

(i) Printed Pages: 2 Roll No. ....

(ii) Questions : 9 Sub. Code : 

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Exam. Code : 

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**Bachelor of Commerce 5<sup>th</sup> Semester (Hons.)**  
(2124)

**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 carrying **5** marks.

(2) Attempt any **TWO** questions each from Section-B and Section-C carrying **15** marks each.

**SECTION—A**

1. Attempt any **four** parts :

- (a) Write the features of Electronic Fund transfer system.
- (b) What is cheque truncation ?
- (c) Explain systematic risk in banks.
- (d) What is disaster management ?
- (e) Give the role of system security.
- (f) Write a note on NEFT.

## SECTION—B

2. What is electronic banking ? Write the features of electronic banking and types of electronic products.
3. How technology has led to the upgradation of banks ? Give the recent global trends in technology development.
4. Write notes on :
  - (a) Threats to online banking
  - (b) Information system audit.
5. Write in detail about factors affecting service quality of banks. Do you think private banks provide better service quality than public sector banks ?

## SECTION—C

6. Explain various types of risks faced by banks these days. What methods can be used to measure these risks ?
7. Write the process and elements of risk management framework in banks.
8. Explain the various techniques of assessment and managing the risks in banks.
9. Write notes on :
  - (a) Objectives of Asset Liability Management
  - (b) RBI Guidelines to manage Credit Risk.