

SHRI GURU NANAK DEGREE COLLEGE

PREET VIHAR , RUDRAPUR

B.COM.-3RD SEM
BC-304 E-BANKING

Long Answer Questions — E-Banking (BC-304)

Unit I: Introduction to E-Banking

1. Define E-Banking. Discuss its nature and scope in modern banking.
2. Explain the concept and importance of E-Banking in India.
3. Describe the major components of E-Banking.
4. Discuss the Indian perspective of E-Banking and its evolution.
5. Explain traditional banking vs. internet banking.
6. What are the challenges faced by E-Banking in India?
7. Discuss the role of technology in the growth of E-Banking.
8. Explain the advantages of online banking for customers.
9. Explain the benefits of online banking for banks.
10. Write a detailed note on various internet banking portals.

Unit II: E-Banking Systems

11. Explain Mobile Banking: its features, advantages, and limitations.
12. Discuss the concept and working of Internet Banking.
13. Explain Secure Hypertext Transfer Protocol (SHTTP) with examples.
14. Discuss the process of online delivery of financial products.
15. What is a Transfer Protocol? Explain its relevance in E-Banking.
16. Explain the Secure Electronic Transaction (SET) method.
17. Describe different types of Internet Payment Models.
18. Explain the working of payment gateways in E-Banking.
19. Discuss the role of encryption in E-Banking systems.
20. Explain two-factor authentication and its importance in E-Banking.

Unit III: E-Banking Risks

21. Discuss the infrastructure problems associated with E-Banking.
 22. What is the impact of lack of skilled manpower on E-Banking?
 23. Discuss the legal framework governing E-Banking in India.
 24. Explain the socio-cultural aspects affecting E-Banking adoption.
 25. Describe how money laundering occurs through E-Banking.
 26. Explain the common types of banking frauds in E-Banking.
 27. Suggest measures to reduce fraud risks in E-Banking.
 28. Discuss the role of RBI in regulating E-Banking risks.
 29. Explain data privacy issues related to E-Banking.
 30. How can customers protect themselves from E-Banking risks?
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Unit IV: Electronic Payment Systems

31. Explain Real-Time Gross Settlement (RTGS) system in detail.
32. What is an Electronic Fund Transfer? How does it work?
33. Discuss the role of ATMs in Electronic Payment Systems.
34. Explain the working of credit cards in E-Banking.
35. Explain smart cards and their uses in Electronic Payments.
36. Discuss different types of Electronic Payment Systems.
37. What are the benefits of Electronic Payment Systems for customers?
38. Explain E-Banking and digital signatures.
39. Discuss the challenges in implementing secure Electronic Payments.
40. Explain how E-Payment systems ensure transaction security.

Unit V: Evaluation of E-Banking System

41. Explain the main advantages of E-Banking for the economy.
42. Discuss the limitations of E-Banking for banks and customers.
43. Evaluate the impact of E-Banking on traditional banking.
44. Explain the pre-requisites for successful E-Banking implementation.
45. Discuss how to ensure customer trust in E-Banking.
46. Explain the role of cyber laws in E-Banking operations.
47. Discuss the future of E-Banking in India.
48. Evaluate the impact of COVID-19 on E-Banking growth.
49. Suggest measures to improve the effectiveness of E-Banking.
50. Write a detailed note on trends and innovations in

Short Answer Questions — E-Banking (BC-304)

Unit I: Introduction to E-Banking

1. What is E-Banking?
2. Give any two features of E-Banking.
3. Name any two E-Banking components.
4. What do you mean by 'Internet Banking'?
5. Define Online Banking.
6. Mention two benefits of Online Banking.
7. Write any two challenges of E-Banking in India.
8. State two differences between traditional banking and E-Banking.
9. What is meant by banking portal?
10. Name any two banks in India providing E-Banking services.

Unit II: E-Banking Systems

11. What is Mobile Banking?
12. What does SHTTP stand for?
13. Define Secure Hypertext Transfer Protocol.
14. What is a Transfer Protocol?
15. Write the full form of SET.
16. What is Secure Electronic Transaction?
17. Name two types of Internet Payment Models.
18. What is meant by online delivery of financial products?
19. What is payment gateway?
20. What is two-factor authentication?

