

## **E-BANKING AND BUSINESS MODELS**

**Module 1:** E-banking- meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking.

**Module 2:** Electronic delivery channels and products- Teller machine at bank counters, cash dispensers, ATM, Telephony, Internet, mobile phone,- Banking products- Traditional products, the new banking products, segmentation , electronic money, electronic cash, electronic payment system.

**Module 3:** Banking system for electronic delivery, online enquiry and updates facility, PIN and their use, signature storage and display, cheque truncation, security measures- encryption, firewalls, authentication, banking organization for electronic delivery.

**Module 4:** Banking on Technology: RTGS information technology, bank net, RBI net, Data net, virtual banks, Data mining, intelligent agents, biometrics, mobile wireless access devices, CRM, risk management for e-banking, impact of technology on banks.

**Module 5:** E-banking business models- various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models.

### **References:**

1. Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993.
2. Uppal, R.K. “E-Banking in India (Challenges & Opportunities)”, New Century Publications, New Delhi, 2007.
3. Joseph, P.T., E-Commerce: An Indian Perspective, Prentice Hall of India, New Delhi, 2009.