

Rayat Shikshan Sanstha's  
**Arts, Science & Commerce, College, Mokhada**  
**Department of Commerce**  
**Short Term Course – E- Banking**  
**Board of Studies – 2021 – 22**

Sr. No.	Designation	Name of the person
1	Chairman	Dr. L.D. Bhor (Principal)
2	Member	Prof. V.G. ( Co-ordinator)
3	Member	Mrs. Sangita Mukane , Br. Manager, Jawhar Urban Bank, Mokhada ( Expert)
4	Member	Prof. S. G. Mengal ( HOD of Department)
5	Member	Dr. A. N. Chandore (IQAC Co-ordinator)

**Minutes of the Meeting**

Board of Studies meeting of the Short term Course of Certificate Course in E- Banking was conducted on 02-09-2021 at 01.30 p.m. in the Department of Commerce. The following members were present in the meeting.

Following Points are discussed in this meeting.



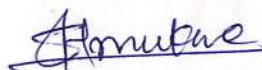
1. Syllabus formation of E- Banking short term course.
2. Dissemination of work
3. Encouragement of Student
4. Exam of short term course

  
Co-Ordinator



  
**PRINCIPAL**  
Arts Science and Commerce College  
Mokhada, Dist. Palghar

Members

Mengal S.G.   
Chaste V.G.   
Mukane S.H. 



Rayat shikshan Sanstha';s  
**Arts Science & Commerce, College, Mokhada, Dist. Palghar**  
**Department of Commerce**  
**Short Term Course – E-Banking Course**

**Notice**

Date –07/12/2021

All the students of S.Y. B.Com. Classes are hereby informed the department of Commerce organizes a Short Term Course of Certificate Course in **E-Banking Course** So, Interested student contact to Prof. Chothe V.G. till 15<sup>th</sup> December 2021 for the admission for this course.

Course Co-ordinator  
Department of Commerce

**Head / विभागाप्रमुख**  
Department of Commerce / वाणिज्य विभाग

**PRINCIPAL**  
Principal  
Arts, Science & Com. College  
Mokhada, Dist. Palghar





**RAYAT SHIKSHAN SANSTHA'S**



**Arts Science & Commerce, College, Mokhada,**

**Dist. Palghar**

**Syllabus**

**Short term course on**

**Certificate Course in UCS02 E- Banking**

**(With effect from the academic year 2021-2022)**



RAYAT SHIKSHAN SANSTHA'S

**ARTS, SCIENCE AND COMMERCE COLLEGE MOKHADA,  
DIST. PALGHAR**

**Department of Commerce  
Short Term course  
E-Banking Course**

**Syllabus**

**Unit I: -INTRODUCTION OF INDIAN BANKING**

**12 Lecture**

Meaning and Definitions of Banking -Evolution of Banking in India -Structure of Indian Banking System in India

**Unit II: -COMMERCIAL BANKING**

**12 Lecture**

Function of Commercial Banking - Primary and Secondary Functions of Bank - General Utility Function

**Unit III: -INTRODUCTION OF CORE BANKING**

**12 Lecture**

Essential Factors of Core Banking- Features of Core Banking- Advantages of Core Banking - Meaning Of E-Banking - Nature of E Banking - E Banking Transactions - Merits Of E-Banking - Demerits of E-Banking

**Unit IV: -BANKING TECHNOLOGY**

**12 Lecture**

Essential of Bank Technology -Payment System And Electronic Banking - Meaning Of ATM -Merits And Demerits Of ATM -Credit Card Meaning, Features Of Credit Card - Merits And Demerits Of Debit Card - Data Communication Network And EFT System - Role Of Technology Up Gradation And Its Impact On Bank -Case Study



## Question Paper Pattern

Time – 2 Hours

Marks – 50

Note- 1. All Questions are Compulsory.