Unit III: E-Banking Risks

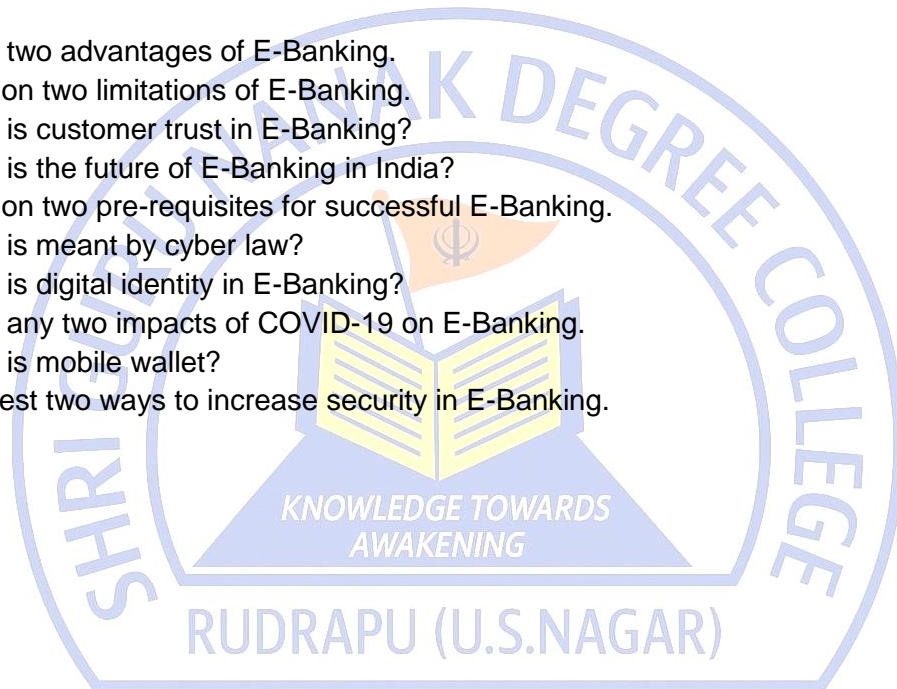
21. Mention any two infrastructure problems in E-Banking.
22. How does lack of skilled manpower affect E-Banking?
23. What is money laundering?
24. Give any two examples of E-Banking frauds.
25. What is phishing in E-Banking?
26. Write two legal issues in E-Banking.
27. How does E-Banking impact privacy?
28. Name any two measures to prevent E-Banking frauds.
29. Who regulates E-Banking in India?
30. What is cyber security in E-Banking?

Unit IV: Electronic Payment Systems

31. What is RTGS?
32. Expand EFT.
33. What is Electronic Fund Transfer?
34. What is a Debit Card?
35. What is a Credit Card?
36. What is a Smart Card?
37. Mention two benefits of E-Payment systems.
38. What is a digital signature?
39. Name any two Electronic Payment Systems.
40. What is the difference between ATM and Debit Card?

