

KBN PG COLLEGE (AUTONOMOUS)
CHOICE BASED CREDIT SYSTEM (CBCS)
REGULATIONS GOVERNING PGDEB
(With effect from 2017-18)

1. Title of the Course

The Course shall be called Post Graduation Diploma in E-Banking which is abbreviated as PGDEB.

2. Duration of the Course

The PGDEB Course shall be of one year duration, extended over two semesters and adopts choice based credit system (CBCS) and grading system in line with national policies and international practices. The candidates shall be allowed a maximum of two years (4 semesters) of duration to be eligible for the award of degree, failing which he / she shall have to register once again as a fresh candidate.

3. Objectives of the Course:

- i. To equip students with necessary knowledge and skills and competencies to occupy positions of management and administration in business, industry, public system and the government.
- ii. To inculcate appropriate ethical values and attitudes among students to function effectively in the work environment.
- iii. Electronic and internet banking systems and operations of Electronic fund transfers
- iv. Electronic finance and banking across borders
- v. Dynamic forms of international financial integration
- vi. Contribution of electronic financial globalization.

4. Purpose

Students who complete the PG Diploma in E-Banking should be able to

- Understand basic concepts and their applications to domestic and global commerce and trade.
- Familiarize themselves with financial concepts, analysis and reporting systems.
- Understand the political, environmental, legal, and regulatory settings of the organization.
- Acquire leadership skills, understand group and individual dynamics, and be able to work in teams.
- Enhance oral and written communication skills.

5. Eligibility for Admission

Admission into PGDEB Course shall be made subject to the eligibility, qualifications and specialization prescribed by the University from time to time. Admissions shall be made on the basis of merit rank obtained by the qualifying candidate at KRUCET examination conducted by Krishna University subject to reservations prescribed by the university from time to time.

6. Internal Assessment

The internal Assessment of all papers shall be for 30 Marks each. It shall be based on Two Mid Examinations - 20 marks each and taking best for awarding the Internal Marks for Mid Examination, Assignments of 05 marks and Attendance of 05 marks in respective subjects.

7. ATTENDANCE REQUIREMENT

- i. Each semester of the Course shall be treated as a separate unit for calculation of the attendance.
- ii. A candidate shall be considered to have satisfied the attendance requirement if he / she have attended not less than 75% of the classes in each subject of the respective semesters (Theory, Seminars, Practical Training, etc) actually conducted up to the end of the semester.
- iii. Condonation of shortage of attendance up to 10% i.e. 65% and above and below 75% may be given by the College Academic Committee consisting of Principal, Head of the Department and two senior faculty members.
- iv. Condonation of shortage attendance shall be granted only on genuine and valid reasons on representation by the candidate with supporting evidence.
- v. Shortage of attendance below 65% shall in no case be condoned.
- vi. A candidate, who does not satisfy the attendance requirement, mentioned as above, shall not be eligible to appear for the Examination of the semester and shall be required to repeat that semester along with regular students during the subsequent year.
- vii. If a candidate, for any reason, discontinues the Course after the first semester he / she may be permitted to register for the second semester, after one year with the immediate subsequent batch, subject to the condition that he / she shall complete the class work and seminar including the project / internship within maximum stipulated period of two years from the date of commencement of the Course.

8. Credits

Credits can be based on various parameters such as the learning hours put in, learning outcomes and contact hours, the quantum of content /syllabus prescribed for the Course.

9. Internship

All the candidates shall undertake an Internship of *two weeks duration* at the end of the Second semester . The Internship should have industry orientation or practical exposure. The project report will be evaluated for 100 marks.

10. **Viva-voce examination:** A comprehensive viva voce examination will be conducted at the end of the II Semester for 100 marks. The viva voce committee shall consist of HOD subject professor nominated by Director. The Candidate should have to secure minimum 50 percent marks in the comprehensive viva-voce examination.

11. **Award of degree and class:** A candidate shall be eligible for the award of PGDEB Degree if he/she secures the minimum academic requirements in a subject (i.e. securing a minimum of 50 percent of marks in CIA and minimum 40 percent mark in the End Examination and a minimum aggregate of 50 percent of the total marks in the End Semester Examination and Internal Evaluation taken together). Notwithstanding anything contained in the above regulations in the case of Project Report/Dissertation and Viva-Voce, a candidate shall obtain not less than 50 percent of marks to be declared to have passed in the examination.

Candidates *obtaining less than 50% of the Internal Assessment marks in any subject shall not be eligible to appear for the end-examination in that subject.* However, the Head of the Department may arrange for the improvement of Internal Assessment marks in the subject /subjects in subsequent semesters and the candidate be provided an opportunity for taking the examination at the end of the immediate subsequent semester to fulfill the provisions of the MBA programme.

Classes shall be awarded to the candidates who have passed in all subjects at each semester on the aggregate marks obtained by them.