2. Right sides number indicates marks.

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Q. 1. Write the answer in brief. Or	10
Q. 1. Write the answer in brief.	10
Q. 2. Write the answer in brief. Or	10
Q. 2. Write the answer in brief.	10
Q. 3. Write the answer in brief. Or	10
Q. 3. Write the answer in brief.	10
Q. 4. Write the answer in brief. Or	10
Q. 4. Write the answer in brief.	10
Q. 5. Write the answer in brief. Or	10
Q. 5. Write the answer in brief.	10

**Rayat Shikshan Sanstha's**  
**Arts, Science & Commerce College, Mokhada**  
**Commerce Department**  
**Short Term Course in E- Banking**

**Time Table 2021-22**

Time	Monday	Tuesday	Friday	Saturday
12-00 to 1-00	MSG	MSG	CVG	CVG

  
Co-Ordinator

  
**HOD** / विभागाप्रमुख  
Department of Commerce / वाणिज्य विभाग

  
**PRINCIPAL**  
Arts, Science & Com. College  
Mokhada. Dist. Palghar



## Arts Science &amp; Commerce, College, Mokhada, Dist. Palghar

Department of Commerce

Short Term course- E-Banking


Enrollment List - 2021 -22

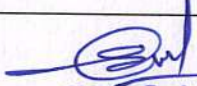


Sr. No.	Name of the Students	Class	
1	Bhadange Ajay Dasharath	S.Y. B.Com.	Ajay Dasharath
2	Bharmol Tushar Hiranman	S.Y. B.Com.	Tushar Bharmol
3	Bhusare Yogesh Jayram	S.Y. B.Com.	Yogesh Bhusare
4	Dakhane Ajay Jagannath	S.Y. B.Com.	Ajay Dakhane
5	<b>Damse Harshada Ananta</b>	S.Y. B.Com.	Harshada Damse
6	<b>Damse Lalita Shivram</b>	S.Y. B.Com.	Lalita Damse
7	Dhondaga Manoj Shankar	S.Y. B.Com.	Manoj Dhondaga
8	Dhum Darshan Dipak	S.Y. B.Com.	Darshan Dhum
9	Digha Jagdish Kamalakar	S.Y. B.Com.	Jagdish Digha
10	Girandhale Nilesh Prakash	S.Y. B.Com.	Nilesh Girandhale
11	Govind Hemant Jayram	S.Y. B.Com.	Hemant Govind
12	Govind Suraj Somnath	S.Y. B.Com.	Suraj Govind
13	Govind Yashwant Deu	S.Y. B.Com.	Yashwant Govind
14	Jadhav Akshay Jayram	S.Y. B.Com.	Akshay Jadhav
15	Kashid Ashok Tulshiram	S.Y. B.Com.	Ashok Kashid
16	Korade Manoj Parshuram	S.Y. B.Com.	Manoj Korade
17	Korda Bharat Kisan	S.Y. B.Com.	Bharat Korda
18	Lachake Vijay Hari	S.Y. B.Com.	Vijay Lachake
19	Mali Nandkoshor Shankar	S.Y. B.Com.	Nandkoshor Mali
20	<b>Mali Nisha Nanu</b>	S.Y. B.Com.	Nisha Mali
21	Mali Vishal Shriram	S.Y. B.Com.	Vishal Mali
22	Nikhade Ajay Kashinath	S.Y. B.Com.	Ajay Nikhade
23	Nikhade Ankit Kashinath	S.Y. B.Com.	Ankit Nikhade
24	Palve Sagar Shivram	S.Y. B.Com.	Sagar Palve
25	Pardhi Vishal Vittal	S.Y. B.Com.	Vishal Pardhi
26	Patil Ajay Arvind	S.Y. B.Com.	Ajay Patil
27	Patil Harshad Prakash	S.Y. B.Com.	Harshad Patil
28	Shid Ramesh Shankar	S.Y. B.Com.	Ramesh Shid

29	Valavi Ankush Chandar	S.Y. B.Com.
30	Vale Amit Mahadu	S.Y. B.Com.
31	<b>Warghade Diya Mohan</b>	S.Y. B.Com.
32	<b>Yele Chhakuli Keshav</b>	S.Y. B.Com.
33	Zinjurde Ravindra Ananta	S.Y. B.Com.
34	Achari Atul Suresh	S.Y. B.Com.



