

**MANAGEMENT PROGRAMME
(BANKING AND FINANCE)**

01352

Term-End Examination

June, 2016

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

Time : 3 hours

Maximum Marks : 100

(Weightage 70%)

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- Note : (i) Attempt any five questions.
(ii) All questions carry equal marks.*
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1. (a) What is an ATM ? What are the advantages and limitations of using an ATM ?
(b) Describe the components of an ATM which can be grouped under three categories, viz., Customer, System and Security Components.
2. (a) What is a Data Warehouse ? What is the primary motivation for a bank to implement a data warehouse ?
(b) Describe the process involved in building a data warehouse.
3. (a) What is meant by System Audit ? What is its importance in a computerized environment ? Describe the four basic objectives of System Audit.
(b) List out the differences between Computer Audit and System Audit.

4. (a) The fundamental requirement for “anytime, anywhere” banking is online real time transaction processing. Discuss.
(b) Describe the architecture of Client/Server model of computing and explain the functions of its three important components - Database Server, Client and Network System.
List the advantages and disadvantages of Client/Server computing.
5. (a) Give definition of E-Business. Discuss how is E-Business transforming key Business processes by using Internet Technologies.
(b) Distinguish between E-Business and E-Commerce.
6. (a) Describe the situations under which a person is said to have committed computer crime.
(b) Explain the computer crimes falling under the categories Physical crimes, Software related crimes and Data related crimes.
7. Explain the concept of a Decision Support System (DSS). What are the functions of a DSS ? Differentiate between an MIS and DSS.
8. (a) Explain the six major groups into which the Banking software can be broadly categorized to support its diverse functions.
(b) Describe the features required for an Online Banking Website.