- a) A candidate who secures 70 percent and above marks in aggregate in first attempt shall be declared to have passed in first class with distinction.
 - b) A candidate who secures 60 percent or more marks but less than 70 percent in aggregate in first attempt shall be declared to have passed in first class.
 - c) Candidate who secures 50 percent or more marks but less than 60 percent in aggregate in first attempt shall be declared to have passed in second class.
 - d) Candidate who secures 40 percent or more marks but less than 50 percent in aggregate in first attempt shall be declared to have passed in the examination.
 - e) First class/Second class is awarded to a candidate as per the above classification provided that he/she completes the course within two years of joining the one year PGDEB Course.
12. **Rejection of results:** A candidate may at his / her desire reject his / her latest semester results of Comprehensive Examination with respect to all subjects of that particular semester examination. Rejection of result of individual subjects shall not be permitted. Rejection shall be permitted only once during the entire course provided that earlier internal assessment marks of the rejected semester shall be retained. In case of rejection of II Semester results, the rejection shall not include project Work (internship report) and comprehensive viva-voce marks awarded.
- a) If the rejection of the Comprehensive examination results of the semester happens, the candidate can take admission to the immediate next semester.
 - b) Application for rejection shall be submitted to the Controller of Examinations of the College, through the Director of the college, within thirty days from the date of announcement of results.
 - o A candidate, who opts for rejection is eligible for the award of class and distinction.

13. **Withholding of results:** If the candidate has not paid any dues to the college or if any case of indiscipline is pending against him, the result of the candidate will be withheld and he will not be allowed into the next semester. The issue of degree is liable to be withheld in such cases.

14. General

- The academic regulations should be read as a whole for the purpose of any interpretation.
- In case of any doubt of ambiguity in the interpretation of the above rules, the decision of the Director is final.
- The College may change or amend the academic regulations and syllabi at any time and the changes and amendments made shall be applicable to the students with effect from the date notified by the College.
- Wherever the word he, him or his occur, it will also include she or her.

Table-1
Total number of marks at the end of Course

S. No.	Year	Semester	Marks
1	First year	I Semester	500
2	First year	II Semester	700
Total			1200

Table-2
Total No. of credits at the end of the Course

Sl. No	Semester	Credits
1	I Semester	20
2	II Semester	28
Total		48

Grade System: The course will be evaluated and the students will be evaluated on ten point scale with seven letter grades i.e., **O, A, B, C, D, E, and F.**

Performance in a Paper
(Conversion of marks to grade points and letter grade)

Sl.No.	Range of Marks	Grade Points	Letter Grade
1	>85%	10.0	O
2	75%-85%	9.0	A
3	67%-74%	8.0	B
4	58%-66%	7.0	C
5	50%-57%	6.0	D
6	40%-49%	5.0	E
7	<40%	0.0	F

Calculation of SGPA and CGPA

The Semester Grade Point Average (SGPA) = $\frac{\sum(CXGP)}{\sum C}$

The Cumulative Grade Point Average (CGPA) = $\frac{\sum(CXGP)}{\sum C}$

Where, C = Credits of the Subject GP = Grade Points of the Subject

SGPA is calculated considering only the subjects of that semester.

CGPA is calculated considering all the subjects.

Overall Performance

(Conversion of CGPA to grade and classification of final result)

Sl. No.	Range of CGPA	Grade	Classification of final result
1	8.00 to 10.00	O	First Class with Distinction
2	6.50 to < 8.00	A	First Class
3	5.50 to < 6.50	B	Second Class
4	5.00 to < 5.50	C	Pass
5	< 5.00	D	Re-appear

**Course Structure and Scheme of Teaching and Examination
PG Diploma in E-Banking**

I Semester

Paper Code	Paper Title	Teaching Hours/ week	Core / Elective	Internal Marks	External Marks	No. of Credits
		L/T/P				
EBK 10117	Principles and Practices of Banking	4	Core	30	70	4
EBK 10217	Banking Technology	4	Core	30	70	4
EBK 10317	Accounting and Finance for Bankers	4	Core	30	70	4
EBK 10417	Information technology, data Communication and e-banking (theory)	4	Core	30	70	4
EBK 10517	Information technology, data Communication and e-banking (practical)	4	Core	30	70	4
		20		150	350	20

II Semester

Paper Code	Paper Title	Teaching Hours/ week	Core / Elective	Internal Marks	External Marks	No. of Credits
		L/T/P				
EBK 20117	Legal & Regulatory aspects of banking	4	Core	30	70	4
EBK 20217	Bank Marketing	4	Core	30	70	4
EBK 20317	Design Development And Implementation Of information System	4	Core	30	70	4
EBK 20417	Security in E-Banking (Theory)	4	Core	30	70	4
EBK 20517	Security in E-Banking (Practical)	4	Core	30	70	4
EBK 20617	Project / Internship	4	--	0	100	4
EBK 20717	Project presentation & Viva	4	--	0	100	4
		28		150	550	28

E-BANKING COURSE OBJECTIVES

- To equip students with necessary knowledge and skills and competencies to occupy positions of management and administration in business, industry, public system and the government.
- To inculcate appropriate ethical values and attitudes among students to function effectively in the work environment.
- Electronic and internet banking systems and operations of Electronic fund transfers
- Electronic finance and banking across borders
- Dynamic forms of international financial integration
- Contribution of electronic financial globalization.

