

(i) Printed Pages : 3]

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(ii) Questions : 9]

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**Bachelor of Commerce (Hons.)  
5th Semester Examination**

**1127**

**BANKING**

**(Electronic Banking and Risk Management)**

**Paper : BCH 510**

**Time : 3 Hours]**

**[Max. Marks : 80**

**Note :-** The students are required to attempt *four* questions from Section-A of short answer type, *two* questions from Section-B and C each of essay type. Each question in Section-A carries **5** marks, and in Section B and C, each question carries **15** marks.

**Section-A**

1. Explain in brief about the following :

(a) Define 'Electronic Banking.'

(b) What do you mean by 'Computer Audit' ?

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Turn Over

- (c) Define 'SWIFT.'
- (d) Define 'Credit Risk.'
- (e) Write any *two* approaches of 'Asset-Liability Management' in Banks.
- (f) What are 'BASEL-3 norms ?' 4×5=20

### **Section-B**

- 2. Define 'Electronic Banking'. What are the features of 'Electronic Banking' ? Describe in detail. 15
- 3. (a) Define and differentiate 'Mobile Banking' from 'Electronic Banking'. Which platform is more reliable and secured one ? Comment.
- (b) Describe various electronic products and their significance in Banking. 7,8
- 4. "Technology has revolutionized the way of providing the banking services". Do you agree or disagree ? Justify your stance. 15
- 5. Write short notes on the followings :
  - (a) Importance of 'Information System Audit'
  - (b) Current trends in Banking 5,10

### **Section-C**

6. (a) What are the various risks in Banking ?  
Describe. 6,9
- (b) What are the various techniques to manage asset  
and liability in Banks ? Describe. 15
7. Elucidate the role, significance and process of disaster  
management in Banking. 15
8. Elaborate in detail the risk management framework  
that is used in Banks. What is the importance of  
having risk management framework at place ? 15
9. Write short notes on followings :
- (a) Need of Information System Security
- (b) Measurement of Risks in Banks 6,9