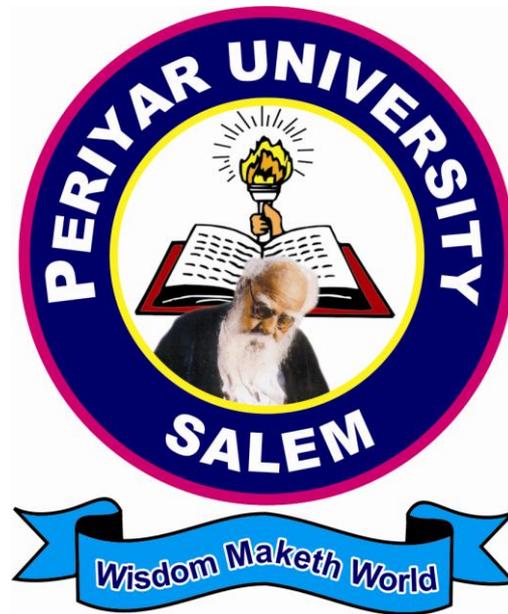


**PERIYAR UNIVERSITY
SALEM -11**



PERIYAR INSTITUTE OF DISTANCE EDUCATION

(PRIDE)

REGULATIONS AND SYLLABUS

**(MASTER OF BUSINESS ADMINISTRATION)
BANKING MANAGEMENT**

(STUDENTS ADMITTED FROM 2014- 2015 ONWARDS)

REGULATIONS

1. ELIGIBILITY FOR ADMISSION:

Candidates for admission to the first year of the Master of Business Administration degree course shall be required to pass to Bachelor's Degree of any discipline in any Recognized University.

2. DURATION OF THE COURSE:

The course shall extend over a period of two academic years / calendar years. The subjects of study shall be in "accordance with the syllabus prescribed from time to time.

3. SUBJECTS OF STUDY:

The total number of subjects of study will be 16 out of which 15 will be compulsory and the remaining 1 will be electives / project.

The candidates shall take 8 subjects in the First year and the remaining subjects / project in the second year.

All subjects carry a maximum of 100 marks each. The project carries 100 marks. There will be no viva voce examination on project.

4. SCHEME OF EXAMINATION:

In each Examination for the written paper, 25% of marks shall be awarded by the continuous internal assessment and 75% of marks by external valuation, by the University. Each examination for the written paper shall be of 3 hours duration and carry 75 marks.

The distribution of examination shall be as follows:

FIRST YEAR:

- 1.1 Principles of Management
- 1.2 Managerial Economics
- 1.3 Managerial Communication
- 1.4 Legal Environment of Business
- 1.5 Organizational Behavior
- 1.6 Business policy & Strategic Management
- 1.7 Financial and Management Accounting
- 1.8 Research Methodology

Second Year

2.1 Production Management

2.2 Financial Management

2.3. Human Resource Management

2.4 Marketing Management

2.5 Banking Theory and Practices

2.6 Merchant Banking and Financial services

2.7 Rural and Development Banking

Elective: 2.8 Project work/ Elective paper: E – Banking

- 1. The Project Guide should possess MBA / M.Phil with two years of Teaching Experience in the concern subject and approval must be obtained from the Director PRIDE**
- 2. The copy of the approval must be enclosed in the project at the time of submission of the projects.**
- 3. Other conditions will apply as per PRIDE rules and regulations**

Question Paper Pattern (Common to all Theory Exams)

Duration: 3 hrs.

Total Marks: 75

PART-A (5x 5 = 25 Marks)

Answer all questions each answer not to exceed one page

1. (a) Question from Unit-I or
(b) Question from Unit-I
2. (a) Question from Unit-II or
(b) Question from Unit-II
3. (a) Question from Unit-III or
(b) Question from Unit-III
4. (a) Question from Unit-IV or
(b) Question from Unit-IV
5. (a) Question from Unit-V or
(b) Question from Unit-V

PART-B (5 x 10 = 50 Marks)

Answer all Questions each answer not to be exceed four pages

6. (a) Question from Unit-I or
(b) Question from Unit-I
7. (a) Question from Unit-II or
(b) Question from Unit-II
8. (a) Question from Unit-III or
(b) Question from Unit-III
9. (a) Question from Unit-IV or
(b) Question from Unit-IV
10. (a) Question from Unit-V or
(b) Question from Unit-V1.1

1.1. PRINCIPLES OF MANAGEMENT

UNIT-1- Introduction

Definition and Meaning - Introduction - characteristics of Management - Scope and functional areas of management - Levels of Management and Administration.