E-BANKING COURSE OUTCOMES

Students who complete the PG Diploma in E-Banking should be able to

- Understand basic concepts and their applications to domestic and global commerce and trade.
- Familiarize themselves with financial concepts, analysis and reporting systems.
- Understand the political, environmental, legal, and regulatory settings of the organization.
- Acquire leadership skills, understand group and individual dynamics, and be able to work in teams.
- Enhance oral and written communication skills.

Class:	Semester:	Title of The Paper:	Paper Code:	W.E.F
EBK	I	PRINCIPLES AND PRACTICES OF BANKING	EBK 10117	2017-18

Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours	4	-	3 Hours	30	70	

Course outcomes

- Understand the RBI and functions of RBI.
- Understand the Retail Banking, Wholesale and International Banking.
- Understand the International Banking, Requirements of Importers & Exporters.
- Understand the Role and Functions of Capital Markets like Primary and Secondary Markets.
- To know the regulations of Primary and Secondary Markets under SEBI.
- Understand the Role and Functions of CIBIL.
- Understand the Recent Developments in the Financial System.
- Understand the Structure, Reforms in the Indian Financial System.
- Understand the COPRA, Banking Ombudsman Scheme.

UNIT - I : Banking Regulation: Constitution, Objectives, Functions of RBI; Tools of Monetary Control; Regulatory Restrictions on Lending, **Retail Banking, Wholesale and International Banking:** Retail Banking- Products, Opportunities; Wholesale Banking, Products; International Banking, Requirements of Importers & Exporters, Remittance Services; Universal Banking; ADRs; GDRs; Participatory Notes.

UNIT – 2: Role and Functions of Capital Markets, SEBI: Overview of Capital Market; Stock Exchange; Commonly used Terms; Types of Capital Issues; Financial Products / Instruments including ASBA, QIP; SEBI; Registration of Stock Brokers, Sub-brokers, Share Transfer Agents, etc QIBs

UNIT – 3: CIBIL, Fair Practices Code for Debt Collection, BCSBI: Role and Functions of CIBIL; Fair Practices Code for Debt Collection; Codes of BCSBI, **Recent Developments in the Financial System:** Structure, Reforms in the Indian Financial System; recent developments in Money, Debt, Forex Markets; Regulatory Framework; Payments and Settlement System

UNIT – 4:

Bankers' Special Relationship

Mandate; POA; Garnishee Orders; Banker's Lien; Right of Set off **Consumer Protection - COPRA, Banking Ombudsman Scheme** Operational Aspects of COPRA Act & Banking Ombudsman Scheme. **Opening accounts of various types of customers:** Operational Aspects of opening and maintaining Accounts of Different Types of Customers including Aadhaar, SB Rate Deregulation, **Ancillary Services:** Remittances; Safe Deposit Lockers; Govt. Business; EBT

UNIT – 5

Principles of lending, Working Capital Assessment and Credit Monitoring Cardinal Principles; Non-fund Based Limits; WC; Term Loans; Credit Appraisal Techniques; Sources of WC Funds & its Estimation; Operating Cycle; Projected Net WC; Turnover Method; Cash Budget; Credit Monitoring & Its Management; Base Rate, **Priority Sector Advances:** Targets; Sub-Targets; Recent Developments

MODEL PAPER

Class: *E-Banking*

Paper: PRINCIPLES AND PRACTICES OF BANKING

Time: 3Hrs

Code: EBK 10117

Semester: 1

Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. What are the functions of RBI and discuss the tools used by RBI in monetary control in detail.
OR
2. Discuss the different channels of Banking.

UNIT - II

3. Explain the different financial products available in capital markets.
OR
4. Discuss the structure of SEBI and process.

UNIT - III

5. Elaborate the fair practices code for debt collection.
OR
6. Give an over view on reforms in Indian financial system.

UNIT - IV

7. Briefly explain; a)Garnishee Order b)Bankers time c)Right of set off
OR
8. Discuss the various ancillary services providing by the Banker.

UNIT - V

9. Explain the credit appraisal techniques in detail.
OR
10. What are the recent developments in priority sector lending

Class:	Semester:	Title of The Paper:	Paper Code:	W.E.F
EBK	I	BANKING TECHNOLOGY	EBK 10217	2017-18

Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours	4	-	3 Hours	30	70	

Course Outcomes

- Understand the LANs; WANs; UPS; Core Banking.
- Understand the Payment Systems and Electronic Banking like ATMs, HWAK; PIN; Electromagnetic Cards; Electronic Banking; Signature Storage & Retrieval System; CTS; Note & Coin Counting Machines; Microfiche; NPC; RUPAY.
- Understand the Personal Identification Numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards.
- Understand the Emerging Trends in Communication Networks for Banking.
- Understand the Evolution of EFT System; SWIFT; Automated Clearing Systems; Funds Transfer Systems; Recent Developments in India.
- Understand the IT on banks.

