

DEPARTMENT OF B.COM (BANK MANAGEMENT)

SUBJECT: BANKING TECHNOLOGY

SUB.CODE . ABM401

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Unit 1

Branch operation and core banking

Introduction and evolution of bank management - technology impact in banking operations – total branch computerization – concept opportunities – centralized banking – concept, opportunities, challenges and implementation
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Part A (2 Marks Each)

1. What is Bank management?
2. What is branch computerization?
3. What is core banking?
4. What is Centralised banking?
5. Expand the following - EDI, EFT, GPRS, GSM, HTML, HTTP, IP, LAN, MAN, SSL, WAP, WAN, WWW
6. What is EDI, EFT and GPRS?
7. What do you mean by GSM, HTML, HTTP and IP?
8. What is LAN, MAN, SSL, WAP, WAN and WWW?

Part B (5 Marks Each)

1. What is the evolution of bank management?
2. Write a note on branch computerisation.
3. What are the concepts in centralised banking?

Part C (10 Marks Each)

- 1 Explain the technology impact in banking operations.
- 2 Describe the opportunities and concept of branch computerisation.
- 3 Explain the opportunities and challenges in centralised banking

Unit 2

Delivery channels – over view of delivery channels – automated teller machine (ATM) – phone banking – call centres – internet banking – mobile banking – payment gateways – card technologies – MICR electronic clearing

Part A (2 Marks Each)

1. What is ATM?
2. Expand ATM.
3. What is phone banking?
4. What is call centres?
5. What is Internet Banking?
6. What is Mobile Banking?
7. What is Debit card and credit card?
8. What is Smart Card?
9. Expand MICR.
10. What is call centre?

Part B (5 Marks Each)

1. What are the various modes of delivery channels in Banking?
2. Explain the working of ATM.
3. What are the merits and demerits of Phone banking?
4. What are the features of internet banking?
5. Bring out the merits of internet banking.
6. What are the advantages of mobile banking?
7. What are the difference between debit and credit card?
8. What are the uses of MICR electronic clearing?
9. What are the functions of call centre?
10. What are the importance of call centres in banking?

Part C (10 Marks Each)

1. What are the functions of mobile banking?
2. Bring out the merits and demerits of internet banking.
3. What are the advantages and limitations of mobile banking?

4. What is smart card? What are the functions and uses of smart card?
5. Write about MICR electronic clearing.
6. Write a note on call centres.
7. What are the distribution channels of Internet Banking?
8. What are the problems in call centre services?

Unit 3

Back office operations – bank back office management interbranch reconciliation – treasury management – FOREX operations – risk management – data centre management – network management – knowledge management (MIS/DSS/EIS) – customer relationship management (CRM)

Part A (2 Marks Each)

1. What is a bank back office operation?
2. What is inter branch reconciliation?
3. What do you mean by treasury management?
4. Give examples for FOREX operations.
5. What is risk management?
6. What is data centre management?
7. What is network management?
8. What do you mean by knowledge management?
9. Expand MIS/DSS/EIS/CRM.
10. What is CRM?
11. What is liquidity risk and credit risk?
12. What is currency risk?
13. What is data ware house?

Part B (5 Marks Each)

1. Write a note on Bank back office operations.
2. What are the various types of risk?
3. What the importance and functions are of inter branch reconciliation?
4. What are the challenges in Risk management in Banking?
5. What are the activities of network management?

6. What is the importance of network management?
7. What are the stages of knowledge management?
8. What are the functions of Forex management?
9. Write a note on CRM in banking sector.
10. What are the importance and problems in CRM?
11. What are the advantages provided by the database system?

Part C (10 Marks Each)

1. What are the Risk Management Principles for Electronic Banking?
2. Explain the process of knowledge management.
3. Explain the challenges faced by network management?
4. What is the need and functions of network management?
5. Describe the challenges of knowledge management.
6. What are the differences between MIS/DSS/EIS
7. Describe the treasury operations of bank.
8. Explain the importance and uses of data centre management.

Unit 4

Interbank payment system – interface with payment system network – structured financial messaging system – electronic fund transfer – RTGSS – negotiated dealing system and securities settlement system – electronic money – E cheques.

Part A (2 Marks Each)

1. What is RTGSS?
2. Expand RTGSS.
3. What is EFT?
4. What is E-cheque?
5. What is digital signature?
6. What is interbank payment system?

Part B (5 Marks Each)

1. Write about payment system network.

2. Explain the working of EFT
3. What are the uses of E-money and E-Cheque
4. Write a note on RTGSS
5. What are the importance of negotiated dealing system?
6. What are the benefits of online payment system?
7. Explain the security schemes in electronic payment system.

Part C (10 Marks Each)

1. Write about payment system network.
2. Explain the working of EFT
3. What are the uses of E-money and E-Cheque
4. Write a note on securities settlements system.
5. What are the importance of securities settlement system?
6. What are the uses of EFT and ECS?
7. Explain in detail about the secure electronic payment protocol.

Unit 5

Contemporary issues in banking techniques – analysis of Rangarajan committee reports – E banking – budgeting – banking software.
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Part A (2 Marks Each)

1. What is E-Banking?
2. Give some banking softwares.

Part B (5 Marks Each)

1. What are the problems in banking techniques?
2. Explain Rangarajan committee report?
3. What are the features of E-Banking
4. What are the security threats in banking?

Part C (10 Marks Each)

1. .What are the advantages and limitations of of E-Banking?

2. Explain the important banking soft wares.
3. What are the uses of banking software?
4. Write a note on budgeting.
5. Describe the contemporary issues in banking techniques.