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MS-425

**MANAGEMENT PROGRAMME
(BANKING AND FINANCE) (MPB)**

Term-End Examination

June, 2020

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

Time : 3 Hours

Maximum Marks : 100

Note : (i) Attempt any five questions.

(ii) All questions carry equal marks.

1. What do you understand by Network Standardization ? Discuss the different categories of standards. Describe the role of various organisations involved in the development or promotion of communication standards.
2. Explain the transformation brought about by internet in consumer banking. Discuss the major opportunities that internet provides for banks

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and other financial services institutions to reshape their organisations.

3. What is an ATM ? Describe the different models of ATMs. Explain the designing and functioning of Shared Payment Network System (SPNS).
4. Explain the concept and significance of Wireless Application Protocol (WAP). Discuss the technology and architecture of WAP. Where is WAP applied in the Financial Sector ?
5. 'There is an increased reliance on technology by banks to manage risks.' Discuss, how the use or failure of these technologies expose banks to risk. How do banks manage these risks ?
6. What do you understand by Groupware Computing ? Discuss the three areas of technology that constitute a groupware model. Describe the Group Decision Support System (GDSS).

7. Define data warehouse. Why do banks need to have a data warehouse ? What are the major steps involved in the implementation of data warehouse ?

8. Write short notes on any *four* of the following :
 - (a) Cryptography
 - (b) Virtual Private Networks (VPN)
 - (c) Credit Cards
 - (d) Customer Relationship Management (CRM)
 - (e) Virtual Banking