  
Coordinator

  
**HOD / विभागप्रमुख**  
Department of Commerce / वाणिज्य विभाग

  
**Principal**  
**PRINCIPAL**  
Arts, Science & Com. College  
Mokhada, Dist. Palghar









	Warghade Diya Mohan	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
31.		DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
32.	Yele Chhakuli Keshav	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
33.	Zinjurde Ravindra Ananta	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
34.	Achhari Atul Suresh	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE

Course Co-ordinator

  
**Head / विभागाध्यक्ष**  
 Department of Fine Arts



  
**PRINCIPAL**  
 Dr. L. B. Bhor  
 M.Com, B.ed. M.Phil, Ph.D.

Rayat Shikshan Sansthas,  
Arts, Science and Commerce College, Mokhada, District Palghar  
Short Term course

Certificate Course in E-Banking 2021-2022

Attendance ( Jan. )

Sr. No.	Name of the Students	17/10/22	18/10/22	21/10/22	22/10/22	24/10/22	25/10/22	28/10/22	29/10/22
1.	Bhadange Ajay Dasharath	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
2.	Bharmol Tushar Hiranman	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
3.	Bhusare Yogesh Jayram	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
4.	Dakhane Ajay Jagannath	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
5.	Damse Harshada Ananta	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
6.	Damse Lalita Shivram	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
7.	Dhondaga Manoj Shankar	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
8.	Dhum Darshan Dipak	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
9.	Digha Jagdish Kamliakar	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
10.	Girandhale Nilesh Prakash	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi
11.	Govind Hemant Jayram	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi	AB Lakshmi





31.	Warghade Diya Mohan	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
32.	Yeke Chhakuli Keshav	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
33.	Zinjurde Ravindra Ananta	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
34.	Achhari Atul Suresh	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE

Course Co-ordinator

Head / विभागप्रमुख  
Department of Commerce



Principal

PRINCIPAL  
Arts Science and Commerce College  
Mokhada, Dist. Palghar







31.	Warghade Diya Mohan	Diya	Diya	Diya	Diya	Diya	Diya	Diya	Diya	Diya
32.	Yeje Chhakuli Keshav	Yeje	Yeje	Yeje	Yeje	Yeje	Yeje	Yeje	Yeje	Yeje
33.	Zinjurde Ravindra Ananta	Bunaf.	Bunaf.	Bunaf.	Bunaf.	Bunaf.	Bunaf.	Bunaf.	Bunaf.	Bunaf.
34.	Achhari Atul Suresh	Atul	Atul	Atul	Atul	Atul	Atul	Atul	Atul	Atul

Course Co-ordinator

  
 Head / विभागाध्यक्ष  
 Department of Commerce



  
 PRINCIPAL  
 Principal  
 Arts Science and Commerce College  
 Mokhada, Dist. Paighar





31.	Warghade Diya Mohan	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
32.	Yeke Chhakuli Keshav	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
33.	Zinjurde Ravindra Ananta	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE
34.	Achhari Atul Suresh	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE	DHE

Course Co-ordinator

*[Signature]*

Head / In-charge  
Department of Commerce / Arts



*[Signature]*

PRINCIPAL  
Arts Science & Commerce College  
Mokhada, Dist. Paighar





31.	Warghade Diya Mohan	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>
32.	Yeke Chhakuli Keshav	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>
33.	Zinjurde Ravindra Ananta	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>
34.	Achhari Atul Suresh	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>	<del>DHE</del>

Course Co-ordinator

  
**Head / विभागाध्यक्ष**  
**Department of Commerce / वाणिज्य विभाग**  
**Department of Commerce**





**PRINCIPAL**  
**Principal**  
**Arts Science & Commerce College**  
**Mokhada, Dist. Palghar**







	Warghade Diya Mohan	Yele Chhakuli Keshav	Zinjurde Ravindra Ananta	Achhari Atul Suresh
31.				
32.				
33.				
34.				

