

Exam. Code : 109104

Subject Code : 2811

B.Com. (Hons.) Semester—IV

Group—I

**ELECTRONIC BANKING AND RISK
MANAGEMENT**

Paper—II

Time Allowed—3 Hours] [Maximum Marks—50

SECTION—A

Note :— Write short notes on any *ten* of the following. The answer to each question should be in upto *five* lines in length. Each question carries 1 mark.

10×1=10

1. (1) Mobile Banking
- (2) Cheque Truncation
- (3) RTGS
- (4) EFT
- (5) Information Audit
- (6) Asset Liability Management
- (7) Systematic Risk
- (8) INFINET
- (9) Operational Risk
- (10) Microfiche
- (11) Hedging
- (12) Credit Derivatives.

SECTION—B

Note :— Attempt any *two* questions. The answer to each question should be in upto *five* pages in length.

Each question carries **10** marks. $10 \times 2 = 20$

2. Define electronic banking. Discuss in detail the importance of electronic banking in the present Indian scenario.
3. Discuss various electronic banking facilities provided by banks to Indian customers.
4. Discuss the role and impact of information technology in banking. Discuss various developments in banking technology that have emerged at global level.
5. Write notes on : 5×2
 - (a) Electronic Fund Transfer System
 - (b) IT and Disaster Management.

SECTION—C

Note :— Attempt any *two* questions. The answer to each question should be in upto *five* pages in length.

Each question carries **10** marks. $10 \times 2 = 20$

6. What is risk in banking system ? Discuss various types of risks to which Indian banks are prone.
7. What is risk management ? Discuss various tools and techniques for risk management adopted by banks in India.
8. What are the RBI guidelines for effective asset liability management in banks in India ?
9. Discuss the methods adopted by banks in India to measure various risks.