

(EBK10112)

**E-BANKING DEGREE EXAMINATION,
DECEMBER 2016.**

First Semester

Banking

**Paper I — PRINCIPLES AND PRACTICES OF
BANKING**

(Regulation 2012)

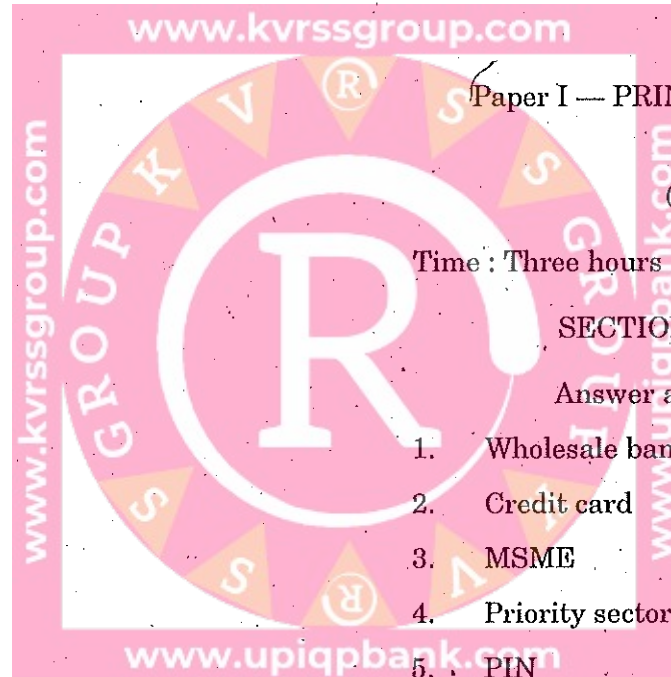
Time : Three hours

Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks).

Answer any FIVE of the following.

1. Wholesale banking
2. Credit card
3. MSME
4. Priority sector
5. PIN
6. Regional rural banks
7. Factoring
8. Promissory note.



SECTION B — (5 × 8 = 40 marks)

Answer ALL questions.

9. (a) Explain the concept of financial services. Describe the different types of financial services.

Or

- (b) Discuss the functions of reserve bank of India.

10. (a) How is credit risk management done in banks?

Or

- (b) Discuss different modes of creating charge while sanctioning loans by a banker.

11. (a) What are the rights and duties of a banker?

Or

- (b) Discuss the general relationship between banker and customer.

12. (a) State the conditions necessary for a banker to honour cheques presented for payment.

Or

- (b) What is endorsement? State the different types of endorsement.

13. (a) Enumerate the principles of sound lending policy.

Or

- (b) Discuss the importance of NPA management in banks.

SECTION C — (1 × 15 = 15 marks)

Case Study (Compulsory)

14. In many urban areas and business centres banks are installing Cash Deposit – Machines (CDM) in selected branches for compliance and easy deposit of money. There are many apprehensions and doubts is practical usage of these machines even in educated customers also. As a manager of a urban branch you are asked to create awareness an this aspect. Suggest the suitable measures for optimum usage of these machines by all customers.

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Paper II – BANKING TECHNOLOGY

(Regulation 2012)

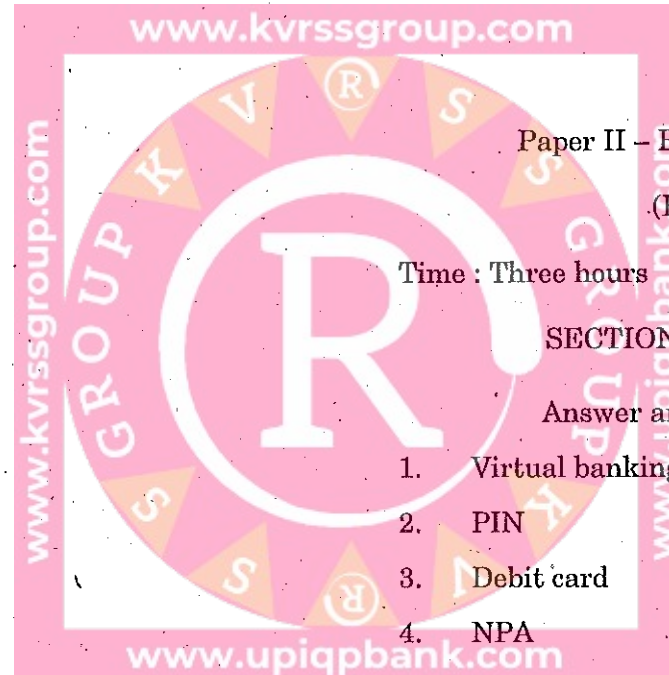
Time : Three hours

Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following.

1. Virtual banking
2. PIN
3. Debit card
4. NPA
5. Nienet
6. Digital signature
7. Cyber crime
8. Off share banking



SECTION B — (5 × 8 = 40 marks)

Answer ALL questions.

9. (a) What is E-banking? Explain the services offered by E-banking.

Or

- (b) Discuss the global developments in banking technology.
10. (a) What is online banking? State its advantages and disadvantages.

