

(i) Printed Pages : 2

Roll No.

(ii) Questions : 9

Sub. Code :

1	7	8	5	2
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Exam. Code :

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Bachelor of Commerce 5th Semester (Hons.)
(2125)

BANKING : ELECTRONIC BANKING AND
RISK MANAGEMENT

Paper : BCH 510

Time Allowed : Three Hours]

[Maximum Marks : 80

Note :— (1) Attempt any **four** parts from Section A. Each part carries **5** marks.

(2) Attempt any **two** questions from Section B. Each question carries **15** marks.

(3) Attempt any **two** questions from Section C. Each question carries **15** marks.

SECTION—A

1. Attempt any 4 parts :

- a. Write the importance of cheque truncation.
- b. Differentiate between RTGS and NEFT.
- c. What are the major security issues in electronic banking?
- d. Give the importance of disaster management.
- e. What do you understand by liquidity risk?
- f. Define enterprise-wide risk management.

SECTION—B

2. What is electronic banking? Discuss the various types of electronic products offered by banks.
3. How has the impact of technology changed the relationship between banks and customers?
4. Explain the concept of electronic funds transfer and discuss various systems used under it.
5. Write a note on :
 - a. Role of microfinance in financial inclusion
 - b. Information system audit

SECTION—C

6. Discuss the risk management framework in banks with reference to RBI guidelines.
7. Explain various types of risks faced by banks and measures to mitigate them.
8. Discuss in detail the role of technology in managing risks in banking operations.
9. Explain the various techniques used for Asset-Liability Management.