Shikshan Mandal, Karad's Mahila Mahavidyalaya, Karad

Centre for Skill Development

Certificate Course in 'E-banking'

Introduction

The UGC has initiated a major programme of vocationalisation at under graduate level under a modified scheme of career oriented program namely.

- Certificate Course
- Diploma Course
- Advance Diploma Course

• Objective:-

The objective of the scheme is to introduce career and market oriented, skill enhancing, add on courses that have utility for job, self- employment and empowerment of students.

• Course Outcomes:

After completing this course students will be able to –

- a) Understood the Concept of 'E-Banking'.
- b) Practical knowledge of 'E-Banking'.

Structure:

The Certificate Course Comprise three Papers

- 1) Fundamentals of Money and Banking- (Paper I--Theory 100 marks)
- 2) Fundamentals of 'E-banking' (Paper II-Theory-100 marks)
- 3) Practical in Banking (Practical -100 marks)
 - A) Practical 30 Marks
 - B) Work experience -30 Marks
 - C) Project 40 Marks.
- ❖ **Duration:** 6 Months (100 lectures each of 60 minutes) 3 days in a week.
- **Oualification:** HSC
- **❖ Intake Capacity :** Minimum 10 − Maximum 50
- **Course Fees:** Admission: 25/- Tuition Fee: 1000/-

Syllabus

Fundamentals of Money & Banking- Paper-I

Sr.	Module No	Name & Content of the Module		
No.				
1.	Module: 1	A) Money - Meaning & Evolution.		
		B) Constituents of Money.		
		C) Functions of Money.		
2.	Module: 2	A) Banking -Meaning & Evolution.		
		B) Functions of commercial banks.		
		C) Credit Creation- Meaning, process and limitations.		
3.	Module: 3	A)Balance sheet a Bank constitutes and importance		
		B) Types of Deposits.		
		C) Types of Advances and Securities.		
4.	Module: 4	A)Central banking		
		B) Functions		
		C) Credit Control.		
5.	Module: 5	A) Procedure opening operating transferring & closing of		
		an Account.		
		B) Negotiable Instruments: - Bills of exchange, promissory		
		note, Cheque, D.D., M.T.T.T., Credit card, Debit card,		
		ATM.		
		C) Bankers rights & Obligation.		

Reference Books:-

- 1) Fundamental of Banking Theory & Practice A.K. Basu.
- 2) Modern Banking Sayers.
- 3) Practical Banking Bhattacharya.
- 4) Practical Banking Choudhari.
- 5) Money Banking, International Trade& Public Finance--- M.L.Jhingam.

Fundamentals of 'E-Banking' Paper-II

Sr. No.	Module No	Name & Content of the Module		
1.	Module: 1	E-Banking –		
1.	Wioduic . 1	A)Evolution of E-Banking		
		B)Definition of E-Banking		
		C)Nature of E-Banking		
2.	Module: 2	A) Banking Transactions and Payment of Settlement.		
2.	Wioduic . 2	B) Regular Banking transactions.		
		C) Transfer of Funds.		
		D) Clearing Settlement.		
		E)RTGS (Real Time Gross Settlement)		
3.	Module: 3			
٥.	Module . 3	A)Environment of E-Banking B) Hardware, Samuer, PC, timping and a		
		B) Hardware- Server, PC, tipping cards.		
		C)Software -Process, Communication, record		
		D)security aspects -physical		
		E) Logical - a) Password Maintenance.		
		b)Fire wall		
		F)Authentication- encryption		
4.	Module: 4	A)Channels of E- Banking		
		a) Teli-Banking		
		b) Plastic Cards-Credit Card, Debit Card, and ATM		
		card, Web Cards.		
		C) Internet.		
5.	Module: 5	A) Threats and Business Continuity, People, Virus, Dos,		
		Natural Calamities		
		B) Infrastructure –		
		a)Power		
		b) Network		
		c) Knowledge		

Reference Books:-

- 1) Advance topics in End User Computing edited by MO Adam Mahmood Computers-2005.
- 2) Internet Governance, Issues Actors and Divides by- Eduardo Gelbestein, Joven Kurbalija
- 3) The Economics of Money Credit and banking.-Frank Cyril James. The Ronald Press Company
- 4) E-Banking –Vasu Deva.

Practicals in Banking Paper-III

Sr. No.	Module No	Name & Content of the Module		
1.	Module : A	Practicals:- Five Practicals of 6b hours of each -30 periods (30 Marks) Preparation of different forms of opening accounts, transfer, withdrawals, cheque, D.D,M.T,T.T, Loan forms		
2.	Module : B	A) Work Experience:- Daily 4 hours for 15 days in a Bank (work Experience certificate is necessary)	30 Marks 60 Marks	
3.	Module : C	Project Report (20 Marks For project & 20 Marks for viva	40 Marks a voce)	