  
Course Co-ordinator

  
Head  
Department of Commerce / वाणिज्य विभाग  
Department of Commerce




  
PRINCIPAL  
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Mokhada, Dist. Palghar

**Rayat Shikshan Sanstha's**  
**Arts, Science & Commerce, College, Mokhada**  
**Department of Commerce**  
**Short Term Course – E- Banking**

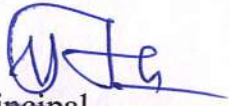
**Exam Notice**

**Date – 26/03/2022**

All the students of Short Term Course in E- Banking are hereby informed that the department organizes online exam on 12<sup>th</sup> April , 2022 at 01.00 pm. Exam is compulsory for course, attend the same.

  
Course Co-ordinator

  
**HOD / विभागप्रमुख**  
Department of Commerce / वाणिज्य विभाग

  
Principal  
**PRINCIPAL**  
Dr. L. D. Bhor  
M.Com, Bed, M.Phil, Ph.D.





# Rayat Shikshan Sansthas, Arts, Science and Commerce College, Mokhada, District Palghar

Short Term course Certificate Course in E-Banking 2021-2022

Class : S.Y.B.Com. Marks : 100

Year : 2021 -2022. Time : 1 Hrs.

INSTRUCTIONS : All questions are compulsory carry equal marks.

ई मेल ID खात्री पूर्वक टाका कारण त्यावरच आपल्याला प्रमाणपत्र देण्यात येणार आहे.

\*Required

1. Email \*

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2. Full Name

---

3. College Name

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4. A cheque dated subsequent to the date of its issue is \_\_\_\_\_.

Mark only one oval.

- A. post dated cheque
- B. blank cheque
- C. crossed cheque
- D. account payee cheque



4/14/22, 8:44 PM

Rayat Shikshan Sansthas, Arts, Science and Commerce College, Mokhada, District Palghar



5. A drawer can also be a \_\_\_\_\_.

*Mark only one oval.*

- A. Payee.
- B. paymaster.
- C. banker
- D. creditor

6. The rate at which RBI discounts approved bill of exchange is \_\_\_\_\_.

*Mark only one oval.*

- A. bank rate
- B. interest rate
- C. exchange rate
- D. discount rate

7. The lien is \_\_\_\_\_.

*Mark only one oval.*

- A. method to create charge over customers property
- B. not used for respective customers account.
- C. not used for loan
- D. used for loan



8. One rupee notes bear the signature of \_\_\_\_\_.

Mark only one oval.

- A. president of India
- B. prime minister of India
- C. governor of Reserve Bank of India
- D. secretary, Ministry of finance (Government of India).

9. Small coin depot is the property of \_\_\_\_\_.

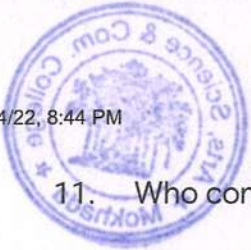
Mark only one oval.

- A. State bank of India
- B. Government of India
- C. Reserve bank of India
- D. Indian bank.

10. A Banking company whose license is cancelled may appeal to the \_\_\_\_.

Mark only one oval.

- A. High court.
- B. Supreme court
- C. RBI.
- D. Central government



11. Who controls credit in India?

Mark only one oval.

- A. Government of India.
- B. RBI.
- C. SBI.
- D. Indian bank

12. IFCI was established in \_\_\_\_\_.

Mark only one oval.

- A. 1947.
- B. 1948
- C. 1951
- D. 1956.