Or

- (b) Explain various types E-banking products and their uses.
11. (a) Explain communication network scenario in India.

Or

- (b) Enumerate audit measures and disaster management.
12. (a) What is cheque truncation system? How the signature is stored in database?

Or

- (b) Explain methods and procedures of computerised accounting in electronic environment.

13. (a) Explain about EFT and its uses.

Or

- (b) Discuss the different types of electronic-magnetic cards.

SECTION C — (1 × 15 = 15 marks)

Case Study (Compulsory)

14. Prime Minister 'Mudra Yojana' is launched by Government to assist cottage and small scale industries and small artisans in the form of loan without security under simple terms and conditions through banks. As a credit manager of a bank explain how you are going to implement in the branch and suggest suitable procedure for its effective implementation.

SECTION C — (1 × 15 = 15 marks)

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Case Study (Compulsory)

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14. The Trial Balance of the Dena Bank Ltd. as on 31.12.2014 is as follows.

	Rs.
Paid up share capital	10,00,000
Bills discounted	9,00,000
General reserve	3,85,000
Cash credits and over drafts	14,00,000
Furniture	20,000
Fixed Deposits	20,00,000
Profit and Loss account (Cr.)	1,10,000
Stamps	5,000
Unclaimed dividends	5,000
Loans	23,00,000
Saving deposits	25,00,000
Cash in hand	2,50,000
Cash at bank	6,50,000
Investments (at cost)	4,75,000

of the total loans, Rs. 2,85,000 is doubtful Rs. 24,00,000 loans are fully secured by the bank. for Rs. 4,00,000 debts (including Rs. 1,15,000 from direction) the bank holds personal securities for one or more persons over and above the personal securities of the debtor. For the balance debts, there is no security except the personal surety of the debtors them selves. Liability for bills accepted on beself of customers is Rs. 5,00,000.

The directors of bank want that the investments must be shown at market value is the balance sheet at Rs. 5,00,000. Prepare the bank balance sheet in the prescribed preforma.

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Banking

Paper III – ACCOUNTING AND FINANCE FOR
BANKERS

(Regulation 2012)

Time : Three hours

Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following.

1. Principles of Double entry book keeping
2. Basel – II
3. Suspense account
4. Journal
5. ATM
6. Passbook
7. Net present value
8. Capital and Revenue concepts.

SECTION B — (5 × 8 = 40 marks)

Answer ALL questions.

9. (a) What do you understand by EMI. Discuss the procedure for calculating EMI with suitable example.

Or

- (b) Explain different types of subsidiary books.

10. (a) What are the objectives of accounting? Explain the various accounting concepts.

Or

- (b) What are NPAS? How these are calculated in banks?

11. (a) Enumerate the significant features of accounting systems of banks.

Or

- (b) Explain different methods of calculation of foreign exchange.

12. (a) Define accounting standards and state any four familiar accounting standard.

Or

- (b) What is capital budgeting? Examine its need and importance.

13. (a) Discuss the disclosure requirements of a bank.

Or

- (b) Prepare a bank reconciliation statement from the following particulars.

- (i) Balance as per pass book Rs. 30,000.
(ii) Cheques issued were for Rs. 8,000, but not presented for payment Rs. 5,000.
(iii) Cheques worth's Rs. 5,000 were paid in to the bank but not collected were Rs. 2,300.
(iv) Interest credited in pass book only Rs. 225.
(v) A cheque for Rs. 750 entered in cash book collection side, but it was for gotten to be sent to bank.
(vi) Cheques collected and credited in pass book only were for Rs. 3,000/-
(vii) Commission debited in pass book only for Rs. 200.
(viii) Wrong credit given in pass book for Rs. 150.

SECTION C — (1 × 15 = 15 marks)

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Case Study (Compulsory)

14. There is a slogan in the business "Innovate or die". It is not an exception to banking sector. So many new products related to IT are introduced in banks. As a manager of a rural branch of a nationalised bank, Head office asked you to prepare a feasibility report related to information technology requirements in the branch. What are the factor you consider to prepare the report and suggest suitable related technological installements in the branch.

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Paper IV – INFORMATION TECHNOLOGY, DATA
COMMUNICATIONS AND ELECTRONIC BANKING

(Regulation 2012)

Time : Three hours

Maximum : 70 marks

SECTION A — (5 × 3 = 15 marks)

Answer any FIVE of the following.

1. Input devices
2. NFSNET
3. PDO
4. Control panel
5. Data mining

6. CD Rom

7. Interface

8. RTGS.

11. (a) Discuss about project management tools.

Or

(b) What are the measures to be taken to provide cyber security according to cyber law 2000?

SECTION B — (5 × 8 = 40 marks)

Answer ALL questions

9. (a) Discuss the various elements of a computer.

Or

(b) What are the different types of networks?

12. (a) Discuss the recent trends in IT in banking sector.

Or

10. (a) What are the organisational management and technology dimensions of information system?

(b) How are funds transferred transfer RTGS, state the manisom of RTGS regulation 2004.

Or

(b) What is software? Explain different types of software.

13. (a) Explain about prestic wallet Technology.

Or

(b) What is the importance of functional defer devices in date design and data modelling.