

**MANAGEMENT PROGRAMME
(BANKING AND FINANCE)**

Term-End Examination

June, 2013

**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. Briefly describe the OSI Reference Model. Explain the functions of the Network Access layer, Transport layer and the Application layer for managing the communication task by the OSI model.
2. Explain the need for information systems in banks. Describe the structure of MIS in a bank highlighting the information support required for decisions to be taken at the levels of Top management, Middle management and Lower management.

3. (a) What are the six different groups into which the banking software can broadly be categorized to support various functions of a bank ?
(b) "A financial services website is comparable to the brick and mortar bank". Give your reasons to justify this statement.
4. What is "Electronic Data Interchange" ? How is it different from the traditional document exchange ? Discuss the EDI technology components and the process of EDI.
5. (a) Explain the concept of Satellite Transmission.
(b) Describe the advantages of VSAT technology for banks.
6. What do you understand by the term "Electronic Money" ? Briefly explain the following models used in the context of payment systems :
 - (a) Joint Electronic Payments Initiative (JEPI)
 - (b) Secure Electronic Transaction (SET) initiative
 - (c) Cyber cash
 - (d) Digi cash

7. (a) Explain the security threats in a typical local area network (LAN), viz, Impersonation, Eavesdropping, Data alteration, and Denial of Service.
- (b) Describe different categories of an Intrusion Detection System (IDS).
8. (a) What is data mining ? “Data Mining enhances the utility of an organization’s data warehouse”. Give your comments in support of this statement.
- (b) What are the technologies which support data mining solutions ?
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