13. RTGS means \_\_\_\_\_.

Mark only one oval.

- A. Real Time Gross Settlement.
- B. Real Turn Gross Settlement.
- C. Real Technique Gross Settlement
- D. Real Towards Gross Settlement

14. KYC means \_\_\_\_\_.

Mark only one oval.

- A. know your customer.
- B. know your creditor.
- C. know your cost.
- D. know your card.



15. RTGS system works \_\_\_\_\_ days in a year

Mark only one oval.

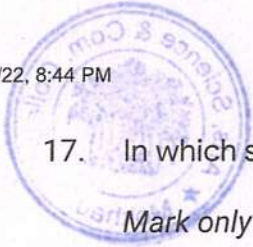
- A. 365.
- B. 362
- C. 300.
- D. 305.

16. The most liquid asset is \_\_\_\_\_.

Mark only one oval.

- A. gold.
- B. bill of exchange.
- C. government bonds.
- D. cash.





17. In which system computers are based on the centralized processing concept?

Mark only one oval.

- A. Multi-user computer networking
- B. Stand-alone computer networking
- C. Processing computer system
- D. Frame computer system

18. The head office of a bank is responsible for\_\_\_\_\_.

Mark only one oval.

- A. only Bank-level planning
- B. only Bank-level planning, control functions
- C. bank-level planning, control functions and policy decision
- D. only services to the branches

19. Core banking is a \_\_\_\_\_ branch computerization model.

Mark only one oval.

- A. decentralized
- B. centralized.
- C. unified
- D. ATM



20. ATMs are primarily used for performing the \_\_\_\_\_ functions.

Mark only one oval.

- A. infrastructure
- B. computer-based
- C. banking
- D. hospitalized

21. \_\_\_\_\_ is a technology that allows you to access your bank account from a mobile device.

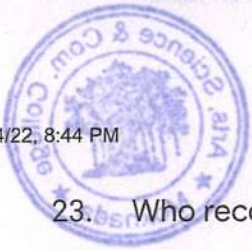
Mark only one oval.

- A. Home banking
- B. Mobile banking
- C. Internet banking.
- D. Television banking

22. Which has been made possible by the application of information technology?

Mark only one oval.

- A. Data mining.
- B. Data warehousing
- C. Databases.
- D. Support systems.



23. Who recommended the RBI to establish a data warehouse on banking and finance?

Mark only one oval.

- A. Dr. Rangarajan.
- B. M.M. Shah
- C. M. Venkat Ram
- D. Vasudevan.

24. Communication technology \_\_\_\_\_.

Mark only one oval.

- A. facilitates the processing of data.
- B. helps in transmission of data
- C. enables decision support system.
- D. is a tool for data mining.

25. The banking operations are carried through a single banking office is \_\_\_\_\_.

Mark only one oval.

- A. branch banking
- B. unit banking
- C. commercial banking
- D. universal banking

26. The Indian \_\_\_\_\_ is the market in which short term funds are borrowed and lent.

Mark only one oval.

- A. Money market
- B. Open market
- C. Closed market.
- D. Credit market



27. MICR refers to \_\_\_\_\_.

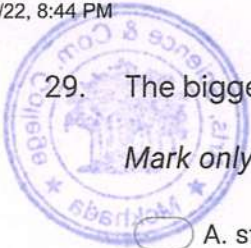
Mark only one oval.

- A. Magnetic Ink Character Recognition
- B. . Magnetic Ink Company Recognition
- C. Magnetic Ink Cross Recognition.
- D. Magnetic Ink Community Recognition.

28. Banking regulation act was passed in the year \_\_\_\_\_.

Mark only one oval.

- A. . 1934.
- B. . 1946.
- C. 1949.
- D. . 1948.



29. The biggest constraint in E-banking is \_\_\_\_\_.

Mark only one oval.

- A. start-up cost.
- B. maintenance cost.
- C. training cost.
- D. security cost.

