

Department of Commerce

CERTIFICATE COURSE - E-BANKING

Introduction:

Rapid technological changes in recent years have revolutionized the way banking services and products are delivered to consumers, small businesses and corporates alike. We are all familiar with how the Internet, the Mobile-phone and Smartcards have changed our lives.

These new innovations hold **great promise for banking and bank operations in both developed and emerging economies**. To innovative, progressive, go-ahead banks these changes, known collectively as e-Banking (and to some as Digital Banking) hold great promise to change the way banking operations are carried out. And with that change will come **new processes, procedures and business models**.

In this course we review the world of e-Banking and **shows how e-Banking may be harnessed** to the benefit of bank and customer alike. This course has been tailored to be equally of value in the development of e-Banking/ Digital Banking in both developed and developing economies.

This course is designed to equip students with current developments in the banking industry with respect to the application of electronics in banking to promote self-service retail banking. It seeks to cover electronic banking and electronic commerce, the truncation of cheques, interbank clearing system and settlement and many other related issues in electronic banking and commerce.

Objectives of the course:

1. Provide students with a clear understanding of the concept of electronic banking (E-banking).
2. Equip students with modern and more current developments in the Banking Sector; precisely the application of the internet, computers and other electronically-based gadgets that facilitate the operations and practices of banking.
3. Enable participants to gain insight knowledge into cheque truncation and electronic settlement and clearance system.
4. To make the learners to apply the computer oriented skills in practical banking system

Examination Structure

Theory	Practical (Oral)	Total
40	10	50

Certificate course of E- Banking

Syllabus

Unit	Name of the Topic	Details of Topic
Unit I	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	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- Telebanking- Banking on home computers –Electronic Money Transfer -uses of EMT.
Unit III	Updatating 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-Componets- How to go on net for Online Banking-advantages-Limitations.
Unit IV	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	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).

Course Outcomes

At the end of the course students will be able:

- Explain electronic banking and commerce and what goes into electronic banking and commerce
- Explain the fundamental changes in banking and financial markets as financial institutions and brokers have extended to electronic platform.
- Apply cash management, decision-making, and controlling techniques in an electronic interface.