UNIT-II - Planning

Planning - Nature, Process, Types, Steps - Process -Objectives - Policy making - importance - Types, formulation and administration -Decision making Process.

UNIT-III - Organizing

Organizing and staffing - Nature - Principles - Types - Departmentation - Committees - Centralization Vs Decentralization authority and Responsibility - Span of control - MBO and MBE -Staffing process.

UNIT-IV - Directing

Meaning and nature - Leadership styles - Theories of Motivation - Importance of Financial and Non-Financial incentives - Communication – Types, Process, Barriers to effective Communication.

UNIT-V - Co-ordination and Control

Co-ordination and Control - Meaning - Need – Principles of effective Co-ordination – Problems-controlling - importance of Control – process of controlling.

Reference Books:

1. L.M. Prasad, Principles of Management, Sultan Chan & sons.
2. C.B, Gupta, Business organization and Management, Sultan Chand & sons.
3. P.C. Tripathi and P.N.Reddy, Principles of Management, TataMcGraw-Hill Publishing co., Ltd., New Delhi.
4. Dingar Pagare, Business Management, Sultan Chand & sons.
5. J. Jayashanlcar, Principles of Management, Margnam Publications. Lewis A. Atten, Management and Organisation 5 McGraw-Hill Publications.

1.2. MANAGERIAL ECONOMICS

UNIT-1

Managerial Economics – meaning, nature and Scope – Managerial Economics and Business decision making – Role of Managerial Economist – fundamental concepts of Managerial Economics – Demand Analysis – Meaning, determinants and types of demand – Elasticity of demand.

UNIT-II

Supply - meaning and determinants – production decisions – production functions – Isoquants, Expansion path – Cobb – Douglas function. Cost concepts – cost – output relationship – Economies and diseconomies of scale – cost functions.

UNIT-III

Market structure – characteristics – Pricing and output decisions – methods of pricing – differential pricing – Government intervention and pricing.

UNIT-IV

Profit – Meaning and nature – Profit policies – Profit planning and forecasting – Cost volume profit analysis – Investment analysis.

UNIT-V

National Income – Business cycle – inflation and deflation – Balance of payments – Monetary and Fiscal Policies.

Reference Books:

1. Gupta G. S.- Managerial Economics
2. Varshey RX & Maheswari.KX. -Managerial Economics.

1.3 MANAGERIAL COMMUNICATION

UNIT-I

Role of Communication in Business - Main forms of Communication in Business -Communication process - Coding and decoding - Non-verbal symbols - Verbal symbols - Seven communication roadblocks.

UNIT-II

Active listening - Anatomy of poor listening - Contributors to poor listening -Anatomy of poor speaking - Good listening - Logical Traps.

UNIT-III

Business presentation - Features of good presentations - Planning, Structuring and Delivering presentations - Handling questions - Coping with nervousness. Procedure for reduce wastage, call a meeting - Conducting meetings - minutes.

UNIT-IV

Business letters - Stationery - Format and layout -E-mail - Presenting mail - Commonsense and etiquette. Report Writing - Parts of a report - Qualities of a good report - Improving writing skills.

UNIT-V

Recruitment Correspondence - Application Letter - Curriculum Vitae / Resume -Invitation' to interview - Offer of employment - Letter of acceptance -letter of resignation -Recommendation letter.

