

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)
EXAMINATION: MAY - 2026
SECOND SEMESTER

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

Date: 11/05/2026

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 are the primary functions of banks in an economy? How have recent banking reforms impacted the Indian banking sector?
2. What is the significance of financial services in today's economy? How do financial services facilitate economic growth and development?
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 is the role of depositories in the financial market infrastructure? How do depositories facilitate the holding, transfer, and settlement of securities?
2. What are the key challenges faced by housing finance institutions in India?
3. How does the integration of technologies like biometric authentication and encryption enhance the reliability of E-Banking systems?
4. What is the importance of insurance in financial planning and risk management?

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

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