Unit V: Evaluation of E-Banking System

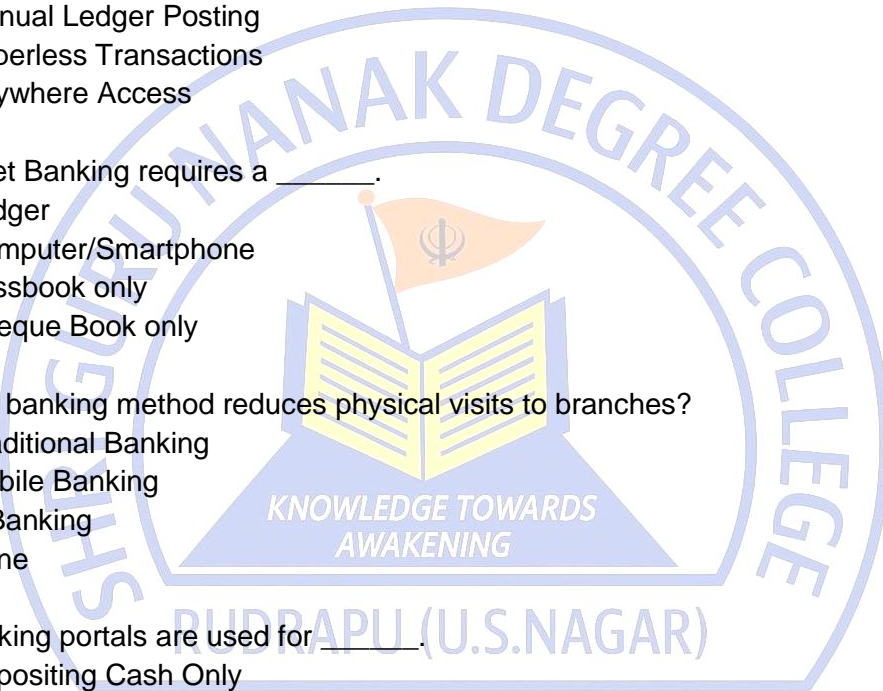
41. State two advantages of E-Banking.
42. Mention two limitations of E-Banking.
43. What is customer trust in E-Banking?
44. What is the future of E-Banking in India?
45. Mention two pre-requisites for successful E-Banking.
46. What is meant by cyber law?
47. What is digital identity in E-Banking?
48. Write any two impacts of COVID-19 on E-Banking.
49. What is mobile wallet?
50. Suggest two ways to increase security in E-Banking.



Objective Type Questions — E-Banking (BC-304)

Unit I: Introduction to E-Banking

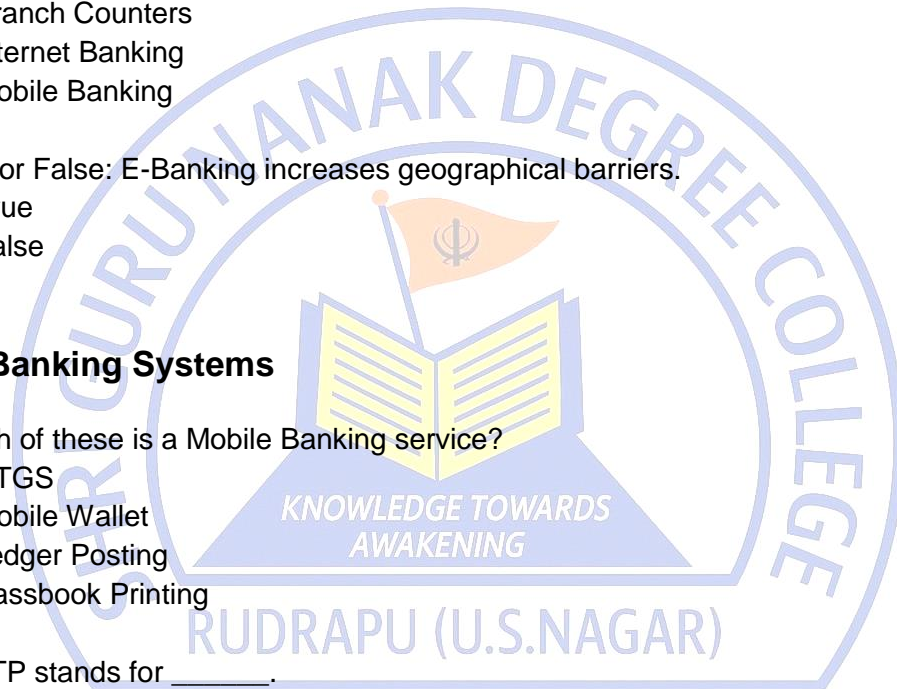
1. E-Banking stands for _____ Banking.
 - a) Electronic
 - b) Economic
 - c) Efficient
 - d) Easy
2. Which of the following is NOT a feature of E-Banking?
 - a) 24x7 Service
 - b) Manual Ledger Posting
 - c) Paperless Transactions
 - d) Anywhere Access
3. Internet Banking requires a _____.
 - a) Ledger
 - b) Computer/Smartphone
 - c) Passbook only
 - d) Cheque Book only
4. Which banking method reduces physical visits to branches?
 - a) Traditional Banking
 - b) Mobile Banking
 - c) E-Banking
 - d) None
5. E-Banking portals are used for _____.
 - a) Depositing Cash Only
 - b) Paying Utility Bills Online
 - c) Issuing Passbooks
 - d) None
6. Indian banks started internet banking in which decade?
 - a) 1970s
 - b) 1980s
 - c) 1990s
 - d) 2000s

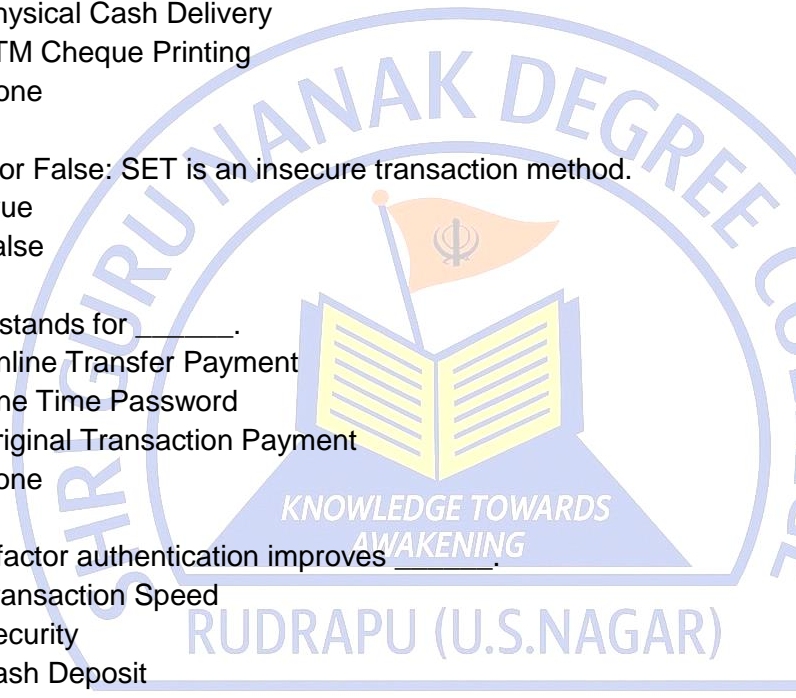


7. One major challenge for E-Banking is _____.
a) Physical Branch Expansion
b) Cyber Security Threats
c) Manual Errors
d) Long Queues
8. Online banking saves _____.
a) Time and Cost
b) Only Cash
c) Hard Copies
d) None
9. E-Banking components do NOT include:
a) ATMs
b) Branch Counters
c) Internet Banking
d) Mobile Banking
10. True or False: E-Banking increases geographical barriers.
a) True
b) False

Unit II: E-Banking Systems

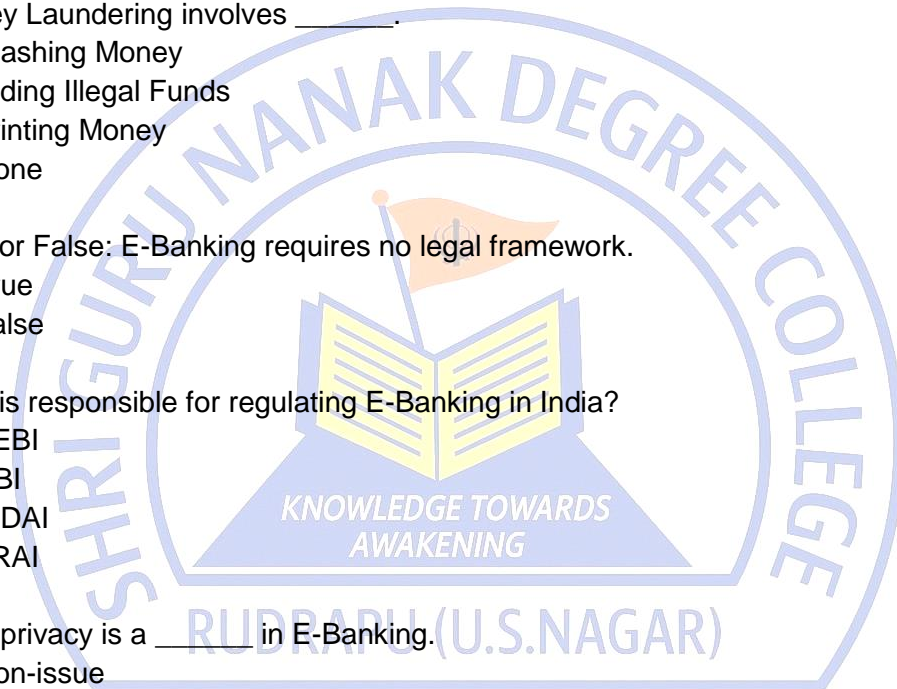
11. Which of these is a Mobile Banking service?
a) RTGS
b) Mobile Wallet
c) Ledger Posting
d) Passbook Printing
12. SHTTP stands for _____.
a) Simple Hypertext Transfer Protocol
b) Secure Hypertext Transfer Protocol
c) Secure High Transfer Protocol
d) Standard Hypertext Transfer Protocol
13. Which is used for secure online payments?
a) SET
b) Cash Payment
c) Cheque Payment
d) Demand Draft



