

Seat No		Student Signature		Jr. Supervisor Signature	
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B.C.A (Part II) (Semester IV) (NEP-20) Examination March/April, 2024

Set 3

Balasaheb Desai College, Patan

Subject Name: 95025 E- Banking

Day & Date:-Wednesday 24/04/2024

Total Marks: 50

Time: -10:30 am to 11:30 am

Period – 1 Hours

Page – 4

Marks Obtained		Examiner Signature	
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Instructions: 1) Each question carries 2 marks.

2) write the correct alternatives (A, B, C or D) into the square on right side.

Answer questions choosing the correct alternatives given below

1. How many scheduled commercial banks have EFT facility available

A 35

B 45

C 55

D 65

2. How many centers have EFT facility available?

A 15 centers

B 14 centers.

C 13 centers

D 12 centers

3. Any EFT limit on the amount of individual transaction?

A No limit.

B Rs. 5,00,000.

C Rs. 50,00,000.

D Rs. 25,00,000.

4. _____ is a technology that allows you to access your bank account from a mobile device.

A Home banking

B Mobile banking

C Internet banking.

D Television banking

5. Which has been made possible by the application of information technology?

A Date mining.

B Date warehousing

C Databases.

D Support systems.

6. _____ is a technique to reveal the strategic information hidden in the data warehouses.

A Data mining.

B Data warehousing

C Data bases

D Support systems

7. _____ is the demographic information about customers to help banks focus on particular segments

A Date mining

B Date warehousing

C Data analysis

D Support systems

8. Who recommended the RBI to establish a data warehouse on banking and finance?

A Dr. Rangarajan.

B M.M. Shah

C M. Venkat Ram

D Vasudevan.

9. The universal set of standards for EDI is known as _____.

A EDIFACT.

B EDI.

C ISO

D BIS

10. Which of the following is the gateway in India EDI services worldwide?

A Satyam online

BSNL.

B

MTNL

C

D VSNL.

11. When SHIFT network was came to India?

December 1, 1991.

A December 2, 1991.

B

C December 3, 1991.

D December 4, 1991

12. How many standard message categories in SWIFT?

A 10 types

B 9 types

C 8 types.

D 7 types.

13. The banking operations are carried through a single banking office is _____.

A branch banking

B unit banking

C commercial banking

D universal banking

14. The banking operations are carried through a network of branches are called_____.

A branch banking

B unit banking

C commercial banking.

D universal banking

15. The banking which attracts deposits and lending for only short periods is known as _____.

A commercial banking

B unit banking

C branch banking

D development banking

16. Deposit banking is also called as ____.

A commercial banking.

B unit banking.

C branch banking

D development banking.

17. In India every scheduled bank has to maintain with RBI a cash balance equivalent of all the deposit liabilities called as _____.

A open market ratio.

B cash reserve ratio.

C bank reserve ratio.

D credit reserve ratio.

18. During 1969, how many banks were nationalized?

- A 15 B 14
C 16 D 17

19. During 1980, how many banks were nationalized?

- A 7 B 6
C 5 D 8

20. The _____ acts as an agent of the RBI.

- A SBI B ICICI
C IOB D HDFC

21. Which committee recommended the establishment of private sector banks in India?

- A Dr. Rangarajan committee. B Narashimham committee
C Rajendran committee. D Govindarajan committee.

22. RBI was set up in the year_____.

- A 1935. B 1934.
C 1933 D 1932.

23. _____ has been constituted as a corporate body having perpetual succession and a common seal.

- A RBI. B ICICI.
C HDFC. D IOB.

24. The Indian _____ is the market in which short term funds are borrowed and lent.

- A Money market B Open market
C Closed market. D Credit market

25. Where did bill market first developed?

- A USA B London.
C France D Italy.