Reference Books:

- 1.Matthukutty M Monippally, Business Communication Strategies, Tata McGraw-Hill. Chaturvedi P.D. et ai, Business Communication; Concepts, Cases, & Applications, Pearson Education.
- 2.Shirley Taylor, Communication for Business, Pearson Education. Lesiicar and Flatley, Basic Business Communication, Tata McGraw-Hill. Courtan L. Bovee et al., Business Communication Today, Pearson Education. Rajendra Paui et al., Business Communication, Sultan Chand & Sons.

1.4 LEGAL ENVIRONMENT OF BUSINESS

UNIT-1

Indian Contract Act-1872 - Meaning and Nature of Law - Offer and Acceptance -Consideration - Capacity of Parties - Free Consent - Legality of Object and Consideration - Agreements Expressly Declared Void - Contingent Contract - Performance of Contracts- Discharge of Contract

UNIT-II

Contracts of Indemnity and Guarantee- Contract of Bailment and Pledge-Contract of Agency

UNIT-III

Sale of Goods Act-1930 - Conditions and Warranties - Transfer of Ownership or Property in Goods - Performance of the Contract of Sale - Remedial Measures.

UNIT-IV

Indian companies Act-1956-Kinds of companies-Formation-Memorandum of Association- Articles of Association-prospectus-Statement in lieu of prospectus-Misstatements in prospectus

UNIT-V

Central of Agency- Indian Partnership Act- Nature of Partnership- The Negotiable Instruments Act, 1881.

Reference Books:

- 1.Nirmal Singh - Business Law - Deep & Deep Publication Pvt., Ltd., New Delhi.
2. N.D. Kapoor - Business Law - Sultan Chand - New Delhi.

1.5 ORGANISATIONAL BEHAVIOUR

UNIT-I

Meaning, Nature and Scope of Organizational Behaviour - Need for studying Organizational Behaviour - Disciplines contributing to Organizational Behaviour -Organizational Behaviour process - Approaches to the study of Organizational Behaviour .

UNIT-II

Personality - Types of Personality - Theories of Personality - Perception - Perceptual Process - Perception and its application in Organizations.

UNIT-III

Motivation - Meaning - Nature of Motivation - Theories of Motivation and Techniques - Motivation Process- Job satisfaction - Measuring Job satisfaction.

UNIT-IV

Group Dynamics - theories of Groups -Group cohesiveness - Group role - Group decision making techniques - Group conflict.

UNIT-V

Leadership - Leadership styles - Theories - Leadership styles in Indian Organizations - Power - Sources of Power - Organization Culture - Types of Culture -Function of Culture - Organization Effectiveness.

Reference Books:

1. Stephen P. Robbins, Organizational Behaviour, Pearson Education. Newstrom & Davis, Organizational Behaviour, Tata McGraw-Hill.
2. Jit S Chandan. Organizational Behaviour, Vikas Publishing House.
3. K.Aswhappa, Organizational Behaviour, Himalaya Publishing House.
4. Fred Luthans, Organizational Behaviour, Tata McGraw-Hill.
5. L.M. Prasad, Organizational Behaviour, Sultan Chand & Sons.

1.6 BUSINESS POLICY AND STRATEGIC MANAGEMENT

UNIT-I

Introduction to Business Policy: Evolution, Nature, Purpose - Importance and the objectives of Business Policy. An overview of strategic Management: Policy-Strategy-Tactics -Levels of strategy-Strategic decision making .

UNIT-II

Strategy formulation: Strategic Intent-Vision, Mission, Business Definition, Goals and Objectives. External Environment: Market-Technological-Supplier-Economic-Regulatory-Political-socio-cultural and International environment-Techniques of Environmental Analysis.

UNIT-III

Strategy Alternatives: Corporate level strategies-Grand strategies: Stability-Expansion — Retrenchment- Combination. Business level strategies.

UNIT-IV

Strategy Analysis and Choice: Corporate level strategic analysis- Boston consulting group (BCG) matrix-General Electric (GE) matrix - Business level strategic analysis.

UNIT-V

Strategy Implementation and Evaluation: Project and Procedural Implementation-resource allocation- structures-leadership- functional and operational Implementation.

