

**B.Com (Digital)**  
**Discipline Specific Elective Course (DSE)**  
**Semester VI**  
**BCDB33604T: E- BANKING OPERATION AND SERVICES**

**MAX. MARKS: 100**

**EXTERNAL: 70**

**INTERNAL: 30**

**PASS: 40%**

**Credits: 6**

**Objective:**

Provide knowledge and understanding to the students regarding Electronic banking, its techniques, tools, applications and its use in the management of business.

**INSTRUCTIONS FOR THE PAPER SETTER/EXAMINER:**

1. The syllabus prescribed should be strictly adhered to.
2. The question paper will consist of three sections: A, B, and C. Sections A and B will have four questions from the respective sections of the syllabus and will carry 10 marks each. The candidates will attempt two questions from each section.
3. Section C will have fifteen short answer questions covering the entire syllabus. Each question will carry 3 marks. Candidates will attempt any ten questions from this section.
4. The examiner shall give a clear instruction to the candidates to attempt questions only at one place and only once. Second or subsequent attempts, unless the earlier ones have been crossed out, shall not be evaluated.
5. The duration of each paper will be three hours.

**INSTRUCTIONS FOR THE CANDIDATES:**

Candidates are required to attempt any two questions each from the sections A and B of the question paper and any ten short questions from Section C. They have to attempt questions only at one place and only once. Second or subsequent attempts, unless the earlier ones have been crossed out, shall not be evaluated.

**Section A**

**Online Business Transactions:** Rationale of transacting online, E-commerce applications in various industries such as banking, insurance, payment of utility bills and others, e-marketing, e-tailing, Online services, e-auctions, Online portal, Online learning, e-publishing and entertainment, Online shopping, etc.

**Electronic Banking:** Early developments, Magnetic Ink Character Recognition (MICR) in E-Cheque - Meaning and Advantages, Disadvantages; Business process Re-Engineering with E-Services; Transformations in Indian Banking Industry with Information Technology; Traditional Banking and

Electronic Banking, Functions of E-Banking; Service Quality in E-Banking and Traditional Banking, E-Builder Solutions: E Cheques and Digital Signatures, E-Purse, Digital Certificates; E-Locking Techniques and its Services.

Risks Management in E-Banking: Tools and techniques used for risk analysis, Risk coverage and risk management; E-Banking and security - Introduction, Need for security, Security Concepts, Privacy-Survey Findings of Security Attack and Cyber Crimes; E-Banking security –Meaning and Issues; Security threats in the E-commerce environment; Security intrusions and breaches, Attacking methods like hacking, sniffing, cyber-vandalism, etc.; Technology solutions such as encryption, Security channels of communication, Protecting networks, Servers and Clients.

## Section B

Legal Aspects of E-Banking: Information Technology Act 2000, Provisions related to offences, Secure electronic records, Digital signatures, Penalties and adjudication. Legal Issues -Cyber Security, Cyber Crimes, Public Key Infrastructure, Electronic Payment System and Internet Banking; Commercial Websites. E-Banking in India: Procedure, Programmes Components, Online Banking, Advantages and Limitations; Recent Trends in E-Banking Services; Role of Banking institutions, Non banking institutions, Startups and cyber security and App developers; Prospects of E-Banks in India. Encryption – Meaning, Process, Cryptogram, Cryptanalyst, Cryptography; Types of Cipher Systems, Code Systems; Cryptography-Cipher decipher, Jumbling, Asymmetric, Data Encryption Standard (DES). Emerging modes and systems of E-payment: MPaisa, PayPal, Paytm, PhonePay, GooglePay and other digital payment systems. E-payments risks; Electronic Fund Transfer Problems.

### Suggested Readings:

1. Agarwala, Kamlesh N., Lal, Amit and Agarwala, Deeksha. *Business on the Net: An Introduction to the Whats and Hows of E-commerce*. Macmillan India Ltd.
2. Bajaj KK, Debjani, Nag. *E-Commerce*. Tata McGraw Hill Company, New Delhi
3. Chhabra, T.N. Jain, Hem Chand, Jain, Aruna. *An Introduction to HTML*. Dhanpat Rai & Co
4. Dietel, Harvey M., Dietel, Paul J., and Steinbuhler Kate. *E- Business and E- Commerce for Managers*. Pearson Education.
5. Diwan, Parag and Sharma, Sunil. *Electronic Commerce- A Manager's Guide to E-Business*. Vanity Books International, Delhi
6. Elias M. Awad. *Electronic Commerce from Vision to Fulfilment*. PHI Publications.
7. Kosiur, David. *Understanding Electronic Commerce*. Prentice Hall of India Private Ltd, New Delhi.
8. Kumar, A. *Cyber Laws*. Book Age Publications, New Delhi
9. Turban, E., et.al. *Electronic Commerce: A Managerial Perspective*. Pearson Education Asia.
9. Whiteley, David. *E-Commerce*. McGraw Hill, New York.

**Note: Latest edition of text books may be used.**