14. Transfer Protocol ensures _____.
a) Manual Transactions
b) Security & Data Transfer
c) Depositing Cash
d) Filing Returns
15. Which is NOT an Internet Payment Model?
a) Credit Card Payment
b) Debit Card Payment
c) Cash Counter Payment
d) Net Banking
16. Online delivery of financial products means _____.
a) E-FDs & E-Loans
b) Physical Cash Delivery
c) ATM Cheque Printing
d) None
17. True or False: SET is an insecure transaction method.
a) True
b) False
18. OTP stands for _____.
a) Online Transfer Payment
b) One Time Password
c) Original Transaction Payment
d) None
19. Two-factor authentication improves _____.
a) Transaction Speed
b) Security
c) Cash Deposit
d) Branch Visits
20. True or False: E-Banking system uses encryption for data security.
a) True
b) False
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Unit III: E-Banking Risks

21. Lack of skilled manpower affects E-Banking _____.
a) Expansion
b) Hardware
c) Furniture
d) None
22. Which is a common E-Banking fraud?
a) Cheque Return
b) Phishing
c) Teller Mistake
d) Cash Counting Error
23. Money Laundering involves _____.
a) Washing Money
b) Hiding Illegal Funds
c) Printing Money
d) None
24. True or False: E-Banking requires no legal framework.
a) True
b) False
25. Who is responsible for regulating E-Banking in India?
a) SEBI
b) RBI
c) IRDAI
d) TRAI
26. Data privacy is a _____ in E-Banking.
a) Non-issue
b) Major Concern
c) Hardware Issue
d) Marketing Issue
27. Socio-cultural factors affect _____.
a) ATM Machine Design
b) Customer Adoption of E-Banking
c) Branch Opening
d) Passbook Printing
28. True or False: Phishing attacks target customer passwords.
a) True
b) False



29. Which is NOT an E-Banking risk?
- a) Hacking
 - b) Money Laundering
 - c) Manual Ledger Posting
 - d) Data Theft
30. Secure password management helps prevent _____.
- a) Hacking
 - b) Cheque Bounce
 - c) Cash Shortage
 - d) ATM Queue
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Unit IV: Electronic Payment Systems

31. RTGS stands for _____.
- a) Rapid Transfer Global System
 - b) Real-Time Gross Settlement
 - c) Reliable Transfer Guarantee System
 - d) Real-Time Group Settlement
32. EFT means _____.
- a) Electronic Funds Transfer
 - b) Electronic File Transfer
 - c) E-Funds Transaction
 - d) None
33. ATM stands for _____.
- a) Automatic Teller Machine
 - b) Automated Teller Machine
 - c) Automatic Transfer Machine
 - d) Automated Transfer Money
34. Which is a plastic money instrument?
- a) Cheque
 - b) Credit Card
 - c) Demand Draft
 - d) Cash
35. Smart Cards store _____.
- a) Only Cash
 - b) Only Coins

