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MS-425

**M. B. A. (BANKING AND FINANCE)
(MPB)**

Term-End Examination

December, 2024

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

Time : 3 Hours

Maximum Marks : 100

Note : (i) *Attempt any **five** questions.*

(ii) *All questions carry equal marks.*

1. What is 'Local Area Network' (LAN) ? Describe the software and hardware technologies used in LAN. Discuss the advantages of LAN.
2. What is 'Internet Banking' ? Discuss the advantages that occur to a bank by transforming traditional banking into internet banking.

3. Describe the Magnetic Ink Character Recognition (MICR) technology used in the clearing house operations. How is MICR cheques processing different from the truncation of cheques system ?
4. What is Electronic Data Interchange (EDI) ? Discuss the steps involved in the process of Electronic Data Interchange (EDI) and the applications of EDI in the banking industry.
5. Explain 'System Audit' and the basic objectives of System Audit. Describe the procedure followed for System Audit. How is System Audit different from Computer Audit ?
6. Discuss about 'Groupware Computing' and the technology used in different areas of a typical Groupware model.
7. Explain the concept of outsourcing. Discuss the major phases that are involved in the process of outsourcing decision in an organisation. What are the advantages and disadvantages of outsourcing ?

8. Write short notes on any *four* of the following :

- (a) Indian Financial Network (INFINET)
- (b) Mobile ATM
- (c) Smart Card
- (d) Customer Relationship Management (CRM)
- (e) Call Center
- (f) Cryptography

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