Reference Books:

1. Azhar Kazmi, Business Policy and Strategic Management, Tata McGraw-Hill.
2. Charles W.L. Hill & Gareth R.Jones, Strategic Management Theory : An Integrated approach, Houghton Mifflin Company.
3. Arthur A. Thompson Jr, A.J. Strickland III and John E.Gamble, Crafting and Executing strategy: The quest for competitive advantage- Concepts and Cases-Tata McGraw-Hill.
4. Fred R. David, Strategic Management: Concepts and Cases, Pearson Education.
5. Thomas L. Wheeien, J.David Hunger, Concepts of Strategic Management and Business PoJicy Pearson Education.

1.7 FINANCIAL AND MANAGEMENT ACCOUNTING

UNIT-1

Introduction to Financial Accounting - Meaning, Scope, Principles, Concepts and Conventions - Preparation of Financial statements, Trial Balance - Manufacturing, Trading Account - Profit and Loss Account - Balance sheet.

UNIT-II

Financial Statement: Analysis and Interpretation - Meaning in Types of Financial Statement - Types of Financial Analysis - Steps involved in Financial Statement Analysis Techniques of Financial Analysis - Limitations of Financial Analysis.

UNIT-III

Ratio analysis - Meaning - Classification - Advantages of Ratio Analysis – Fund Flow Analysis - Cash Flow Analysis.

UNIT-IV

Budgeting Control - Meaning of Budget - Classification of Budgets – Performance Budgeting - Zero base budgeting - Standard Costing - Determination of Standard cost -Variance Analysis - Cost and sales Variances - Control of Variance.

UNIT-V

Marginal Costing and Profit planning - Cost Volume Profit Analysis - Break even analysis.

Reference Books:

1. R.S.N. Pillai & Bagavathi - Management Accounting S.Chand & Co.Ltd., New Delhi (2002)
2. R. Narayanaswamy - Financial Accounting - A managerial perspective Prentice Hall India Pvt, Ltd., New Delhi.
3. Bhattacharya S.K.John Dearden Accounting for Management text and cases – Vikas publishing house, New Delhi, 2000.
4. Dr. S.N. Maheswari - Financial Management Accounting - Sultan Chand and sons, New Delhi.
5. P.C. Tulsiar - Financial Accounting - Tata McGraw Hill, Publishing Company, New Delhi.
6. Dr. VR. Palanivelu University Sconce press New Delhi (2013).

1.8 RESEARCH METHODOLOGY

UNIT-I

Nature and significance of management research - Concepts of social science research - Stages in research process - Research Design - Hypothesis.

UNIT-II

Kinds of data - Methods of data collection - Sampling techniques - Survey method - Case Study - Interview techniques - Interview schedule - Questionnaire - Data processing - Report writing.

UNIT-III

Measures of central tendency - Measures of dispersion - Measures of asymmetry - Measures of relationship - Simple regression analysis - Multiple correlations and regression analysis.

UNIT-IV

Testing of hypotheses - Procedure for hypothesis testing - Chi-square test - t test - F test - Limitations of the tests of hypotheses.

UNIT-V

Analysis of Variance (ANOVA) - Setting up ANOVA table - One way and two way ANOVA - Analysis of covariance - Non-parametric tests - Multivariate techniques.

Reference Books:

1. Wilkinson *S.L.* Bhandarkar - Methodology and Techniques of Social Research
2. Kothari C.R - Research Methodology: Methods and Techniques
3. Gopal M.H - An Introduction to Research Procedure in Social Sciences
4. Gupta S.P- Statistical Methods
5. Uma Sekaran - Research Methods for Business.

2.1 PRODUCTION MANAGEMENT

UNIT-1

Production Management - Definition - Production System - Difference between services and goods production - Historical development of production management -Product design - Steps - Designing for the customer.

UNIT-II

Facility location - Factors affecting plant location - Plant location selection methods Process analysis - Types of processes - Process selection - Methods - Production layout techniques -Process layout.

UNIT-III

Capacity planning - Concepts - Economies of scale - The Experience curve -Determining capacity requirements - Enterprise resource planning - Production scheduling - Nature and Importance of work centers.

