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MASTER OF COMMERCE (M.COM)
EXAMINATION: MAY - 2025
SECOND SEMESTER

Sub: E-Banking & Financial Services (MCB-214/ MCB24-205)

Date: 10/05/2025

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 the definition of E-Banking and how does it differ from traditional banking? Can you explain the concept of E-Banking and its significance in today's financial landscape?
2. What is the basic concept of a mutual fund and how does it operate?
3. 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?
4. What is RTGS (Real Time Gross Settlement) and how does it differ from other payment systems?

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

1. What are the primary technologies used in E-Banking platforms to ensure security and functionality?
2. What are the key challenges faced by housing finance institutions in India?
3. What are the main advantages of using depository services for investors and issuers?
4. What are the major functions and powers of SEBI as a regulatory authority?

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

1. Security measures to protect users from online banking frauds
2. Anytime, anywhere banking
3. Impact on Banks
4. Advantages and Disadvantages of Factoring
5. Role and Need of Credit Ratings
6. Characteristics of Financial Services