

21/4/23

S.Y.B.B.I
SEMESTER IV
INFORMATION TECHNOLOGY IN BANKING AND
INSURANCE - II



TIME: 2Hrs & 30 Min

Marks: 75

N.B: ALL QUESTIONS ARE COMPULSORY
 FIGURES TO THE RIGHT INDICATE FULL MARKS
 EXPLAIN WITH THE HELP OF EXAMPLES WHEREVER NECESSARY

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 banking? What services are available in virtual banking? (15 M)
 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