

**MANAGEMENT PROGRAMME
(BANKING AND FINANCE)**

Term-End Examination

December, 2022

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

Time : 3 hours

Maximum Marks : 100

Note : Attempt any **five** questions. All questions carry equal marks.

1. Explain the effect of Internet on the banking industry. Describe the different phases considered by banks while developing an Internet presence.
2. What do you understand by Decision Support System (DSS) ? Describe the Interactive decision-making process of DSS, and the essential characteristics of DSS.
3. Explain the meaning and functions of Supply Chain Management (SCM). What are the principles of SCM ? Discuss the Push versus Pull models of SCM.

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. What do you understand by the term ‘data warehouse’ ? Discuss the reasons behind implementing it in banks. What are the different steps involved in the implementation of data warehouse in a bank ?
6. Describe the Magnetic Ink Character Recognition (MICR) technology used in the clearing house operations. How is the MICR cheque processing different from the truncation of cheques system ?
7. Describe the Virtual Private Network (VPN). Explain the deployment of VPN and its role in the financial sector.
8. Write short notes on any **four** of the following :
 - (a) Real Time Gross Settlement System (RTGS)
 - (b) Smart Cards
 - (c) Biometric Security
 - (d) System Audit
 - (e) Automated Teller Machines (ATM)
 - (f) LAN