

B.Com(Hons.): Semester-V
DSE
BCM542: E-Banking

Teaching Scheme	Examination Scheme
Lectures: 4hrs/Week	Class Test – 12 Marks
Tutorials: 1 hr/Week	Teachers Assessment – 6 Marks
Credits: 5	Attendance – 12 Marks End Semester Exam – 70 Marks

Course Objective

The course exposes students to theory and analytical understanding of the industrial sector of the economy. This course provides an introduction into the fundamental concepts, nature and scope of E-banking. It also discusses the E-banking services in India and various securities measures in this domain.

Course Learning Outcomes

After completing the course, the student shall be able to:

- CO1: understand the basic concepts related to E-Banking.
- CO2: understand the concept of Online banking system and its various channels.
- CO3: Get familiar with the working of E-banking system in India
- CO4: analyze the concepts related to various E-banking securities systems.
- CO5: be able to demonstrate and explain various E-builders solutions involved in E-Banking system.
- CO6: be able to know about the E-security soft wares in Electronic banking world.

Unit I: Introduction

Electronic Banking: Traditional Banking Vs E-Banking-Facets of E-Banking-E-Banking transactions - truncated cheque and Electronic cheque- Models for E-banking-complete centralized solution- features CCS-Cluster approach-Hi tech. Bank with in Bank Advances of E-Banking-Constraints in E-Banking

Unit II: Online Banking

Online Banking: Introduction -concept and meaning-the electronic delivery channels- need for computerization-Automatic Teller Machine(ATM) at home -Electronic Fund Transfer(EFT)-uses - computerization in clearing houses- Tele-banking- Banking on home computers -Electronic Money Transfer -uses of EMT.

Unit III: E Banking In India

Updating Bank saving accounts -Computer bank branches-Financial Transaction Terminals- (FTT)-E-Cheque-Magnetic Ink Character Recognition (MICR) and Cheques - E-Banking in India-Procedure-Programmes-Components- How to go on net for Online Banking advantages-Limitations.

Unit IV: E -Banking Security

E-Banking Security- Introduction need for security -Security concepts-Privacy -Survey. Findings on security-Attack-Cyber crimes-Reasons for Privacy- Tampering-Encryption -Meaning-The encryption process-may appear as follows - Cryptogram-Cryptanalyst-cryptography-Types of Cipher systems -Code systems-Cryptography-Cipher-Decipher-Jumbling-Asymmetric-Crypto system-Data Encryption Standard (DES)

Unit V: E-Builder solutions

Digital certificate-Digital Signature & Electronic Signature-E-Security solutions— solutions providers-E-locking technique- E-locking services-Netscape security solutions- Pry Zone – E-software security Internet-Transactions-Transaction security-PKI-Sierras Internet solutions-inc –security devices-Public Key Infrastructure-(PKI)-Firewalls Secure Ledger-(FSL)-Secure Electronic Transaction(SET).

Suggested Readings

- C.S. Rayudu, E-Business, Himalaya Publishing House, 22.

Additional Learnings

- Roger Hunt& John Shelly, Computers and Common sense.
- BhushanDewan, E-Commerce

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