UNIT-IV

Materials management - Materials requirement planning - Master production schedule - Purchase management - Vendor selection - Methods - JIT system- Inventory control - Purposes - Inventory models - EOQ models (without shortages) - Break models.

UNIT-V

Quality control - Acceptance sampling - Statistical quality control -Maintenance management - Purposes - Types - Break down and Preventive maintenance Work measurement - Work study - Time study- Standard time - Measurement techniques.

Reference Books:

1. Production and Operations management - B.S. GoeJ - Pragati Prakashan (2005)
2. Production and Operations management - S.A.Shunwalla & Patel, Himalaya Publishing (2006)
3. Production and Operations Management - R. Panneerselvan - Prentice Hall (2005).

2.2 FINANCIAL MANAGEMENT

UNIT-I

Introduction - Finance and Related Disciplines - Scope and objectives of Financial Management- Finance function and its organization.

UNIT-II

Capital Expenditure Evaluation - Methods and Appraisals - Pay back period, simple and Discounted - Net Present value, Internal Rate of Return - Accounting Rate of Return and Profitability Index - Capital rationing.

UNIT- III

Cost of Capital - Importance, Measurement of specific cost - Computation of Overall Cost of Capital - Capital structure - Determinants and theories.

UNIT-IV

Dividend policy Decision - Determinants – Leverages and its types – simple Problems.

UNIT-V

Sources of Finance - Short term and Long term sources – Working capital management – Determinants a WC – Estimation of WC requirement – Simple Problems.

Reference Books:

1. Pandey I.M., Financial Management, Vikas Publishing House.
2. Prasanna Chandra, Fundamentals of Financial Management, Tata McGraw-Hill
3. James and Van Home, Financial Management and Policy, Prentice Hall
4. Maheswari. S.N., Financial Management: Principles and Practice, Sultan Chand & Sons.
5. Khan. M and Jain.P, Financial Management; Principles and Practice, Tata McGraw-Hill.
6. Dr. VR Palanivelu Sultan chands suns Ltd New Delhi.

2.3. HUMAN RESOURCE MANAGEMENT

UNIT-1

Perceptive in Human Resource Management: Evolution - importance Objectives - Role of Human Resource Manager.

UNIT-II

The Concept of best-fit employee : Importance of Planning -Forecasting - Internal and external sources. Selection process screening.

UNIT-III

Training and executive development; Training Needs - Types of training methods, purposes, benefits resistance.

UNIT-IV

Sustaining employee interest; Compensation plan - Reward - Motivation - Theories of motivation.

UNIT-V

Performance evaluation and control process: Method of performance evaluation -Feedback - Industry practices. Promotion, demotion, transfer and separation - The control process - Importance - Methods - Requirement of effective control systems.

Reference Books:

1. Decenzo and Robbins, Human Resource Management, Wilsey.
2. Biswajeet Pattanayak, Human Resource Management, Prentice Hall of India.
3. Mamoria C.B. and Mamoria S. Personnel Management, Himalaya Publishing Company.
4. Dessler, Human Resource Management, Pearson Education Limited.

2.4 MARKETING MANAGEMENT

UNIT-1

Markets and marketing - Scope of Marketing - Fundamental concepts, trends and tasks - Marketing and customer value - Nature and contents of a marketing plan.

UNIT-II

Marketing Research Process - Measuring marketing productivity - Demand Measurement - Building Customer Value, Satisfaction and Loyalty - Maximizing Customer Lifetime Value - Customer Relationship Management.

UNIT-III

Levels of Marketing Segmentation - Segmenting Consumer Markets - Bases for segmenting Business Markets - Market Targeting - Building and managing Brand Equity -Developing and communicating a positioning strategy - Differentiation Strategies - Product Life Cycle Strategies.

UNIT-IV

Product Characteristics and Classification - Product and brand relationships -Developing Pricing Strategies and Programmes - Setting and Adapting the Price.

