

**MANAGEMENT PROGRAMME
(BANKING AND FINANCE)**

Term-End Examination

June, 2014

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

Time : 3 hours

Maximum Marks : 100

(Weightage 70%)

Note : (i) Answer any five questions.

(ii) All questions carry equal marks.

1. (a) 'A sluggish payment system acts as a limiting factor in an economy, which otherwise has potential for rapid growth'. Discuss.
(b) What initiatives have been taken to improve payment system mechanism ?

2. Explain in detail the Automated Teller Machine and the different components of ATM system. What are the advantages and limitations of ATMs ?

3. Explain the impact of Customer Relationship Management (CRM) on an organisation and customer management process. Discuss the key performance indicators for every aspect of customer management.

4. 'Computer security is very essential as the computer intrusions are rapidly increasing'. In the light of this statement discuss the manner in which computer security can be ensured.
 5. Explain the concepts of 'outsourcing' and 'co sourcing' and discuss their advantages and disadvantages. Explain the major phases through which organisations go during the process of outsourcing.
 6. What are Virtual Private Networks (VPN) ? Discuss the technology on which these networks function and the role played by them in the financial sector.
 7. Explain the technology related risks for a bank. Describe the types of Certification Authority Systems and discuss the roles and functions of certification authority.
 8. What is Data Warehousing ? Explain the major steps for data warehousing implementation.
-