UNIT – 1:

Banking Technology: Essentials of Bank computerization Computer Systems; LANs; WANs; UPS; Core Banking

Payment Systems and Electronic Banking:

ATMs; HWAK; PIN; Electromagnetic Cards; Electronic Banking; Signature Storage & Retrieval System; CTS; Note & Coin Counting Machines; Microfiche; NPC; RUPAY

UNIT- 2 :

On Line Banking : 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, note and coin counting device

UNIT – 3

Data Communication Network and EFT systems:

Components & Modes of Transmission; Major Networks in India; Emerging Trends in Communication Networks for Banking; Evolution of EFT System; SWIFT; Automated Clearing Systems; Funds Transfer Systems; Recent Developments in India

UNIT – 4

Role of Technology Upgradation and its impact on Banks:

Trends in Technology Developments; Role & Uses of Technology Upgradation; Global Trends; Impact of IT on Banks

Preventive Vigilance in Electronic Banking

Phishing; Customer Education; Safety Checks; Precautions

UNIT – 5

Security Considerations

Risk Concern Areas; Types of Threats; Control Mechanism; Computer Audit; IS Security; IS Audit; Evaluation Requirements

Overview of IT Act

Gopalakrishna Committee Recommendations

MODEL PAPER

Class: *E-Banking*
Paper: BANKING TECHNOLOGY
Time: 3Hrs

Code: EBK 10217
Semester: 1
Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. Explain various types of E-banking Systems.
Or
2. Define E-banking ? Write the advantages of E-Banking.

UNIT - II

3. What are the different types of Electro Magnetic Cards?
Or
4. What is Cheque Truncation System? How the signature is stored in the database?

UNIT - III

5. Explain about EFT.
Or
6. Explain Communication Network scenario in India.

UNIT - IV

7. What is your view of Information Technology on Banks in future.
Or
8. Explain audit measures and disaster management.

UNIT - V

9. Explain methods and procedures of computerized accounting in electronic environment.
Or
10. Briefly explain about core banking environment with an example.

Class:	Semester:	Title of The Paper:	Paper Code:	W.E.F
EBK	I	ACCOUNTING AND FINANCE FOR BANKERS	EBK 10317	2017-18

Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours	4	-	3 Hours	30	70	

COURSE OUTCOMES

- Explain how they implement analytical tools & analyse business goals.
- Understand how they take decision making while starting the new business towards investment.
- To identify economic research questions that result in relevant, feasible, and original projects.
- Demonstrate an appreciation of the economic perspective on the present organization.
- Understand calculations of Annuity Dues and Interest Rates.
- Understand the capital budgeting techniques like IRR, NPV, Payback period, ARR, etc.
- Explain foreign exchange markets like Forex market, Direct and Indirect Quotes, etc.

UNIT – 1: BUSINESS MATHEMATICS AND FINANCE: Calculation of Interest and Annuities: Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Instalments; Fixed and Floating Interest Rates; Calculation of Annuities; Interest Calculation using Products / Balances; Amortisation of a Debt; Sinking Funds.

UNIT – 2: Capital Budgeting: Present Value and Discounting; Discounted Technique for Investment Appraisal; Internal Rate of Return (IRR); Method of Investment Appraisal; NPV and IRR compared; Investment Opportunities with Capital Rationing; Investment Decision making under condition of uncertainty; Expected NPV Rule; Risk Adjusted Discount Rate Approach for NPV Determination; Sensitivity Analysis for NPV Determination; Decision Tree Analysis for NPV Estimation; Payback Methods; ARR.

UNIT – 3: Foreign Exchange Arithmetic: Fundamentals of Foreign Exchange; Forex Markets; Direct and Indirect Quote; Some Basic Exchange Rate Arithmetic – Cross Rate, Chain Rule, Value date, etc.; Forward Exchange Rates – Forward Points; Arbitrage; Calculating Forward Points; Premium / discount; etc. **Definition, Scope and Accounting Standards:** Nature and Purpose of Accounting; Historical Perspectives; Origins of Accounting Principles; Accounting Standards in

India and its Definition and Scope; Generally Accepted Accounting Principles of USA (US GAAP); Transfer Pricing; Overview of IFRS; Difference between GAAP & IFRS.

UNIT – 4: Cash / Subsidiary Books and Ledger: Record Keeping Basics; Account Categories; Debit and Credit Concepts; Accounting and Columnar Accounting Mechanics; Journals; Ledgers; subsidiary books; etc.

UNIT – 5: Trial Balance, Rectification of Errors and Adjusting & Closing Entries Meaning of a Trial Balance; Features and Purpose of a Trial Balance; Types of Trial Balance and Preparation of a Trial Balance; Disagreement of a Trial Balance; Classification of Errors; Location of Errors; Rectification of Errors; Suspense Account and Rectification; Rectification of Errors when Books are closed; Adjusting and Closing Entries. **Final Accounts of Banking Companies:** Definition and Functions of a Bank; Requirements of Banking Companies as to Accounts and Audit; Significant Features of Accounting Systems of Banks; Principal Books of Accounts; Preparation and Presentation of Financial Statements of Banks; CMA Format; Accounting Treatment of Specific Items; Preparation of Profit and Loss Account; Comments on Profit and Loss Account; Important Items of Balance Sheet; Disclosure Requirements of Banks; Additional Disclosures prescribed by RBI; Disclosures required under BASEL norms.

