

B.Com. (Hons.) 4th Semester

**ELECTRONIC BANKING AND RISK  
MANAGEMENT**

**Paper—Group—I, Paper—II**

Time Allowed—3 Hours]

[Maximum Marks—50

**Note :—**(1) Attempt any **TEN** questions from Section A.  
Each question carries 1 mark. Answer to each  
question should be in upto **10** lines in length.

(2) Attempt any **TWO** questions each from Section B  
and Section C. Each question carries **10** marks.  
Answer to each question should not exceed  
**5** pages in length.

**SECTION—A**

1. Write notes on any **TEN** of the following :—

- (a) Cheque Truncation.
- (b) Phone Banking.
- (c) RBI net.
- (d) Computer Audit.

- (e) Data Communication.
- (f) Microfiche.
- (g) Market Risk.
- (h) Systematic Risk.
- (i) Asset Liability Management.
- (j) Capital Adequacy.
- (k) Scenario Analysis.
- (l) Collateralized Lending.

### SECTION—B

2. Discuss in detail the various types of e-banking services offered by banks.
3. Write a comprehensive note on information system security and disaster management in banks.
4. “Technological developments in banking have substantially changed the banking industry over the globe in the recent past, banking is not the same as it used to be two decades ago”, explain this statement and highlight the major changes witnessed by banks over the globe.
5. What do you mean by electronic funds transfer system? Write a note on the various electronic funds transfer systems being used along with their challenges.



## SECTION—C

6. What do you mean by Credit Risk in a bank ? Discuss in detail the various tools which may be used to manage credit risk.
7. List out the various types of risks involved in a bank. Also discuss in detail the elements of risk management framework.
8. Discuss in brief the various types of techniques deployed by banks for the assessment and management of risk.
9. Discuss the need and important provisions of Asset Liability Management in Banks in brief.