

205: E-Banking

Part :II Full Marks: 100

Time: 3 hours Pass Marks: 45

(N.B.: Answer any 5 (five) of the following question. The figures in the right margin indicate full marks.)

1. a) Describe the basic units of a Computer System with their functionalities. 6
b) What is Operating System? Name some OSs which are used in your bank. What are the differences between Multiuser and Multitasking system? 8
c) Why BIOS is used in computer system? 2
d) What are the differences between LAN and WAN? What is VPN? 4
2. a) What is RDBMS? What are the differences between RDBMS and Flat File Database? Name some popular RDBMS. What do you understand by DCL, DML, DDL, in respect of the RDBMS? 6
b) What do you understand by CIA in respect of the Data Security? Describe the customer data security policy of your bank when data is in motion or data is in rest. 10
c) How does social engineering act as a threat to information security? 4
3. a) What do you mean by Fintech? Why Fintech is important for sustainable growth of a bank? 8
b) What are the responsibilities of ADC Department of a branch? How the ATM/CRM cash loading and customer dispute is settled by the bank? 8
c) What is POS? How does it work? What functionalities are performed through Branch & Agent POS? 4
4. a) Describe the process of customer On-boarding through e-KYC in CellFin or eIBS. Briefly describe the advantages of account opening through e-KYC over manual process. What are the customer types in e-KYC system as per Bangladesh Bank guideline for the bank account opening through e-KYC system? 8
b) "Cellfin- all of your banking through one app" do you agree with the statement?- justify it. 4
c) Describe the different types of cards issued by your bank along with their features? What is the difference between VISA and NPSB network? 8
5. a) What steps must be taken to ensure physical security for Desktop & Laptop computers? 8
b) Describe the standard password policy for an internet banking user. What do you understand by 2FA? 7
c) Write down names of the different ADC services which are available through ATMs. 5
6. a) What do you mean by Core Banking System (CBS)? What are the standard functionalities and controls a CBS should have as per Bangladesh Bank Core Banking Guidelines? Name some popular CBS used in banking industry. 12
b) Write down the information contained in the MICR line of an MICR cheque? Presently, which types of currency transaction is handled by BACH? 4
c) Mention the services available in i-Banking. 4
7. Distinguish between (any five): 5x4=20
 - a. BEFTN and RTGS
 - b. Agent Banking and Mobile Banking
 - c. DC and DRS
 - d. Operating System and Application Software
 - e. OTP and TPIN
 - f. Cyber Banking vs. Traditional Banking
 - g. ATM & CRM
8. Write short notes on any 5 (five) of the following: 5x4=20
 - a. Chat Bot
 - b. Digital Security Act
 - c. Payment Gateway
 - d. Micro Merchant
 - e. PCI DSS
 - f. IDTP
 - g. Digital Nano Financing

The End