MODEL PAPER

Class: E-Banking
Paper: ACCOUNTING AND FINANCE FOR BANKERS
Time: 3Hrs

Code: EBK 10317
Semester: 1
Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. a) What meant by Simple Interest & Compound Interest? How to calculate the simple interest & compound with examples?
b) What do you mean by Fixed and Floating Interest rates? Explain its advantages and disadvantages?

OR

2. a) Elucidate Annuities? How to calculate Annuities with examples?
b) What is Sinking Fund? Write about advantages and disadvantages of sinking funds?

UNIT - II

3. What do you mean by Capital Budgeting? Write about capital budgeting methods with examples?

OR

4. What meant by Net Present Value (NPV)? How to calculate NPV with examples and elucidate advantages and disadvantages of NPV?

UNIT - III

5. a) What is Generally Accepted Accounting Principles (GAAP)? Briefly explain about GAAP principles?
b) Difference between Generally Accepted Accounting Principles and International Financial Reporting Standards?

OR

6. Give short note on a) Forex Markets b) Direct and Indirect Quote c) IFRS – International Financial Reporting Standards

UNIT - IV

7. Write short note on a) Debit concept b) Credit concept c) Book-keeping
d) Ledger e) Journal

OR

8. What do you mean by Journals, Transactions and Ledger? Write the transactions of the following journals and prepare ledger of those transactions?

Date	Transactions
Jan 2	An amount of Rs.36,000 was paid as advance rent for three months.
Jan 2	Purchase office furniture Rs.15,000.
Jan 5	Paid salaries Rs.40,000.
Jan 5	Paid electricity bill Rs.2,000.
Jan 8	Received commission Rs.5,000.

Jan 10 Sales of goods on cash Rs.60,000.

UNIT - V

9. Prepare a) Trail Balance b) Profit & Loss Account

OR

10. From the following balances extracted from the books of Sh. Gyan on 31st December, 1993, prepare a Trading Account, P & L A/c and a Balance Sheet.

Closing stock valued on 31st December, 1993 – Rs.15,000.

Particulars	Rs.	Rs.
Capital		1,28,200
Household Expenses	10,000	
Sales		1,80,000
Return inwards	4,000	
Return outwards		6,000
Purchases	1,50,000	
Cash at shop	1,600	
Bank Overdraft		15,000
Interest on overdraft	1,500	
Creditors		17,800
Stock at the commencement	18,000	
Freight	8,500	
Rent and taxes	7,000	
Debtors	32,600	
Commission	3,000	2,200
Freehold property	30,000	
Sundry expenses	3,900	
Salaries and wages	20,000	
Life insurance premium	1,800	
Motor vehicle	39,800	
Insurance premium	1,600	
Typewriter	8,000	
Interest		800
Carriage inwards	2,000	
Carriage outwards	800	
Power	2,200	

Audit Fee	1,700	
Lighting	2,000	
Total	3,50,000	3,50,000

Class: EBK	Semester: I	Title of The Paper: INFORMATION TECHNOLOGY, DATA COMMUNICATION AND ELECTRONIC BANKING (Theory)	Paper Code: EBK 10417	W.E.F 2017-18
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Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours	4	4	3 Hours	30	70	

Course Outcomes

- They will be able to apply knowledge of computing and mathematics appropriate to the discipline.
- They will be able to analyze a problem, and identify and define the computing requirements appropriate to its solution.
- They will be able to design, implement, and evaluate a computer-based system, process, component, or program to meet desired needs.
- They will be able to function effectively on teams to accomplish a common goal Understand professional, ethical, legal, security and social issues and responsibilities.
- They will be able to communicate effectively with a range of audiences.
- They will be able to analyze the local and global impact of computing on individuals, organizations, and society Recognize the need for and an ability to engage in continuing professional development.

UNIT-1: Information Technology : Computer technology- Computer Peripherals (including Touch Screen) - Software Technology - Operating System : Latest O/S like LINUX, Windows XP Data base Systems : RDBMS like Oracle, SQL - Computerization in Banks

UNIT-2: Data Communication and Communication products - Computer Networks - including Integrated Service Digital Network, Remote Access Server - Network Components - WAN Communication Environment - including Information Super Highway

UNIT – 3: Information System Planning - Information System Analysis and Design - Information System selection and Procurement - Information System Implementation and Management

UNIT – 4: Technology Policy Guidelines in India Technology Upgradation in Banking Sector, Dr. A. Vasudevan 1999.- Report on Internet Banking, S. R. Mittal, 1999. IT Act 2000 - Cyber Law 2000 - Report of the Advisory Group of Payment and Settlement System - Part I & II, M. G. Bhide, Sep, 27, 2000. - Report on Working group on Electronic Money - Zarir J. Cama – July 2002 Committee on Payment Systems - Dr. R. H. Patil - Oct 2002 - Report of the Committee on Computer Audit - A. L. Narasimhan - Dec 2002 - Working Group on Cheque Truncation and E-cheque - Dr. Barma - July 2003 RTGS Regulations 2004

UNIT – 5: Current Trends in IT in Banks Global Networks : ARPANET, NFSNET, INTERNET, USENET NEWS, RTGS, SFMS, SEFT, PDO / NDS / SSS / CFMS - Plastic Wallet Technology - E-commerce - Public Key Infrastructure

MODEL PAPER

Class: *E-Banking*

Paper: *INFORMATION TECHNOLOGY ,DC,E-BANKING*

Time: 3Hrs

Code: EBK 10417

Semester: 1

Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. What is computer? Describe the five parts of an electronic computer with their functions.

