29. What is E-sign Act?
(a) Electronic Sign Act
(b) Electronic signature in Global and National Commerce Act

(c)   Electronic signature in National and Global Act
(d)   None of the above   ( )

30.   A Debit Card/ATM card is a.............digit number:
        (a)   12
        (b)   13
        (c)   16
        (d)   10   ( )

31.   The potential hard for informational website E-banking is:
        (a)   Viewing Account by a customer
        (b)   Spreading Virus
        (c)   Checking balance by a customer
        (d)   Making online payment by a customer   ( )

32.   What is the full form of ATM ?
        (a)   Automated Teller Machine
        (b)   Automatic Transaction Machine
        (c)   Advanced Teller Machine
        (d)   Accurate teller money   ( )

33.   What are the reasons that institutions offer E-banking Services?
        (a)   Lower Operating Cost
        (b)   Greater Geographic Distribution
        (c)   Maintained Competitive Portion
        (d)   New revenue opportunities
        (a)   i,ii,iv   (b)   iii,iv
        (c)   i,iii,iv   (d)   i,ii,iii,iv   ( )

34.   The card by which you can not by a product is :
        (a)   Credit card
        (b)   ATM card
        (c)   Debit card
        (d)   Smart card   ( )

35.   Which one of the following is acquirer of a credit card Transaction?
        (a)   ICICI Bank   (b)   RBI
        (c)   VISA   (d)   Bank of Rajasthan   ( )

36.   A Banker's cheque is:
        (a)   A local DD
        (b)   an outstation DD
        (c)   An outdated cheque
        (d)   A prredata Cheque   ( )

37.   Which type of transaction are not permitted on credit card?
        (a)   Rail Booking
        (b)   Airline Booking
        (c)   Purchase of medicines
        (d)   Gambling transaction   ( )

38. Securer electronic transaction is a :
    (a)   Protocol
    (b)   Transaction type
    (c)   Security agency
    (d)   JSP   ( )

39. True about debit cards and ATM cards:
    (a)   Offline E-money
    (b)   Online E-money
    (c)   Cash Money
    (d)   Both a and b   ( )

40. Board and management oversight does not include :
    (a)   Audit
    (b)   Cost benefit analysis and risk assessment
    (c)   Customer expectation ignores
    (d)   Monitoring and accountability   ( )

DESCRIPTIVE PART - II

Attempt any four questions out of the six. All questions carry 7½ marks each.

Q.1   What is electronic authentication? Explain various authentication methods.

Q.2   What are the legal issues associated with the secure electronic transaction?

Q.3   Write notes on these:
       (i)   Managing Outsourcing
       (ii)   Digital Signature

Q.4   Write short notes on any two:
       (a)   Electronic Money
       (b)   Credit card
       (c)   Secure electronic transaction

Q.5   What are the main concepts of wireless system? Explain each of them in detial.

Q.6   Define risk. What do you mean by transaction or operational risk?