

MAJOR BASED ELECTIVE – III – E-BANKING

UNIT I:

Banking concepts of E-Banking – features E - banking strategy & models: IT in finance & service delivery. Introduction to ATMs, Internet Banking & Mobile Banking. Standalone systems, LAN & WAN.

UNIT II:

Electronic payment systems: Teller machines at the bank counters, cash dispensers, ATMs, Anywhere Anytime banking, Home banking (Corporate and Personal), online enquiry and update facilities personal Identification. Numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, Micro fiche, note and coin counting devices.

UNIT III:

Electronic fund transfers system – playing messages (telex or data communication) – structured messages (SWIFT etc.), RTGS information Technology: Current trends, Bank net RBI net, Demat, Nic net, I-net, Internet, E-mail etc,

UNIT IV:

Impact of technology and banks protecting the confidentiality and secrecy of data effect on customers and service quality. a). Audit Trails: Rangarajan, Saraf and shree committee recommendation b). Technology Management: RTGS: Infrastructure requirement, RTGS transactions.

UNIT V:

Security features SFMS: Formats of SFMS, SFMS transaction, Security aspects; RAS: Requirements of RAS, Application, security features of RAS, Digital Certificate: PKI, CCA, CA, RA – Types of digital Certificates, application of digital Certificate, legal status, IT Act: Electronic Records, Digital Signature, application of Electronic transactions; Cyber law –Its application.

TEXT BOOKS RECOMMENDED:

1. Managing with information by H. Jerome Lenter
2. Computer information Technology Global Business by Puri and Vipin Puri
3. Fundamentals of data base Systems by Jerome Lenter, Pearson
4. An Introduction to Information Technology by Dr. Srinivasa vallabhan, Sulthan Chand & Sons.
5. Law of Information Technology, D.P.Mittal, Tax Man.
6. e Markets, Macmillan, 2007
3. D.Geevanatham – Foreign Exchange – Sulthan chand & Sons.
4. ABC of Foreign Exchange by clare G.Gump.
5. Foreign Exchange management by Rajwadi
6. Guide to Foreign Exchange regulation – Krishnamoorthy. S
7. Money, Banking, International Trade – Vaish