

**THE INSTITUTE OF BANKERS, BANGLADESH (IBB)
94TH BANKING DIPLOMA EXAMINATION, 2022**

**DAIBB
INFORMATION TECHNOLOGY IN FINANCIAL SERVICES (IT)**

Subject Code :

2	0	4
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Time—3 hours

Full marks—100

Pass marks—50

[N.B. The figures in the right margin indicate full marks. Answer any five questions]

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|---|--------------|
| 1. (a) Draw the block diagram of a micro-computer system and discuss the functions of CPU and main memory. | 5+6=11 |
| (b) Discuss about LAN, WAN and network operating system. | 6 |
| (c) What is OMR? | 3 |
| 2. (a) Discuss about digital Bangladesh. | 8 |
| (b) Convert the following numbers: | 3×3=9 |
| (i) (B4C5) ₁₆ to binary | |
| (ii) (6056) ₁₀ to octal | |
| (iii) (11011.10) ₂ to decimal. | |
| (c) Why binary number system is used in computer? | 3 |
| 3. (a) Describe the stages of software development life-cycle. Define system software and application software with example. | 6+4=10 |
| (b) Discuss about database management system and its use. What are the differences between mobile banking and internet banking? | 6+4=10 |
| 4. (a) What is e-commerce? Discuss the features and benefits of e-commerce in Bangladesh. | 3+6=9 |
| (b) Discuss about m-commerce. Discuss about data encryption and decryption. | 3+6=9 |
| (c) What is phishing? | 2 |

[Please turn over

	Marks
5. (a) What do you understand by BIOS and discuss about its role in using a computer.	6
(b) Discuss about BACH and BEFTN operations in Bangladesh. Discuss about importance of RTGS on growth of business of banks.	8+4=12
(c) What is cheque truncation system?	2
6. (a) Discuss about the functions of a modern core banking software. What is parity check?	7+3=10
(b) What is audit trail? Discuss about the usefulness of ICT audit in banking operation.	4+6=10
7. (a) What is inter-branch reconciliation? How can computers be used for inter-branch reconciliation?	3+7=10
(b) Discuss about computerized online CIB operations and its benefits.	8
(c) What is API?	2
8. (a) Discuss about debit card, smart card and POS. Discuss the objectives of ICT Policy of Bangladesh.	6+6=12
(b) Discuss about digital wallet and mobile wallet. Give two uses of digital wallet.	6+2=8
9. (a) Briefly discuss about the following:	4×3=12
(i) Firmware	
(ii) Communication software	
(iii) ERP software	
(b) What are the benefits of digitization?	4
(c) What is National payment switch?	4
10. Write short notes on any four of the following:	5×4=20
(a) Digital signature	
(b) Digital financial inclusion	
(c) CHIPS	
(d) E-governance	
(e) Fire wall	
(f) Website.	