No. of Printed Pages : 3 **MS–425**

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

Term-End Examination

June, 2026

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.

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1. What do you understand by Electronic Fund Transfer (EFT) ? Discuss the general recommendations regarding Electronic Fund Transfer (EFT) given by K. S. Shere Committee. Describe the initiatives taken to improve the payment system mechanism in India.

2. What is an Automated Teller Machine (ATM) ? Discuss the different models of ATMs. What are the advantages and limitations of using an ATM ?

3. Describe the role of Clearing House in the clearance of cheques. Explain the MICR clearing system.

4. What is Electronic Data Interchange (EDI) ? Describe the EDI technology components and the EDI process. How are banks benefited by the use of EDI ?

5. What is Supply Chain Management (SCM) ? Describe the various functions and benefits of SCM. Briefly explain the characteristics of SCM in Electronic Commerce environment.

6. Explain the term 'System Audit' and its importance in a computerized environment. Discuss the four basic objectives of System Audit. How is System Audit different from Computer Audit ?

7. What is 'Groupware Computing' ? Explain the three areas of technology that constitute a groupware model. Discuss the Group Decision Support System (GDSS).

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

   (a) Indian Financial Network (INFINET)

   (b) Smart Card

   (c) Virtual Banking

   (d) Customer Relationship Management (CRM)

   (e) Cryptography

   (f) Data Mart

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