

B. Com (Hons.) (Accounting and Taxation)
CORE COURSE (CC)
SEMESTER V
(BCB33505T): E- BANKING OPERATION AND SERVICES

MAX. MARKS: 100

EXTERNAL: 70

INTERNAL: 30

PASS: 40%

Credits: 4

Objective:

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

Course Outcomes:

CO 1:	Students will demonstrate an understanding of the evolution, functions, and significance of electronic banking, including early developments, business process re-engineering, and transformations in the Indian banking industry.
CO 2:	Students will develop proficiency in identifying, analyzing, and managing risks associated with e-banking, including employing tools and techniques for risk analysis, coverage, and mitigation.
CO 3:	Students will acquire competence in understanding and implementing security measures in e-banking.
CO 4:	Students will demonstrate awareness of electronic payment systems, particularly in commercial websites.

SECTION A

Block-1 Online Business Transactions

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.

Block-2 Electronic Banking

Electronic Banking: Early developments, 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, Digital Certificates.

SECTION B

Block-3 Risks Management in E-Banking and E-Banking and security

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, Security threats in the E-commerce environment;

Block-4 Electronic Payment System and Internet Banking

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, 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. Jatana,R. (2007)E-Banking in India:Challenges and Opportunities, New Century Publications
2. Khan, M. S. (2009). E-Banking Management: Issues, Solutions, and Strategies.
3. Gup, B. E. (2011). Banking and Financial Institutions: A Guide for Directors, Investors, and Borrowers
4. Desai, V. (2009). Banking and Financial Services.
5. Santhanam, K., & Varshney, R. L. (2003). Banking Theory, Law and Practice.

Note: Latest edition of text books may be used.

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