Module c banking technology-banking principale

1 A computer network mainly used to share
   o Data
   o Software
   o Hardware
   o **All of above**
   o None of these

2 Proper functioning of a computerized system is ensured by
   o Generation of audit trails
   o Exceptional transaction report
   o Tallying of cash book
   o **All of above**
   o None of these

3 In bus topology
   o Each node is joined to the central node by a separate link
   o Devices are connected in a closed loop
   o Information is passed from one node to another in series
   o **Devices on the network are connected to a single continuous cable**
   o All of above

4 In multi-user computer networking
   o Computers are based on a centralized processing concept
   o Various terminals are attached to the main computer
   o All data and information is kept on the main computer
   o Large number of users can be connected to a central computer
   o **All of above**

5 For uninterrupted power supply in branch computerization, the following device is used
   o **Online UPS**
   o Offline UPS
   o Convertor
   o Generator
   o None of these

6 Terminals Connected to a server is known as

- Clients
- Nodes
- **(a) and (b)**
- CPU
- None of these

7 In core banking system
- Branches are connected to a central host
- Branch automation modules and delivery channels are incorporated
- Transactions are done centrally and online
- **All of above**
- None of these

8 In star topology
- **Each node is joined to the central node by a separate link**
- Devices are connected in a closed loop
- Information is passed from one node to another in series
- Devices on the network are connected to a single continuous cable
- All of above

9 In ring topology
- Each node is joined to the central node by a separate link
- Devices are connected in a closed loop
- **Information is passed from one node to the other in series (d) (b) and (c)**
- All of above

10 Benefits in core banking system is
- Reliable centralized data recovery
- Data warehousing and data mining technologies
- Integrated customer centric services
- Core infrastructure can be used for future expansion
- **All of above**

11 The debit card offers
- o Revolving credit for certain period
- o Payoff the entire amount of card usage
- o **Online recover of amount of card usage**
- o All of above
- o None of these

12 ATMs provide
- o Round the clock service
- o Privacy in transaction
- o Anywhere banking facility
- o Quick and efficient service
- o **All of above**

13 From the bank point of view the advantage of ATMs are
- o Alternative to expand banking hours
- o Cash handling and cash transportation is avoided
- o Alternative of new branches
- o **All of above**
- o None of these

14 Security features available with smart cards are
- o Multiple pins
- o Retinal pattern verification
- o Dynamic signature verification
- o Vein recognition
- o **All of above**

15 The advantage of processor smart cards are
- o Security
- o Reliability
- o Longer life
- o **All of above**
- o None of these

16 Electronic purse may have following number of storage space

- o Only one
- o Two
- o **Several**
- o No storage space
- o None of these

17 Cheque truncation can be done by
- o Using MICR data
- o Sending Cheque by speed post
- o Using image processing
- o **(a) and (c)**
- o None of these

18 The credit card offers
- o **Revolving credit for certain period**
- o Payoff the entire amount of card usage
- o Online recover of amount of card usage
- o All of above
- o None of these

19 The charge card offers
- o Revolving credit for certain period
- o **Payoff the entire amount of card usage**
- o Online recover of amount of card usage
- o All of above
- o None of these

20 PIN is
- o Randomly generated sequence of digits
- o Postal index number
- o Stored in magnetic strip of the card
- o **(a) and (c)**
- o None of these

21 Mobile banking offers the following
- o Withdrawal of cash anywhere in India
- o Statement of account for a specific period
- o Transfer of funds from account to another account

- o **Balance inquiry**
- o None of these

22 Transaction of Internet banking excludes
- o **Withdrawal of cash anywhere in India**
- o Statement of account for a specific period
- o Transfer of funds from account to another account
- o Balance inquiry
- o None of these

23 MODEM does the following
- o Modulates digital signals into analogue
- o Demodulates analogue signals into digital
- o Converts data into image
- o **Both (a) and (b)**
- o None of these

24 A twisted pair cable consists of
- o **Two insulated copper wire**
- o An inner copper conductor held in position by circular spacers
- o Single copper wire
- o All of above
- o None of these

25 A coaxial cable consists of
- o Two insulated copper wire
- o **An inner copper conductor held in position by circular spacers**
- o Single copper wire
- o All of above
- o None of these

26 In an optical fibre data is transmitted through
- o A very thin glass or plastic fibres with a beam of light
- o Satellite
- o Laser beam driven by a high speed high current driver
- o **Both (a) and (c)**
- o None of these

27 In a microwave system
   o Radio waves are modulated to carry information
   o Wave beams are sent from one antenna to another
   o Along the route, the received data is amplified and retransmitted
   o Microwave signals may be passed on the satellite
   o **All of above**

