

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

**Term-End Examination  
June, 2025**

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

*Time : 3 Hours*

*Maximum Marks : 100*

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

(ii) All questions carry equal marks.

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1. What do you understand by Electronic Fund Transfer (EFT) ? Explain the different Online Bill presentment and payment models and the Electronic Bill Presentment and Payment System with its advantages.
2. Describe the 'Decision Support System' (DSS) and discuss the characteristics of DSS. How is 'Decision Support System (DSS) different from 'Management Information System' (MIS).

3. Describe the features of Credit Cards and Debit Cards. What steps are involved in the process of/purchasing goods and services from authorized merchants by using a Credit Card ?
4. Explain the concept and principles of 'Supply Chain Management' (SCM). What are the advantages and disadvantages of Supply Chain Management ?
5. What is Virtual Private Network (VPN) ? Describe the different categories of VPN products and the role of VPN in financial sector.
6. Describe the process and methodology of Disaster Recovery Planning and discuss how a Disaster Recovery Plan be made effective for banks.
7. What do you understand by a Data Warehouse ? Explain its importance for banks. Describe the major steps involved in a data warehouse building process.

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

- (a) Home Banking
- (b) Digicash
- (c) Outsourcing
- (d) Intellectual Property Rights
- (e) Digital Signature
- (f) Customer Relationship Management (CRM)

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