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: