

Loknete Dr, Balasaheb Vikhe Patil (Padma Bhushan Awardee) Pravara Rural Education Society's

**Arts, Commerce and Science College, Satral**

**Department of Economics**

**Certificate Course in E-Banking**

**SYLLABUS**

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**2 Credit**

**Course Overview:**

The Certificate Course in E-Banking is designed to provide participants with a comprehensive understanding of electronic banking practices, technologies, and their impact on the financial landscape. The course aims to equip students with practical skills and knowledge necessary to navigate the evolving world of digital finance.

**Course Duration:**

**Course Objectives:**

- To Understand the Fundamentals of E-Banking
- To Explore Online Banking Platforms
- To Examine Digital Payment Systems
- To Address Cyber security in E-Banking
- To Evaluate E-Banking Regulations and Compliance
- To Discuss Fintech Innovations in Banking
- To Enhance Financial Literacy

**Course Outcomes:** By the end of the Certificate Course in E-Banking, participants should be able to:

- Demonstrate Proficiency in Online Banking
- Apply Knowledge of Digital Payment Systems
- Implement Cyber security Measures
- Navigate Regulatory and Compliance Requirements
- Analyze Fintech Trends and Innovations
- Promote Financial Literacy

**Assessment Methods:**

1. Class Participation: Engage in class discussions, group activities, and case studies.
2. Assignments: Complete practical assignments to apply theoretical concepts.
3. Examinations: Evaluate understanding through quizzes and examinations.
4. Project Work: Undertake a project to analyze a real-world E-Banking scenario.
5. Final Assessment: Demonstrate comprehensive knowledge and skills in a final assessment.

## Syllabus

**UNIT –I** 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- featuresCCS-Cluster approach-Hi tech. Bank with in Bank Advances of E-Banking-Constraints in E-Banking. **(04)**

**UNIT –II** 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. **(04)**

**UNIT –III** Updating Bank saving accounts –Computer bank branches-Financial Transaction Terminals- (FTT)-Cheque-Magnetic Ink Character Recognition (MICR) and Cheques - E-Banking in India-Procedure-Programmes-Components- How to go on net for Online Banking advantages-Limitations. **(06)**

**UNIT –IV** E-Banking Security- Introduction need for security –Security concepts-Privacy – Survey. Findings on security-Attack-Cybercrimes-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) **.(07)**

**UNIT –V** 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 - Software security Internet-Transactions-Transaction security-PKI-Sierras Internet solutions-ink –security devices-Public Key Infrastructure-(PKI)- Firewalls Secure Ledger-(FSL)-Secure Electronic Transaction(SET). **(09)**



**Subject Expert**



**Subject Teacher**



**Head of Department  
H.O.D.**

**Department of Economics  
Arts, Commerce & Science College, Satral**