

Department of commerce
Certificate course in E-Banking literacy

Syllabus

Unit-I: Introduction

Introduction to E – Banking Advantages and disadvantage of E-banking

Unit-II : 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-III: 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-IV: 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-V: 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 VI : 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).

PRACTICALS

E-Banking Literacy Syllabus

Module 1: Introduction to E-Banking

Objective:

Understand the basics of e-banking.

Activities

- Overview of e-banking services.
- Benefits and risks associated with e-banking.
- Creating and managing an e-banking account.
- Demo: Navigating a bank's e-banking portal.

Module 2: Online Account Management

Objective:

Manage e-banking accounts efficiently.

Activities

- Logging in and out securely.
- Updating personal information.
- Viewing account balances and transaction history.
- Setting up account alerts and notifications.

Module 3: Funds Transfer

Objective

Execute various types of funds transfers.

Activities

- Internal transfers (within same bank).
- Inter-bank transfers (e.g., NEFT, RTGS, IMPS).
- Setting up and managing beneficiaries.
- Scheduling recurring payments.

Module 4: Bill Payments and E-Commerce

Objective:

: Use e-banking for bill payments and online shopping.

Activities

- Paying utility bills (electricity, water, etc.).

- Recharging mobile phones and other services.
- Linking e-banking accounts with e-commerce platforms.
- Making online purchases securely.

Module 5: Mobile Banking

Objective: Utilize mobile banking applications.

Activities

- Downloading and installing a mobile banking app.
- Navigating the mobile banking interface.
- Performing key functions: check balances, transfer funds, pay bills.
- Setting up biometric authentication.

Module 6: Security and Fraud Prevention

Objective

: Enhance security awareness and prevent fraud.

Activities

- Recognizing phishing attempts and other scams.
- Setting strong passwords and using two-factor authentication.
- Reporting unauthorized transactions.
- Keeping devices and software secure.

Module 7: Digital Wallets and UPI

Objective: Use digital wallets and Unified Payments Interface (UPI).

Activities

- Setting up and funding a digital wallet (e.g., PayPal, Google Pay).
- Making transactions using a digital wallet.
- Understanding UPI and linking it with bank accounts.
- Making UPI payments and understanding UPI features.

Module 8: Investment and Financial Planning

Objective: Manage investments through e-banking platforms.

Activities

- Viewing and managing fixed deposits and recurring deposits.
- Investing in mutual funds and other instruments via e-banking.
- Accessing and utilizing financial planning tools.

Module 9: Customer Service and Support

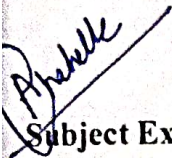
Objective: Efficiently use e-banking customer support services.

Activities

- Accessing online help resources and FAQs.
- Using chat bots and virtual assistants.
- Requesting support through e-banking platforms.
- Understanding grievance redressal mechanisms.

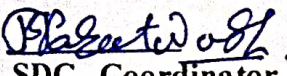
Books and References:

1. Electronic banking: The ultimate Guide to business and technology of online Banking
By- SCN education B.V
- 2) "E-Banking management issues, Solutions and strategies"
By- Mohamad Shah and Steve Clark
- 3) "Digital Banking – “ Strategies to launch Or Become a digital Bank”
By- Chris Skinner

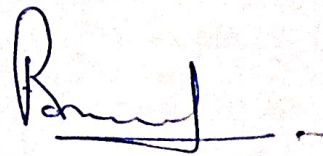

Subject Expert


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Course Coordinator
COORDINATOR


SDC. Coordinator
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