

Exam. Code : 109104
Subject Code : 3044

B.Com. (Hons.) Semester—IV
ELECTRONIC BANKING AND RISK MANAGEMENT
Group—I 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 up to **five** lines in length. Each question carries **1** mark.

1. (1) Smart Cards
- (2) Electronic Clearing Service
- (3) Data Communications
- (4) Banknet
- (5) Interest Risk
- (6) Systematic Risk
- (7) RTGS Vs. NEFT
- (8) Credit risk
- (9) Benefits of Phone Banking
- (10) Nicnet
- (11) Capital Asset Pricing Model
- (12) IS Audit. 10×1=10

SECTION—B

Note : Attempt any **two** questions. The answer to each question should be up to **five** pages in length. Each question carries **10** marks.

2. What is electronic banking ? Discuss latest developments in electronic banking products and services provided by banks.
3. "Banking technology has made it simple and efficient to bank." Elaborate the statement.
4. Discuss different types of risks involved in the use of electronic banking.
5. Write notes on :
 - (a) Electronic Payment System
 - (b) IT and Service Quality. 10×2=20

SECTION—C

Note : Attempt any **two** questions. The answer to each question should be up to **five** pages in length. Each question carries **10** marks.

6. What is risk management ? Discuss various risk management measures adopted by banks in India.
7. What is asset liability management ? Discuss the role of RBI in asset liability management in banks in India.
8. What is systematic risk ? What measures banks adopt to measure and control systematic risk ?
9. "Enterprise risk management is also applicable to information system of a financial organization". Evaluate this statement with brief explanation. 10×2=20