

B.Com. Semester V

CE 301 E BANKER CUSTOMER RELATIONSHIPS

1. Definition of a customer-Banker-customer relationship- Types of customers- precautions for opening accounts of-Lunatics- drunkards- Minors-agents-married women-corporate-Termination of relationship.

2. Retail banking-

Retail banking –introduction-role within bank operations-concept of retail banking, wholesale banking, corporate banking-Retail products- credit cards, debit cards-remittance products-recovering of retail loans.

3. Micro finance-

Meaning & significance-self help groups-Micro finance Institutions (MFI) Model- Micro finance in India- state bank of India & priority sector-export credit, microfinance, agricultural finance/credit

4. Cyber crimes & banking sector in India- Introduction-Common cyber crime risks of financial Institutions- Denial of services(DoS) – Debit & credit card cloning-Hacking-Email Bombing-Data Diddling-Logic bombs-Web Jacking-Money Laundering- control & prevention of electronic crimes in Banks.

REFERENCES

1. Banking in India, past, present & future by Ujjwala shahi (page 193 to 204)
2. Retail Banking –Indian Institute of Banking & Finance(IIBF)-Macmillan publication
3. Banking theory & practice-K.S.Shekhar & Lekshmy Shekher
4. General bank management- Indian Institute of Banking & finance(IIBF)- Macmillan publication