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**MANAGEMENT PROGRAMME
(BANKING AND FINANCE)**

Term-End Examination

December, 2018

**MS-425 : ELECTRONIC BANKING AND IT IN
BANKS**

Time : 3 hours

Maximum Marks : 100

(Weightage : 70%)

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- Note :** (i) *Attempt any five questions.*
(ii) *All questions carry equal marks.*
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1. What do you understand by Electronic Fund Transfer (EFT) ? Discuss the general recommendations regarding Electronic Fund Transfer (EFT) given by K.S. shere committee. Describe the initiatives taken to improve the payment system mechanism in India.
2. Explain the various types of communication channels. Describe satellite transmission and explain how VSAT network system can be used for improving the banking system.
3. What is a Decision Support System (DSS) ? Describe the essential characteristics of DSS. Explain the relationship of Information and Managerial Judgement within a DSS Environment.

4. Describe the role of clearing house in the clearance of cheques. Explain the MICR clearing system.
 5. Define Virtual Banking. What are the advantages and Limitations of Virtual Banking ? How is Virtual banking different from Traditional banking.
 6. Explain the meaning and principles of Supply Chain Management (SCM). Discuss the integrated approach to SCM solution.
 7. How is Computer Audit different from System Audit ? Describe the procedure followed for System Audit.
 8. What is a Data Warehouse and explain the need to have a data warehouse ? Discuss the important steps involved in the implementation of data warehouse in a bank.
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