

**PGDBL/05/2021-22**

**POST GRADUATE DIPLOMA IN BANKING LAW**

**PAPER-5- ELECTRONIC BANKING and IT in Banks, Risk Management in Banks,  
Ethics and Corporate Governance in Banks**

**Answer Any Eight.**

**8 x 10= 80 Marks**

1. Discuss the importance of Committee approach at Reserve Bank of India level to implement IT in Banking Sector.
2. What are the guiding factors in framing IT Roadmap for a Bank?
3. What is CORE Banking System (CBS) in Banks? What are the benefits brought out by implementation of CBS in Banks?
4. Explain the roles and functions of Payment & Settlement Systems in Indian Banks. How Unified Payments Interface (UPI) helped in transforming low value payments into digital mode.
5. What is the role of National Payment Corporation of India (NPCI) in the Payment & Settlement System in Banks?
6. What are the various customer redressal mechanisms available for customers to address their grievances with regard to online and digital payments in the Banking System?
7. What are the functions of Cyber Security Units established in major cities and how far are these effective in containing cyber frauds.
8. What are the various types of Risk categorization available in Banks setup and what are your views in maintaining a balance between Cost in maintaining Risk mitigation measures and the consequences that arise due to inadequate Risk Controls.
9. How effective is use of Customer Relationship Management (CRM) tools in Banks. How far are these effective in maintaining physical customer contact in the digital era.
10. How effective is use of IT applications in Supply Chain Management in Banks, elucidate.
11. What are your views in introducing Central Bank Digital Currency in India?
12. How effectively and in which all areas can the Block Chain Technology used in Indian Banking System.

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