

BANKING SERVICES OPERATIONS

Unit 1 : Introduction to Banking Operations: Changing Nature of Banking Operations – Importance of Customer Relationship Management in Banks – Different Types of Products and Services offered to Customers – Role of Technology in Banking Operations –Book–Keeping and maintenance of accounts - Designing of Bank Marketing New Products and Services — Delivery Strategies in a Bank — Designing of Service Quality – Implications of Service Intangibility

Unit 2: Introduction to Electronic Banking: Introduction–E–banking: An Introduction–Internet Banking Strategy – Risks in E–Banking- Security Considerations in E–Banking - Recent Trends of IT in Banking - Facilities Management.

Unit 3: Payment and settlement systems: Payment Methods– Electronic Funds Transfers (EFTs)–Automatic Teller Machines (ATMs)–Electronic Clearing Service (ECS)–Electronic Data Interchange (EDI)–Financial networks in India–Real Time Gross Settlement System(RTGS)–Public Key Infrastructure–Digital certificate - Payment and Settlement Systems, RTGS and Clearing House

Unit 4: Service Quality Metrics: Core Factors – Customer Relationship Management – Technical Quality and Functional Quality – Role and Process Capability for Managing Services–Managing Service Delivery–ISO 9000 Certification in Banking Services - Improving Quality and Productivity - Operational Controls: Banking Regulations and Supervision –Maintenance of Documents and Records – Adequate Information Storage and Retrieval Mechanism – Maintenance of CRAR – Reporting

Unit 5: Introduction to Risk Management: Risk–Risk management –Emergence of risk management in banks - The New Basel Accord–Implication for Banks - Operational Risk Management - Risk Management Strategies: Operational Risk Management Strategies at Banks – Financial Risk Management Strategies – Systemic Risk Management Strategies – Risk Limitation – IT implementation challenges

Text Book Author/Publication

1. Banking Services Operations The Icfai University Press

Reference Book Author/Publication

1. Managing Indian Banks: Challenges Ahead by Vasant C Joshi and Vinay V Joshi/ Sage Publications, 2e

3. Money Banking and International Trade by KPM Sundharam, / Sultan Chand and Sons, 2002 Edition
 4. Practical Banking Advances Bedi H.L. & Hardikar V.K./UBSPD publishers and distributors, 2001 Edition
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