

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)

EXAMINATION: MAY - 2024

SECOND SEMESTER

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

Date: 11/05/2024

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

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 primary technologies used in E-Banking platforms to ensure security and functionality?
4. What are the major functions and powers of SEBI as a regulatory authority

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

1. Types of frauds associated with online banking
 2. Functions of Financial Services
 3. Mutual Funds
 4. Advantages of Depository system
 5. Functions of Credit Ratings
 6. Merchant Banks in India
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