30. Mobile banking offers the following.

Mark only one oval.

- A. Withdrawal of cash anywhere in India
- B. Statement of account for a specific period.
- C. Transfer of funds from one account to another account.
- D. Balance enquiry.

31. \_\_\_\_\_ is an example of an auction site.

Mark only one oval.

- A. E-bay.
- B. Ibibo
- C. .Facebook.
- D. .Orkut.

32. Two types of trading in the financial markets

Mark only one oval.

- A. electronic delivery
- B. .Courier.
- C. Door delivery.
- D. Post delivery.



33. The Secure Electronic Transaction protocol is used for \_\_\_\_\_.

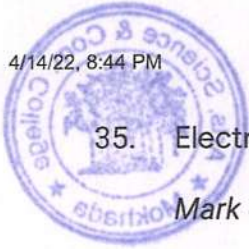
Mark only one oval.

- A. credit card payment
- B. cheque payment.
- C. electronic cash payments.
- D. payment of small amounts for internet services.

34. A digital certificate \_\_\_\_\_.

Mark only one oval.

- A. . is an electronic message uniquely identifying the message sender.
- B. . is a summary of a plain text document.
- C. . is a reliable third party that authenticates the message sender.
- D. is used to identify the owner of a private key and related public key.



35. Electronic payment system is a-----.

Mark only one oval.

- A. software.
- B. . hardware.
- C. application.
- D. . package.

36. In Electronic cash payment \_\_\_\_.

Mark only one oval.

- A. . debit card payment system is used.
- B. customer buys several electronic coins which are digitally signed by coin issuing bank.
- C. credit card payment system is used.
- D. RSA cryptography is used in the transactions.

37. In Electronic cash payment\_\_\_\_\_.

Mark only one oval.

- A. . customer not withdraws coins in various denominations signed by the bank.
- B. the bank has a database of issued coins.
- C. not issues coins.
- D. the bank cannot trace a customer.

38. A digital signature is \_\_\_\_\_.

Mark only one oval.

- A. bit string giving identity of a correspondent.
- B. unique identification of a sender.
- C. an authentication of an electronic record by tying it uniquely to a key only a sender knows.
- D. an encrypted signature of a sender.



39. The Secure Electronic Transaction protocol is used for \_\_\_\_\_.

Mark only one oval.

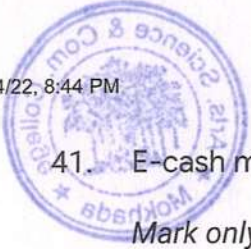
- A. credit card payment.
- B. cheque payment.
- C. electronic cash payments.
- D. payment of small amounts for internet services.

40. M. banking means.

Mark only one oval.

- A. To perform actions on his / her mobile device.
- B. To perform actions on his / her internet service.
- C. To perform actions on his / her webpage.
- D. To perform actions on his / her pc.





41. E-cash means.

Mark only one oval.

- A. to transfer money between different parties over a network.
- B. to transfer cheque between different parties over a network.
- C. to credit money between different parties over a network.
- D. to credit cheque between different parties over a network.

42. Why are Credit Cards useful?

Mark only one oval.

- It is helpful in case of contingent purchasing
- There is an increase in sales indirectly
- All the above

43. Which of the following tasks cannot be performed by internet banking?

Mark only one oval.

- Transferring of funds
- Payment of bills
- Investment purchase
- None of these

44. Memorize the PIN number and keep it in your wallet.

Mark only one oval.

- TRUE
- FALSE

45. PPF means

Mark only one oval.

- a) Pension Planning Funds
- b) Person having Pension Facilities
- c) Public Provident Fund
- d) Permanent Practitioner's Forum



46. The biggest constraint in E-banking is \_\_\_\_\_.

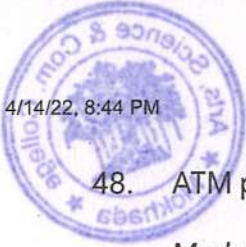
Mark only one oval.

