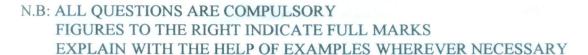
# SYBBI Sem IV Reg Etam April - 28 S.Y.B.B.I SEMESTER IV

# INFORMATION TECHNOLOGY IN BANKING AND **INSURANCE - II**

TIME: 2Hrs & 30 Min

Marks: 75



## Q.1 Answer the following:

A) State whether the following are true or false (Any 8)

(08 M)

- 1. ACH stands for American Clearing House
- 2. UPI stands for Universal Payment Interface
- 3. Anywhere banking allows customers to access banking facilities from anywhere across the country
- 4. Spam refers to unsolicited emails
- 5. Smart quill computer pen can read handwriting only from paper
- 6. Registration to RBI is mandatory for every company intending to commence business of credit information
- 7. Settlement in RTGS is done in real-time
- 8. Oracle, MySQL are examples of RDBMS tools
- 9. Waterfall model is a SDLC.
- 10. There are seven phases in SDLC

### B) Match the following: (Any 7)

(07 M)

Part A		Part B	
1	Authenticity	a	Transmission media
2	Encryption	b	Data accumulated from wide range of source
3	Decryption	c	digital signature
4	Electronic Coaxial cable	d	electronic token
5	Fiber optics	e	Add a new slide.
6	Data warehouse	f	plaintext
7	OLTP	g	Create new presentation.
8	Electronic Cheque	h	ciphertext
9	Ctrl + N	i	Light guided media
10	Ctrl + M	j	Captures and stores data from transactions in real time

### Q.2 Answer the following:

A)	What is Virtual bank	ng? What services ar	e available in virtual banking?	(15 M)
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OR

- B) What is ATM? What are its functions? (08 M)
- C) Explain the modes of EPS  $(07 \, M)$

Q.3 Answer the following:

A) Describe the System Development Life Cycle and its phases. (15 M)

OR

B) What is a Data Center? What are services offered by data centers?	(08 M)
C) What is Data Mining? What it's is scope?	(07 M)
Q.4 Answer the following:	
A) Describe the electronic payment and its protocols?	(08 M)
B) What is a Smart Quill pen? What are its features?	(07 M)
OR	
C) What is a SET? What are its features?	(08 M)
D) Explain the RBI regulations and supervision with regards to E-Banking	(07  M)
Q.5 Answer the following:	
A) Describe the process of creating PowerPoint presentation?	(08 M)
B) Explain the google drive? What are its uses	(07  M)
OR	
C) Write Short notes on following: (Any three)	(15 M)
1) SMS banking	
2) IDRBT	
3) E-cheques	
4) Electronic Clearing Systems	
5) Outlook express	

XXX