28 A message switcher is used to
   o **Store and forward data to large number of terminals over a single communication channel**
   o Send more than one signal simultaneously over a single communication channel
   o Intercept and handle communication activities for the host computer
   o All of above
   o None of these

29 Multiplexer is used to
   o Store and forward data to large number of terminals over a single communication channel
   o **Send more than one signal simultaneously over a single communication channel**
   o Intercept and handle communication activities for the host computer
   o All of above
   o None of these

30 Front End Processor (FEP) is used to
   o Store and forward data to large number of terminals over a single communication channel
   o Send more than one signal simultaneously over a single communication channel
   o **Intercept and handle communication activities for the host computer**
   o All of above
   o None of these

31 A simplex transmission is capable of
   o **Transmitting data only in one direction**
   o Data movement in both the direction but only in one direction at a time
   o Providing a simultaneous two way communication
   o Data communication only
   o None of these

o

32 A Full- duplex transmission is capable of
   o Transmitting data only in one direction
   o Data movement in both the direction but only in one direction at a time
   o **Providing a simultaneous two way communication**
   o Data communication only
   o None of these

33 The upper value limit of an individual national electronic funds transfer (NEFT) transaction is
   o Rs. 20000
   o Rs. 50000
   o Rs. 100000
   o **None of these**

34 The committee which has recommended for establishment of data warehouse is known as
   o **Vasudevan Committee**
   o Rangarajan Committee
   o Saraf Committee
   o Shere Committee
   o None of these

35 Data mining techniques can be applied in
   o Predicting future trends based on information available
   o Credit risk analysis
   o Analysing demographic information about customers
   o **All of above**
   o None of these

36 Communication Technology
   o Facilitates the processing of data
   o **Helps in transmission of data**
   o Enables decision support system
   o Is a tool for data mining
   o All of the above

37 Which of the following is the gateway in India for EDI services worldwide?

- o Satyam online
- o BSNL
- o MTNL
- o **VSNL**
- o None of these

38 The universal set of standards for EDI is known as
- o **EDIFACT**
- o EDI
- o ISO
- o BIS
- o None of these

39 Banks can use a corporate website for
- o Dissemination of information
- o Financial advice
- o Accounts services
- o Selling Products
- o **All of these**

40 Computer based information systems offer
- o Data consistency
- o Data redundancy
- o Flexibility and ease for modification
- o **All of above**
- o None of these

41 Decision Support System (DSS) uses
- o Query language
- o Adhoc report generator
- o Statistical analyser
- o Graphics
- o **All of above**

42 Impact of IT on banks can be
- o Change in Organisational structure
- o Change in Organisational orientation
- o Change in service delivery channel

- o Change in customer aspiration
- o **All of above**

43 Information technology has resulted in
   - o Improved efficiency
   - o Innovative products
   - o Effective delivery system
   - o Enhanced Productivity
   - o **All of above**

44 A typical computerized environment constitutes three interdependent but separate components
   - o **Software, hardware and data**
   - o Hardware, software and UPS
   - o Software, modem and networking
   - o Software, people ware and data
   - o None of these

45 The risk broadly lead to
   - o Incorrect decision making leading to setback to business
   - o Interruption in activities due to loss of data, hardware, software, people ware
   - o Violation of privacy
   - o Direct financial loss due to computer frauds
   - o **All of these**

46 The phases of disaster recovery planning are:
   - o Awareness
   - o Preparation
   - o Testing
   - o Recovery
   - o **All of above**

47 The consequences of errors in computerized systems are more serious than in manual systems because:
   - o Computer systems process more data
   - o Errors in computer systems are generated at high speed, and the cost to correct may be high
   - o Users of computer systems perceive the computer outputs to be always correct

- o **All of above**
- o (a) and (c)

48 Compared to a manual system, in a computer system:
- o The methodologies for implementing controls change
- o Basic controls objectives change
- o Control objectives are more difficult to achieve
- o **All of above**
- o (a) and (b)

49 IS audit for the software used is carried out by CAATT. This type is known as:
- o The audit around the computer
- o The audit through the computer
- o **The audit with the computer**
- o All of above
- o None of these

50 Risk prone component(s) in computerized systems are:
- o Errors and omissions in data and software
- o Unauthorised disclosure of confidential information
- o Computer abuse and mis-utilisation of banks assets
- o Frauds
- o **All of above**

51 Effective control mechanism(s) in computerized environment are:
- o Preventive
- o Detective
- o Corrective
- o **All of above**
- o (a) and (c)

52 Objective of IS security is to insure;
- o Confidentiality
- o Integrity
- o Availability
- o **All of above**
- o None of these

53 Audit trail is :

- o **A chronological record of all events occurring in a system is**
- o Report submitted by auditors
- o A collection of record generated by database administrator
- o All of above
- o None of these