- c) Digital Data
- d) Cheques

36. True or False: Credit Cards are used for immediate payment deduction.

- a) True
- b) False

37. Which system uses digital signatures?

- a) Manual Ledger
- b) E-Payment
- c) Cash Payment
- d) Cheque Payment

38. True or False: E-Payment systems are faster than manual payments.

- a) True
- b) False

39. Payment gateway ensures _____.

- a) Physical Cash Collection
- b) Secure Online Transactions
- c) Manual Ledger Entry
- d) Loan Approval

40. Which is NOT an Electronic Payment System?

- a) RTGS
- b) EFT
- c) Demand Draft
- d) Credit Card

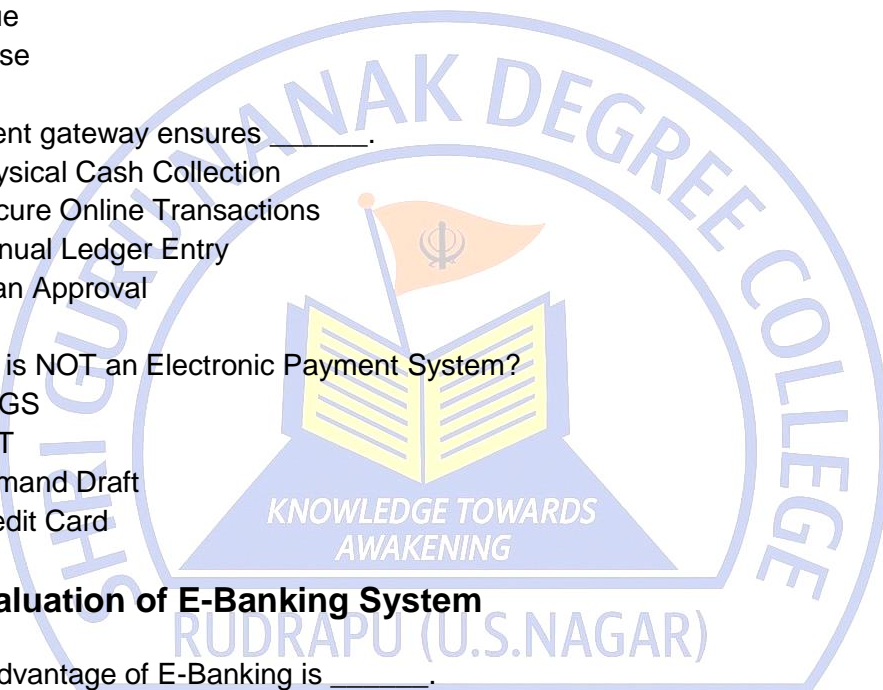
Unit V: Evaluation of E-Banking System

41. One advantage of E-Banking is _____.

- a) 24x7 Service
- b) Long Queues
- c) Paperwork Increase
- d) Manual Passbook

42. Which is a limitation of E-Banking?

- a) No Fraud Risk
- b) Internet Downtime
- c) Always Secure
- d) None



43. True or False: Customer trust is important for E-Banking growth.

- a) True
- b) False

44. Which law helps secure E-Banking operations?

- a) Civil Law
- b) Cyber Law
- c) Tax Law
- d) Contract Law

45. Which is NOT a pre-requisite for E-Banking?

- a) Internet Access
- b) Computer Literacy
- c) Manual Ledger Book
- d) Secure Network

46. One trend in E-Banking is _____.

- a) Manual Ledger
- b) Passbook Printing
- c) Mobile Wallet
- d) Queue System

47. Which of these boosts E-Banking security?

- a) Weak Password
- b) OTP
- c) Sharing PIN
- d) Ignoring Updates

48. E-Banking during COVID-19 _____.

- a) Decreased
- b) Stayed Same
- c) Increased
- d) Stopped

49. Mobile wallet is a type of _____.

- a) Cash Payment
- b) Physical Ledger
- c) Digital Payment
- d) Cheque Book

50. True or False: E-Banking will replace all branches completely.

- a) True
- b) False

