

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)
EXAMINATION: DECEMBER - 2024
SECOND SEMESTER

Sub: E-Banking & Financial Services (MCB-214)

Date: 12/12/2024

Total marks: 60

Time: 10.00 am to 12.30 pm

Instruction: 1) All questions are compulsory.

2) Figures to the right indicate full marks.

Q. 1 Answer the following questions. (Attempt any two) (32)

1. What is RTGS (Real Time Gross Settlement) and how does it differ from other payment systems?
2. What security measures are in place to protect users from online banking frauds? How can users identify and prevent falling victim to online banking scams and frauds?
3. How has E-Banking evolved over the years, from its inception to the present day? What are the major milestones in the evolution of E-Banking, and how have they shaped the banking industry?
4. What is NEFT (National Electronic Funds Transfer) and how does it facilitate electronic fund transfers?

Q. 2 Answer the following questions. (Attempt any two) (16)

1. What are the importance of insurance in financial planning and risk management
2. What is the role of depositories in the financial market infrastructure? How do depositories facilitate the holding, transfer, and settlement of securities?
3. What are the main advantages of using depository services for investors and issuers?
4. What are the key challenges faced by housing finance institutions in India?

Q. 3 Write short notes. (Attempt any three) (12)

1. Advantages of Depository system
2. Functions of Credit Ratings
3. Merchant Banks in India
4. Security measures to protect users from online banking frauds
5. Characteristics of Financial Services
6. Role and Need of Credit Ratings