UNIT-V

Role of Marketing Communication - Developing Effective Communication -Deciding and managing Marketing Communication Mix - Advertising versus Promotion -Direct Marketing and Interactive Marketing - New Product Development Process.

Reference Books:

- 1.Philip Kotler and Kevin Lane Keller; Marketing Management, Prentice Hall India.
- 2.Kotler and Armstrong: Principles of Marketing, Prentice Hall India.
- 3.V.S. Ramaswamy and S.Namakumari; Marketing Management, Macmillan India.
- 4.Rajiv Lal et al: Marketing Management: Text and Cases, Tata McGraw-Hill.
5. Etzel, Stanton and Walker: Fundamentals of Marketing, McGraw-Hill.

2.5 BANKING THEORY AND PRACTICE

UNIT –I

Banking Regulation Act, 1949- Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection – Role of RBI and their functions- Monetary policy of the RBI.

UNIT –II

Commercial Banks – Functions – Accepting Deposits – Lending of Funds, E-Banking, ATM Cards , Debit Cards, Personal Identification Number – Online Enquiry and update facility- Electronic Fund Transfer- Electronic Clearing System.

UNIT –III

Opening of an Account – Types of Deposit Account – Types of Customers (individuals, firms, Trusts, and Companies) – Importance of customer relations – Customer grievances and redressal – Ombudsman. Principles of Lending – Types of Borrowings – Precautions to be taken by a banker.

UNIT-IV

Rural finance and Rural banking in India- Sources of Rural Finance- Rural credit – Regional Rural banks – NABARD – Primary agricultural credit societies(PACS) – Rural development bank

UNIT-V

Negotiable Instruments: Promissory Notes – Bills of Exchange, Cheque, Draft – Definitions, Features – Crossing – Endorsement – Paying Banker – Rights and Duties – Statutory Protection – Dishonour of Cheques - Role of Collecting Banker.

REFERENCE BOOKS

1. Banking Law, Theory and Practice – Sundaram and Varshney – Sultan Chand Co.,
2. Banking and Financial Systems – B. Santhanam (Margham Publishers)
3. Banking Law, Theory and Practice- S.N. Maheswari, Kalyani Publications.
4. Indian Banking – Parameswaran – S.Chand and Co,
5. Banking Law Theory and Practice – Tanon
6. Banking Law Theory and Practice – Sherlaker & Sherlaker.
7. Money, Banking and International trade – K.P.M Sundaram, Sultan Chand Co.,

2.6 MERCHANT BANKING & FINANCIAL SERVICES

Unit I

Merchant Banking: Definition Meaning And Functions Regulatory Frame Work Of Merchant Banking .SEBI, Regulation, Registration Of Merchant Banking: SEBI Regulations, registration of Merchant Bankers,. Responsibilities / Obligations Code of Conduct Of Merchant Bankers – SEBI Guidelines For Compliance.

Unit II

Capital Structure: Meaning, Optimal Capital Structure, Pattern – Capital Market Instruments: Meaning And Types .Public Issue Management: Functions, Mechanism, Categories Of sec.issues,role of issuing. A Marketing Of New Issues Method Prospectus: Meaning& Information In Prospectors Underwriting Of Securities Meaning, Types,, Mechanism,Functions .SEBI Guide Lines For Underwriting.

Unit III

Financial Service – Meaning And Concept, Functions. Financial Services Market – Constituents, Growth Of Financial Services In India, Types Of Regulatory Frame Work For Fs India. Common Financial Services – Learning Hire Purchase, Venture Capital, and Mutual Funds. Liabilities Management – Bill Financing Factoring Forfeiting.

Unit IV

Credit Syndication Services, Portfolio Management Services – Functions, Responsibilities Obligation Code Of Conduct .Mutual Funds: Definition, Production, Mutual Funds In India And Their Management. Venture capital – meaning, features, stages Of Venture Capital Financing

Unit – V

Stock Exchange – An overview: Meaning, Function, Services, Mechanics of Settlement. National Stock Exchange (NSE): Trading, Mechanism, Products. Stock Broking services: Process of Stock Broking, Regulations Governing Stock Broker.

