

**MANAGEMENT PROGRAMME
(BANKING AND FINANCE)**

Term-End Examination

June, 2015

**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) Explain different ways of how one gets connected to Internet using On-line and Off-line connectivity methods.
(b) How does an Intranet differ from Internet ? Describe some important applications of an Intranet.
2. (a) What is a 'Smart Card' ? Describe the main advantages of Smart Cards used in Business.
(b) Identify the main components of a Microcontroller and describe its role in the Smart Card technology.
3. (a) Explain the general characteristics of a Banking System that is used for International operations.
(b) Describe the essential features of an On-line Banking Website.

4. What is the principle of Biometric Security ? Describe the different Biometric techniques that are widely used.
 5. What is Electronic Data Interchange (EDI) ? Discuss the EDI technology components and the process of EDI.
 6. What is Internet Banking ? Explain why Internet Banking has become a 'Strategic Necessity' for Banks. Discuss the opportunities offered by Internet Banking to Banks and its customers.
 7. What are the fundamental requirements for 'anytime, anywhere' banking ? Describe the client/server model of computing and its components to achieve the objectives of anytime, anywhere banking.
 8. Explain the concept of 'Data Warehousing'. Why Banks need to have data warehousing solutions ? Discuss the major steps in implementing a Data Warehouse.
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