



Question Bank
2023– 2024/ Second Semester

Q1/ Define the following terms:

- 1- Electronic Banking
- 2- Internet Banking
- 3- Core Banking
- 4- Universal Banking
- 5- Offshore Banking
- 6- Traditional Banking
- 7- Informational Websites
- 8- Transactional Websites
- 9- Dial-in Approach
- 10- Internet Approach
- 11- ATMs
- 12- Debit Card
- 13- Credit Card
- 14- Electronic Funds Transfer (EFT)
- 15- Real Time Gross Settlement
- 16- NEFT (National Electronic Funds Transfer)
- 17- Demat Account
- 18- E-wallet
- 19- Paytm Wallet
- 20- Google Pay
- 21- PhonePe
- 22- Home Banking
- 23- PC banking
- 24- Mail Banking
- 25- Telephone Banking
- 26- WAP Banking
- 27- SMS Banking
- 28- GSM SIM Toolkit
- 29- Wireless Banking
- 30- Smart Cards
- 31- E-cash or Digital cash
- 32- E-Cheque
- 33- E-Security
- 34- E-commerce - B2C

Q2/ Fill the blankets with the correct answer:

- 1- The e-banking websites can be primarily classified into two categories:
.....,.....
- 2- Levels of services offered in E-Banking are:,.....,.....

- 3- There are two approaches E-banking :,.....
- 4- Some of E- Banking devices are:,.....,.....
- 5- Services covered under E-Banking are:
.....,.....,.....,.....,.....
- 6- Parties to credit card holders are:,.....,.....
- 7- Types of credit card are:,.....,.....
- 8- The benefits of the EFT are:,.....,.....
- 9- Some common EFT services are:.....,.....,.....,.....
- 10- E-wallet has mainly two components are:,.....
- 11- Types of E-Banking are:.....,.....,.....,.....
- 12- Types of Telephone Banking Systems are:,.....,.....
- 13- Current Mobile Banking Applications are:,.....,.....
- 14- Electronic payment methods are:.....,.....,.....,.....
- 15- Benefit of smart cards are:,.....,.....
- 16- Benefit of E-Cheque are:.....,.....,.....
- 17-There are various kinds of E-banking risks:,.....,.....
- 18-Risks posed to your security include:,.....,.....,.....
- 19-Security Problems are:,.....,.....
- 20-The importance of E-Banking are:,.....,.....
- 21-The new ways to do business are:,.....,.....
- 22-Main feature of e-commerce are:,.....,.....
- 23-The infrastructures in B2B should cover:,.....,.....,.....

Q3/ Enumerate of the following statements:

- 1- Services / Transactions in E-Banking
- 2- Non Transactional Activities
- 3- Transactional Activities
- 4- Drawback of E-banking
- 5- E- Banking devices
- 6- Services covered under E-Banking
- 7- Advantages of Automated Teller Machines
- 8- Disadvantages of ATMs

- 9- Advantages of debit cards
- 10- Disadvantages of debit cards
- 11- Parties to credit card holders
- 12- Types of credit card
- 13- Characteristics or features of credit card
- 14- Advantages of Credit Cards
- 15- Disadvantages of credit cards
- 16- The benefits of the EFT
- 17- Common EFT services
- 18-Advantages of using the Electronic Fund Transfer
- 19-Disadvantages of using the Electronic Fund Transfer
- 20-Features of a Demat Account
- 21-Demat Advantages
- 22-Demat Disadvantages
- 23-Various constituents and concepts in depository system or Players involved in dematerialization
- 24- Features of E-wallet
- 25- Features of Google pay
- 26- Features of PhonePe
- 27- Benefits of using Paytm wallet
- 28- Benefits of Google Pay
- 29- Benefits of Phonepe
- 30- Types of E-Banking
- 31- Advantages and Disadvantages of Internet Banking
- 32- What Internet Banking Offers?
- 33- Types of Telephone Banking Systems
- 34- Services access in Telephone Banking
- 35- Mobile Banking Applications
- 36- Electronic payment methods
- 37- Benefit of smart cards
- 38- Benefit of Digital cash
- 39- Benefit of E-Cheque
- 40- E-banking risks
- 41- Risks posed to security

- 42- Importance of E-Banking In Business
- 43- The new ways of business
- 44- Feature of e-commerce
- 45- Reliable payment infrastructure in B2B

Q4/ Explain the following statements:

- 1- History of E-Banking
- 2- Why E banking?
- 3- Uses of E-Banking
- 4- Why E-Banking important?
- 5- Advantages of E-Banking to Banks
- 6- Advantages of E-Banking to Customers
- 7- Procedure of Dematerialization of Securities
- 8- Procedure of E-wallet
- 9- Pre cautions to be taken for E-Security
- 10- Critical Issues in E-Security
- 11- Security problems
- 12- What Do We Have to Achieve and how to Achieve Security problems?

Q5/ Write the differences between the following statements:

- Electronic Banking and Internet Banking
- Electronic Banking and Traditional Banking
- Credit Card and Debt Card
- Google Pay and PhonePe
- RTGS and NEFT

Good luck