OR

2. What is Software? Explain different types of software with detail.

UNIT - II

3. What are the different types of transmission media? Explain with detail.

OR

4. Explain the different layers of OSI.

UNIT - III

5. Explain the different phases of System Development Life Cycle (SDLC).

OR

6. Discuss about Management Tools.

UNIT - IV

7. Discuss about RTGS regulation 2004.

OR

8. What are the measures to be taken to provide cyber security according to the cyber law 2000.

UNIT - V

9. Explain about Integrated Banking System and centralised Banking solution.

OR

10. Explain about plastic wallet technology.

**EBK 10517: INFORMATION TECHNOLOGY, DATA COMMUNICATION AND
ELECTRONIC BANKING(PRACTICAL)**

1. DOS COMMANDS
2. SQL COMMANDS
3. LINUX COMMANDS
4. WINDOWS SETTINGS
5. MS-WORD
6. MS-EXCEL
7. MS-POWERPOINT
8. TALLY BASICS

Class:	Semester:	Title of The Paper:	Paper Code:	W.E.F
EBK	II	LEGAL & REGULATORY ASPECTS OF BANKING	EBK 20117	2017-18

Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours	4	-	3 Hours	30	70	

Course Outcomes

- Understand the Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance Secured and Unsecured Loans, Registration of Firms and Incorporation of Companies.
- Understand how the financial and non-financial intermediaries as well as banking sector are related to the law.
- Explain Laws Relating to Securities and Modes of Charging – I like mortgage, securities and modes of charging – II Lien; Pledge; Hypothecation; etc.
- Understand how the banks are registered under law and the registration process and fee.
- Explain Recovery of Debts due to Banks and Financial Institutions Act, 1993(DRT Act).

UNIT – 1: Different Types of Borrowers: Types of Borrowers; Limited Liability Partnership
Types of Credit Facilities: Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance Secured and Unsecured Loans, Registration of Firms and Incorporation of Companies
 Definition of Secured and Unsecured loans; Need for Secured Loans; Registration of Firms; Consequences of Non-registration of Firms; Incorporation of a Company
Indemnities Definition of Contract of Indemnity; Features of Indemnity Contract & Guarantee; Scope and Application of Indemnity Contracts to Banks; Obligations of a Banker; Precaution & Rights of an Indemnity Holder

UNIT – 2 : Bank Guarantees: Definition and Types of Bank Guarantees; Banker's Duty to Honour Guarantee; Precautions to be taken for Issuance of Bank Guarantee; Precautions to be taken for Payment under Bank Guarantee; Invocation & Enforcement. **Letters of Credit:** General Considerations of Letters of credit; Parties to a Letter of credit; Types of Letters of credit; Documents under a Letter of credit; UCPDC 600; Banks obligation for payment of Letter of credit.

Deferred Payment Guarantees Purpose of DPGs; Methods of Payment **Laws Relating to Bill Finance:** Class of Bills and Laws Governing Bills; Classification of Bills; Categories of Bill Finance; Bill Finance and Legal Position of Banker. **Laws Relating to Securities and Modes of Charging – I** Mortgage; Types of Mortgage; Enforcement of Mortgages **Laws Relating to Securities and Modes of Charging – II** Lien; Pledge; Hypothecation; etc.

UNIT – 3:Registration and Satisfaction of Charges: Definition of Charge; Procedure for Registration of Charge; Effect of Non- registration of Charges; Provisions of Law relating to Registration of Charges, **Case Laws on Responsibility of Paying Bank:** Negotiable Instruments Act and Paying Banks; Liability of Paying Banker; Payment in due course; Payment in Good Faith; Whether Payment under Mistake Recoverable, **Case Laws on Responsibility of Collecting Bank:** Statutory protection to Collecting Bank; Duties of Collecting Bank

UNIT – 4: BANKING RELATED LAWS: Recovery of Debts due to Banks and Financial Institutions Act, 1993(DRT Act) Objective of the Act, Constitution of Tribunal, Procedure to be followed, Enforcement process, **Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI):** Constitutional Validity; Definitions; Regulation & Reconstruction; Enforcement of Security Interest; Central Registry; Offences & Penalties; Miscellaneous Provisions. **Bankers Books Evidence Act, 1891** - Applicability; Definition; Important Provisions **The Legal Services Authorities Act, 1987** - Lok Adalats-Organisation; Jurisdiction; Disposal of Cases; Awards **The Consumer Protection Act, 1986** and **CERSAI** Preamble, Extent & Definitions; Consumer Protection Councils; Consumer Disputes Redressal Agencies; **Tax Laws** - Income Tax; Commodity Transaction Tax; Service Tax - **Negotiable Instruments Act, 1881** - Applicability; Definition; Important Provisions - **Payment & Settlements Systems Act, 2007** - Applicability; Definition; Important Provisions