- A. start-up cost.
- B. maintenance cost.
- C. training cost.
- D. security cost.

47. Internet banking refers to

Mark only one oval.

- a) Operation of account through internet
- b) Opening of account through ATM
- c) Both (a) & (b)
- d) None of above



48. ATM password to be shared only with

Mark only one oval.

- a) Spouse
- b) Obedient son
- c) Obedient daughter
- d) None of above

49. Interest on FDRs is compounded on

Mark only one oval.

- a) Monthly basis
- b) Quarterly basis
- c) Half yearly basis
- d) Yearly basis

50. What is RuPay Debit Card?

Mark only one oval.

- a) Domestic debit card
- b) Introduced by National Payments Corporation of India
- c) Accepted at all ATMs & PoS machines
- d) All of above

Arts, Science & Commerce College, Mokhada  
Department of Commerce



Short Term course- Certificate course in E-Banking  
Result ( Mark sheet) List - 2021 - 22


Date – 12/04/2022

Sr. No.	Roll No.	Student Name	Out of 50	Remark
1.	5001/21	Bhadange Ajay Dasharath	34	Pass
2.	5002/21	Bharmol Tushar Hiranman	35	Pass
3.	5003/21	Bhusare Yogesh Jayram	33	Pass
4.	5004/21	Dakhane Ajay Jagannath	22	Pass
5.	5005/21	<b>Damse Harshada Ananta</b>	31	Pass
6.	5006/21	<b>Damse Lalita Shivram</b>	29	Pass
7.	5007/21	Dhondaga Manoj Shankar	29	Pass
8.	5008/21	Dhum Darshan Dipak	26	Pass
9.	5009/21	Digha Jagdish Kamlakar	38	Pass
10.	5010/21	Girandhale Nilesh Prakash	26	Pass
11.	5011/21	Govind Hemant Jayram	37	Pass
12.	5012/21	Govind Suraj Somnath	36	Pass
13.	5013/21	Govind Yashwant Deu	35	Pass
14.	5014/21	Jadhav Akshay Jayram	37	Pass
15.	5015/21	Kashid Ashok Tulshiram	20	Pass
16.	5016/21	Korade Manoj Parshuram	25	Pass
17.	5017/21	Korda Bharat Kisan	29	Pass
18.	5018/21	Lachake Vijay Hari	27	Pass
19.	5019/21	Mali Nandkoshor Shankar	28	Pass
20.	5020/21	<b>Mali Nisha Nanu</b>	28	Pass
21.	5021/21	Mali Vishal Shriram	37	Pass
22.	5022/21	Nikhade Ajay Kashinath	36	Pass
23.	5023/21	Nikhade Ankit Kashinath	35	Pass
24.	5024/21	Palve Sagar Shivram	24	Pass
25.	5025/21	Pardhi Vishal Vittal	37	Pass
26.	5026/21	Patil Ajay Arvind	30	Pass
27.	5027/21	Patil Harshad Prakash	36	Pass
28.	5028/21	Shid Ramesh Shankar	29	Pass
29.	5029/21	Valavi Ankush Chandar	38	Pass
30.	5030/21	Vale Amit Mahadu	27	Pass
31.	5031/21	<b>Warghade Diya Mohan</b>	47	Pass
32.	5032/21	<b>Yele Chhakuli Keshav</b>	25	Pass
33.	5033/21	Zinjurde Ravindra Ananta	27	Pass
34.	5034/21	Achhari Atul Suresh	29	Pass

  
Coordinator

(Chotte v. G)


  
Head / विभागप्रमुख  
Department of Commerce / वाणिज्य विभाग

  
Principal  
Arts, Science & Com. College  
Mokhada, Dist. Palghar

**Rayat Shikshan Sanstha's**  
**Arts & Science & Commerce Science College, Mokhada**  
**Department of Commerce**  
**Academic Year – 2021-22**

**Report of Short Term Course – E-Banking**

The Department of Commerce has carried out Short Term course entitled "E-Banking" in the academic year 2021-22. Total 32 students have participated in this course. The students were taught Online banking system & transactions. The designed curriculum was completed in the stipulated time and exam was conducted to check the skills oriented by the students. All students have successfully completed this course.

