

**MANAGEMENT PROGRAMME  
(Banking and Finance)**

**Term-End Examination  
June, 2012**

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

*Time : 3 hours*

*Maximum Marks : 100  
(Weightage 70%)*

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- Note :** (i) Answer *any five* questions.  
(ii) All questions carry *equal* marks.
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1. Describe the different On-line Bill presentment and payment models and explain the Electronic Bill Presentment and payment system with its advantages.
2. What is Internet Banking ? Explain the advantages that occur to a bank by transforming traditional banking into internet banking.
3. What is 'Decision Support System'(DSS)? What are its characteristics ? Differentiate DSS from MIS.

4. What is the importance of document handling in a bank ? What are the different types of documents handled by banks? Discuss the different components of automated document management system.
  5. Explain the concept of 'Supply Chain Management'. Discuss its functions, advantages and pitfalls.
  6. What is meant by convergence of networks ? Discuss its need and the technologies supporting convergence.
  7. Discuss briefly the following :
    - (a) Cryptography
    - (b) Digital Signatures
  8. What is 'Data Warehousing'? Explain its importance for banks ? Discuss the major steps for Data Warehouse implementation.
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