Ref.Books:

- 1.Mechant Banking and Financial Services (Dr. S. Gurusamy) fourth Edition 2013.
- 2.Financial Services and stock Exchange (Dr. N. Premavathy) first Edition :2007

RURAL AND DEVELOPMENT BANKING

Unit – I

Introduction – Meaning – Indian Financial System – Organized Sector – Unorganized Sector – RBI – Commercial Banks – Scheduled and Non Scheduled Banks – SBI- RRBs – Co-operative Banks – PACBs – The Central Cooperative Banks – State Co-operative Banks – Urban Cooperative Banks – Land Development Banks

Unit – II

Development Banks – Introduction – Meaning – Objectives of Development Banking – Role of Development Banks in Indian Economy – EXIM Bank – LIC – ICICI – IDBI – IFCI – NABARD – UTI

Unit – III

Commercial Banks – Introduction – Functions of Commercial Banks-Time Deposits – Fixed Deposit – Recurring Deposit – Miscellaneous – Demand Deposit – Safe Custody Deposit – Transfer of Money – Draft – Travelling Cheques – Merchant Banking

Unit IV

Reserve Bank of India – Act – History – Central Board – Business which the Bank May Transact – Acting as Agent – Power of Direct Discount – Control Banking Function – Qualitative and Quantitative Control Measures

Unit V

Merchant Banking – Definition – Authorization for Merchant Banker – Responsibilities of Merchant Banker – Latest Development – Merchant Banking in India – Underwriting – Financial Services – Hire Purchase Financing – Housing Finance – Venture Capital.

Reference Books

1. Banking Theory, Law & Practice – K.P.M Sundharam, P.N.Varshney, Publisher – Sul-ton Chand & Sons, New Delhi
2. Banking and Financial System in India – Dr.K.Nirmal Prasad,J.Chandradass, Himalaya Publishing House

E-BANKING

UNIT-I:

Internet Banking: Traditional Banking Vs Internet Banking- Facets of Internet Banking - Internet Banking transactions - Models for Internet Banking-complete centralized solution-Advances of Internet Banking-Constraints in Internet Banking. Banking technology- internet Banking- core banking- electronic products banking technology distribution channels- teller machines at the bank counters- cash dispensers- ATMs- anywhere anytime banking- home banking (corporate and personal) electronic payments systems

UNIT-II:

Online banking and mobile banking - online enquiry and update facilities- personal identification number and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque transaction , Internet Banking in India-Procedure- Programmes -Components- How to go on net for Online Banking-advantages-Limitations.

UNIT-III:

Electronic funds transfer systems- plain messages (telex or data communication) - structured messages(swift, etc...)- RTGS information technology – currents trends- bank net, RBI net, Data net, and Nienet, i-net, internet, E-Mail, etc...-role and uses of technology up gradation.

UNIT-IV:

Global Developments in banking technology- information technology in finance and service delivery. Impact of technology on banks protecting the confidentiality information system audit computerized accounting in electronic environment – methods- procedures- security – rectification. Core banking environment is to be highlighted –internet Banking Security-Introduction need for security –Security concepts-Privacy –Survey. Findings on security

UNIT -V:

Internet Banking in rural India - Consumer awareness in rural on Internet Banking- Emergency on Internet banking in rural area. Internet Banking services in rural area - consumer attitude of internet banking in rural area - Advantages and Problems of Internet Banking in rural area-challenges of internet banking in rural area- Factors affecting and influence the rural consumer for selecting internet banking services- Improve the rural economic through Internet Banking-Technology and Rural Banking Services for Internet Banking operation in rural area-Consumers expectation and satisfactions of internet banking.

Reference:

1. E- Banking Management: Issues, Solution and Strategies – Mahmood Shah, University of Hall, UK.
2. Electronic Banking- SCN Education D.V.
3. E- Banking in India: Challenges and Opportunitites – 01 Edition – Ed. R.K. Uppal Et.al
4. E-Banking and E-Commerce – N. Subramani, Abhijeet Publications.
5. E-Commerce - Bhushan Dewan.