  
Co-ordinator

  
**Head of Department**  
HOD भागप्रमुख  
Department of Commerce / वाणिज्य विभाग

  
**PRINCIPAL**  
Principal  
Arts, Science & Com. College  
Mokhada, Dist. Palghar





**Rayat Shikshan Sanstha, Satara**  
**Karmaveer Vidya Prabodhini**

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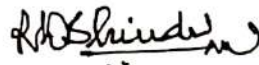
# CERTIFICATE

This is to certify that Shri / Smt Bhadange Ajay Dashrath  
..... (Class S.Y.B.Com. ) of  
(College) Arts, science & commerce college, Mokhada  
Dist. Palghar ..... has successfully completed  
a short term course in E-Banking  
Academic year 20 21 2022 (From Jan. 2022 to March. 2022 and  
secured A Grade.



  
PRINCIPAL



  
Executive Director  
Karmaveer Vidyaprabodhini

  
Chairman  
Karmaveer Vidyaprabodhi



**Rayat Shikshan Sanstha, Satara**  
**Karmaveer Vidya Prabodhini**

460

# CERTIFICATE

This is to certify that Shri / Smt. Bharmol Tushar Hiramam

(Class S.Y. B. Com) of

(College) Art's Science & Commerce Collage Mokhada

Dist - Palghar has successfully completed


a short term course in E-Banking

Academic year 20 21 20 22 (From Jan. 2022 To March 2022) and

secured A Grade.

  
PRINCIPAL



  
Executive Director  
Karmaveer Vidyaprabodhini

  
Chairman  
Karmaveer Vidyaprabodhi



**Rayat Shikshan Sanstha, Satara**  
**Karmaveer Vidya Prabodhini**


461

# CERTIFICATE

This is to certify that Shri / Smt Bhusare Yogesh Jayram  
..... (Class S.Y.B. Com) of  
(College) Arts Science & Commerce College, Mokhada  
Dist - Palghar..... has successfully completed  
a short term course in E-Banking  
Academic year 2021 2022 (From Jan. 2022 To March 2022) and  
secured A Grade.

  
PRINCIPAL



  
Executive Director  
Karmaveer Vidyaprabodhini

  
Chairman  
Karmaveer Vidyaprabodhi





**Rayat Shikshan Sanstha, Satara**  
**Karmaveer Vidya Prabodhini**

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# CERTIFICATE

This is to certify that Shri / Smt Dakhane Ajay Jagannath  
(Class S.Y.B.Com) of  
(College) Art's Science & Commerce Collage Mokhada  
Dist - palghar has successfully completed  
a short term course in E-Banking  
Academic year 20 21 20 22 (From Jan. 2022 To March 2022) and  
secured B Grade.



  
PRINCIPAL



  
Executive Director  
Karmaveer Vidyaprabodhini

  
Chairman  
Karmaveer Vidyaprabodhi



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**Rayat Shikshan Sanstha, Satara**  
**Karmaveer Vidya Prabodhini**

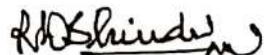
# CERTIFICATE


This is to certify that Shri / Smt Damse Harshada Ananta  
..... (Class S.Y.B.Com) of  
(College) Art's science & Commerce College Mokhada  
Dist - palghar has successfully completed  
a short term course in E-Banking  
Academic year 20 21 2022 (From Jan. 2022 To March 2022) and  
secured A Grade.



  
PRINCIPAL



  
Executive Director  
Karmaveer Vidyaprabodhini

  
Chairman  
Karmaveer Vidyaprabodhi