UNIT – 5: COMMERCIAL LAWS WITH REFERENCE TO BANKING OPERATIONS

Indian Contract Act, 1872: Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency, **The Sale of Goods Act, 1930:** Features; Sale & Agreement to Sell; Conditions and Warranties; Express & Implied; Rights of Unpaid Seller: **Indian Partnership Act, 1932:** Definition & Types of Partnerships; Relation of partners to one another & to third Parties; Minor admitted to benefits of partnership; Dissolution of a firm; Effect of non registration; Limited liability partnerships formation, registration, rights and liabilities of partners: **The Companies Act, 1956 (Now Companies Act, 2013):** Definition, Features & Types of companies; Memorandum and Articles of Association; Doctrine of Ultra Vires, Constructive Notice, Indoor Management; Membership of Company- Acquisition, Cessation, Register, Rights & Duties of Members, Prospectus; Directors; Winding up of Companies: **Foreign Exchange Management Act, 1999:** Important Terms; Powers of RBI, Regulation and Management; Directorate of Enforcement

MODEL PAPER

Class: E-Banking

Paper: LEGEL & REGULATORY ASPECTS OF BANKING

Time: 3Hrs

Code: EBK 20117

Semester: 2

Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. Who are the different types of borrowers? Discuss.

OR

2. Define the contract of indemnity and its features, scope and application in Banking.

UNIT - II

3. Define and discuss the different types of Bank guarantees.

OR

4. What are the different types of mortgages and its enforcement.

UNIT - III

5. What is the procedure for registration of charge and effect of non- registration of charges.

OR

6. Discuss the statutory protection available to the collecting Bank and duties of collecting bank.

UNIT - IV

7. Briefly discuss about the SARFAESI Act and its protection to the banker.

OR

8. Define and discuss the consumer protection Act 1986 and consumer disputes redressal agencies.

UNIT - V

9. Give the meaning of contract and its essentials

OR

10. Define and discuss the major components of the companies Act 1956.

Class:	Semester:	Title of The Paper:	Paper Code:	W.E.F
EBK	II	BANK MARKETING	EBK 20217	2017-18

Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours	4	-	3 Hours	30	70	

Course outcomes

- Understand the marketing mix and how the marketing mix help to the marketing promotion.
- Understand the Brand Image, Social Marketing / Networking.
- Understand the consumer behaviour while purchase the products or services in the market.
- Understand how the factors involved while taking the decision of pricing of a product.
- Explain various types of distribution channels like zero distribution channel, 1 level distribution channel, 2 level distribution channel, etc.
- Explain MKIS; MKIS Model; Use of Computers & Decision Models; Performance of MKIS.

UNIT- 1

Marketing – An Introduction - Concept; Management; Products & Services; Marketing Mix; Brand Image - **Social Marketing / Networking** - Evolution, Importance & Relevance of Social Marketing / Networking

UNIT - 2

Consumer Behaviour and Product - Consumer Behaviour; Product Planning, Development, Strategies, etc; CRM – **Pricing** - Importance, Objectives, Factors, Methods, Strategies of Pricing; Bank Pricing –

UNIT – 3:

Distribution - Distribution Channels; Channels for Banking Services; Net Banking; Mobile Banking

UNIT- 4 :

Channel Management - Meaning, Levels, Dynamics, Advantages – **Promotion** Role of Promotion in Marketing; Promotion Mix - **Role of Direct Selling Agent / Direct Marketing Agent in a bank** - Definition; Relevance; Banker as DSA / DMA; Delivery Channels in Banks; Benefits

UNIT-5:

Marketing Information Systems – a longitudinal analysis - Functions & Components of MKIS; MKIS Model; Use of Computers & Decision Models; Performance of MKIS; Advantages

MODEL PAPER

Class: *E-Banking*
Paper: *BANK MARKETING*
Time: 3Hrs

Code: EBK 20217
Semester: 2
Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. What do you mean by marketing? Briefly marketing mix?

OR

2. Write short note on a)Brand Image b)Social Marketing / Net working
c) Marketing Mix Elements

UNIT - II

3. What meant by Consumer Behaviour? Briefly explain consumer behaviour process while purchasing the product?

OR

4. What do you mean by pricing? Explain pricing objectives and strategies?

UNIT - III

5. Write short note on a)Net Banking b)Mobile Banking

OR

6. Briefly explain about distribution channels with diagrams and examples?

UNIT - IV

7. What is Promotion and Promotional mix? Explain role of Promotional mix in Banks?

OR

8. a)Channel Management b)Delivery Channels in Banks

UNIT - V

9. What do you mean by Marketing Information System? Explain its functions and components?

OR

10. What meant Marketing Knowledge and Information System (MKIS)? Briefly explain MKIS Model?

Class:	Semester:	Title of The Paper:	Paper Code:	W.E.F
EBK	II	DESIGN DEVELOPMENT AND IMPLEMENTATION OF INFORMATION SYSTEM	EBK 20317	2017-18

Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours			3 Hours			
	4	-		30	70	

Course Outcomes

- An ability to apply knowledge of computing and mathematics appropriate to Information Systems;
- An ability to analyse a problem, and identify and define computing requirements appropriate to its solution;
- An ability to design, implement, and evaluate a computer-based system, process, component, or program to meet the needs of an organization and its users;
- An ability to function effectively on teams to accomplish a common goal;

UNIT- 1:

MIS and its Structure - MIS for Operating Management & Strategic Control - Decision Support System & GDSS - Information Resource Management & Call Centre - Front End Tool - (D2K, SQL * PLUS, PL / SQL)

UN IT - 2:

Data Modeling Concepts - RDBMS - Oracle / SQL - Database Concurrency Recovery & Security Concepts - Determination of Data Requirements for Database - Operating System - LINUX

UNIT – 3:

Intranet - Data Marts, Data Warehousing, Data Mining - IP Addressing - OLAP

UNIT – 4:

Information Resource Management - Business Processes Re-engineering - Technology led Products and Delivery Channels

UNIT - 5:

Centralized Banking Solutions / Core Banking - RTGS, SFMS

MODEL PAPER

Class: *E-Banking*
Paper: DDIIS
Time: 3Hrs

Code: EBK 20317
Semester: 2
Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. What is MIS? Explain about MIS and it's structure.

OR

2. Explain about Decision support system with detail.

UNIT - II

3. What is Data Modelling? Discuss about the concepts of the Data Modelling.

OR

4. Discuss about determination of requirements for Database.

UNIT - III

5. Discuss about Intranet with detail.

OR

6. Discuss about types of Data marts with detail.

UNIT - IV

7. Discuss about Information Resource Management.

OR

8. Discuss about Business Process Reengineering.

UNIT - V

9. Discuss about (a). RTGS (b). SFMS

OR

10. Explain about knowledge management with detail.

11. Class:	Semester:	Title of The Paper:	Paper Code:	W.E.F
EBK	II	SECURITY IN ELECTRONIC BANKING	EBK 20417	2017-18

Syllabus

Total No of Hours for Teaching - Learning	Instructional Hours for Week		Duration of Semester End Examination in Hours	Max Marks		Credits
	Theory	Practical		CIA	SEE	
60 Hours	4	4	3 Hours	30	70	

Course Outcomes

- Understand Physical Security Environment, Hardware Security Environment, Logical Security Environment, Network Security Environment.
- Understand Disaster Recovery and Business Continuity, Fault Tolerant Systems, Network Trouble Shooting.
- Explain overview of Computer Viruses, Detection and Prevention of Computer Viruses, Anti-Virus Policies.
- Understand Information System Security Policy, System Audit Frame Work, System Audit, Administration and System Controls.

UNIT – 1:

Computer System Security Concerns - Physical Security Environment - Hardware Security Environment - Logical Security Environment - Network Security Environment

UNIT – 2:

Disaster Recovery and Business Continuity - Fault Tolerant Systems - Network Trouble Shooting

UNIT – 3:

Overview of Computer Viruses - Detection and Prevention of Computer Viruses - Anti Virus Policies

UNIT – 4:

Information System Security Policy - System Audit Frame Work - System Audit - Administration and System Controls

UNIT – 5:

Computer Crime - Computer Crime Management

MODEL PAPER

Class: *E-Banking*
Paper: *SECURITY IN ELECTRONIC BANKING*
Time: 3Hrs

Code: EBK 20417
Semester: 2
Max.Marks:70

W.E.F 2017-18

Answer ALL Questions

All Questions carry equal marks (5 X 14 = 70)

UNIT - I

1. Discuss about Hardware security environment.

OR

2. Discuss about Network security environment.

UNIT - II

3. Discuss about Disaster recovery management.

OR

4. Discuss about Network trouble shooting.

UNIT - III

5. What is Virus? How to detect and prevent of Computer Viruses?

OR

6. Discuss about Anti Virus Policies.

UNIT - IV

7. What is System Auditing? Discuss about Framework of Syatem Auditing.

OR

8. Discuss about Information System security Policy.

UNIT - V

9. Discuss about Computer Crime Management.

OR

10. What is Computer crime? explain in detail.

EBK 20517: SECURITY IN ELECTRONIC BANKING- (PRACTICAL)

1. BASIC ELECTRONICS
2. SYSTEM ASSEMBLING
3. INSTALLATION OF SOFTWARES
4. INSTALLATION OF SERVERS
5. NETWORKING-II
6. PREVENTION OF VIRUSES
7. INTERNET AUTHENTICATION SERVICES
8. BACKUP

BOOKS FOR REFERENCE FOR ALL SUBJECTS:The Institute of Banking ad Finance has developed a course ware and is available with Macmillan

Publishers India Ltd. And Taxman publications Pvt Ltd.

1. Principles of Banking
2. Accounting and Finance for Bankers
3. Legal aspects of Banking
4. General Bank Management
5. Information Technology, Data Communication and Electronic Banking
6. Design, development and Implementation of Information system
7. Security in Electronic Banking