

Programme: B.Com.	Year: Second	Semester: Third
<b>Subject: Commerce</b>		
Course Code: BC-304	Course Title: E-Banking	
Course outcomes: The Objective of this paper is to acquaint the students with the understanding of E-banking system with the risks, evaluation and concepts of E-payment involved therein.		
Credits: 4	Core Compulsory / Elective: Elective	
Max. Marks: 25+75	Min. Passing Marks: 10+30	
<b>Total No. of Lectures: 60</b>		

Unit	Topics	No. of Lectures
I	<b>Introduction:</b> Concept and definition of E- Banking, nature and scope of E- Banking, E-Banking components, E-Banking: Indian perspectives, traditional banking internet banking portals, challenges in E-Banking, Online banking and its benefits.	10
II	<b>E-Banking System:</b> Mobile Banking Internet Banking, Secure, Hypertext, Transfer Protocol (SHTP). Online delivery of financial products: Secure electronic Transaction (SET); Indian Payment Models.	15
III	<b>E-Banking Risks:</b> Infrastructure problem; Lack of Skilled Manpower; Legal Framework, Socio Cultural Aspects; Money Laundering; Banking Frauds.	15
IV	<b>Electronic Payment System:</b> RTGS, Electronic Fund Transfer, Electronic Money; ATM; Credit Card; Smart Cards. Electronic Payment Systems: E-Banking and digital signatures.	10
V	<b>Evaluation of E-Banking System:</b> Advantages of E-Banking system, Limitations of E-Banking, Pre-requisites of E-Banking Future of E-Banking	10

**Suggested Reading:**

1. Agrawal Kamlesh, N.: Internet Banking, Mac-Millan India Ltd. New Delhi.
2. Armor, Daniel.: E-Business Evolution, The Living and Working in an Interconnected World; Prentice Hall, US.
3. E-Banking : Indian Banking Association, India.
4. Kenneth C. Laudon and Carlo Guercio Traver, *E-Commerce*, Pearson Education.
5. Bhaskar Bharat, *Electronic Commerce: Framework, Technology and Application*, McGraw Hill Education
6. Joseph PT, *E-Commerce: An Indian Perspective*, PHI Learning
7. Bajaj KK and Debjani Nag, *E-commerce*, McGraw Hill Education
8. Chhabra TN, *E-Commerce*, Dhanpat Rai & Co.
9. Madan Sushila, *E-Commerce*, Taxmann
10. Chhabra TN, Hem Chand Jain, and Aruna Jain, *An Introduction to HTML*, Dhanpat Rai & Co.