

**Certificate Course in  
'E - Banking'**

**Under the  
U.G.C. Career Orientation Programme  
(COP)  
(Faculty of Commerce)**

*Submitted by*  
**Vivekanand Arts, Sardar Dalipsingh  
Commerce & Science College,  
Samarthnagar, Aurangabad.**



**Certificate Course in 'E-Banking' under the U.G.C.  
Career Orientation Programme(COP) under the Faculty of Commerce.**

O----- The Certificate Course in E-Banking shall be conferred on a candidate who has passed the Certificate Course of 30 weeks duration of this university and has passed the prescribed examination of Certificate Course in E-banking under the Faculty of Commerce.

O----- A candidate who has passed Std XII or HSC Examination from Maharashtra State or any other examination equivalent thereto shall be eligible to take admission to this course. Students pursuing other Degrees or Diploma of this university may simultaneously take admission to this course.

Following shall be Scheme of Examination:-

Paper No.	Paper Name	Theory Per Week	Practical Per Week	Marks	Duration of Exam	Credits
I	Information & Communication Technology Essentials	3	-	100	3 Hrs	6
II	E-Banking Essentials	3	-	100	3 Hrs	6
III	Practical & Project on E-Banking	-	4	200	3 Hrs	8

R----- For passing the examination a student must obtain 40% marks in each theory Paper and the practical/Project work.

R----- The maximum number of students to be admitted in class shall not be More than 40.

R----- The syllabus of the Certificate Course in E-Banking shall be as follows;

**Certificate Course in 'E-Banking' under the U.G.C.  
Career Orientation Programme under the Faculty of Commerce.**

**Syllabus**

**Paper-I Information & Communication Technology Essentials(Theory 100 marks)**

1. Introduction to Computers & IT – Concepts of Hardware, Software, Classification and Generation, Devices, OS.
2. Application of Computers in Business, Utility of Word, Excel, Power Point, Access etc.
3. Basic elements of communication system, Data transmission, modes, Data Transmission speed , Data transmission media, Digital and Analog Transmission, network topologies, Network Types, LAN, WAN, MAN,
4. Internet History and Development, use of internet, Network, Client and server, Host and Terminals, TCP/IP, WWW, Hypertext, URL, Web Browser, IP Addresses, Domain name, Web Page Organisation, E mail, Voice mail
5. ~~Internet Protocols, ISP, Internet Security, Internet requirements, Modems, ISDN, ADSL, Broad Band, and Dial up connection, Web Search Engines, Internet Services, Intranet~~

**Paper-II E-Banking Essentials(Theory 100 marks)**

1. Introduction to Banking- Brief sketch of History & Development of Banking in India, Brief review of Functions of a Bank
2. Introduction to E-banking , Meaning, concept, Overview of Electronic Banking arena in India.
3. Electronic Channels – ATM, Core Banking, Telephony, Internet, Mobile, TV Banking, Debit, Credit, Smart Cards, Facilities Through E-Banking
4. Technologies in Banking, Payment and Settlement Systems, Electronic Fund Transfer System(EFT), Real Time Gross Settlement System(RTGS), CFMS, SFMS, Role of IDRBT- Hyderabad
5. Electronic Payments, Electronic Clearing System(ECS), MICR Cheques, Benefits of ECS, Payment Gateways
6. Security – Technology in E-banking for secure transactions- SSL, Firewalls, Digital Signatures, Service Level Agreement.
7. RBI Guidelines for E-Banking.

**Paper – III – Practical & Project on E-Banking ( 200 Marks)**

Practicals on Web surfing, Browsing, exploring internet services, On line shopping, online payment, Credit card payment.

Practicals on operations of ATM, Debit, Credit Card and Smart Card for understanding their mechanism & working.

Visits to Banks for understanding of actual e-banking services :

A mini project is to be completed by each student or in a group of 2 students. They should select a bank /branch for the project. They should collect the data in person from the bank/branch. They should prepare a report covering following aspects:  
History of the bank/ branch , review of e-banking products and services, hardware and software configuration of the bank, conclusion & suggestion.