

Program: M. Com (Banking & Finance)			Semester: II		
Course: E-Banking			Code: PGMCOMIBFMJ124		
Academic Year: 2024-2025			Batch: 2024-2026		
Teaching Scheme			Evaluation Scheme		
Lectures	Practical	Tutorials	Credits	Internal Continuous Assessment (ICA) (weightage)	Term End Examinations (TEE) (weightage)
60	Nil	Nil	04	40	60

Learning Objectives:	<ul style="list-style-type: none"> To understand the evolution and significance of e-banking in the modern banking industry. To explore the technological infrastructure and platforms that support e-banking operations. To familiarize students with the range of banking services and products offered through electronic channels.
Learning Outcomes:	<ul style="list-style-type: none"> Students will develop a comprehensive understanding of the principles, technologies, and practices involved in e-banking. Students will be proficient in using various e-banking platforms. Students will gain knowledge of the diverse range of e-banking services available to customers.
Pedagogy:	Lecture, Case Studies, Presentation.

Detailed Syllabus: (per session plan)

Session Outline for E-Banking

Each lecture session would be of one hour duration (60 sessions).

Module	Module Content	Module Wise Pedagogy Used	Module Wise Duration
I	Foundations of E-Banking Overview of E-Banking <ul style="list-style-type: none"> Historical Development of Banking and Importance of E-Banking Types of E-Banking: Internet Banking, Mobile Banking, ATM Banking, etc. Advantages and Disadvantages of E-Banking 	Lecture, Case Studies, Presentation	15 Lectures

	<p>Regulatory and Security Aspects</p> <ul style="list-style-type: none"> Regulatory Framework for E-Banking: Legal and Compliance Issues Security and Risk Management in E-Banking Authentication and Authorization Mechanisms in E-Banking Systems <p>Case Studies and Infrastructure</p> <ul style="list-style-type: none"> Case Studies on E-Banking Security Breaches and Fraudulent Activities E-Banking Infrastructure: Technology and Architecture Core Banking Systems and E-Banking Integration Payment Systems in E-Banking: RTGS, NEFT, IMPS, UPI, etc. 		
II	<p>Customer Interaction and Experience in E-Banking</p> <p>Financial Institutions and E-Banking</p> <ul style="list-style-type: none"> Role of Financial Institutions in E-Banking <p>Customer Relationship Management (CRM)</p> <ul style="list-style-type: none"> CRM in E-Banking: Strategies and Implementation <p>User Experience and Personalization</p> <ul style="list-style-type: none"> User Experience (UX) Design Principles for E-Banking Applications Personalization and Customization in E-Banking Services <p>Ethical Considerations</p> <ul style="list-style-type: none"> Ethical Considerations in E-Banking: Privacy and Data Protection 	Lecture, Case Studies, Presentation	15 Lectures
III	<p>Advanced Innovations in E-Banking</p> <p>Emerging Technologies</p> <ul style="list-style-type: none"> Innovations in E-Banking: Blockchain Technology and Cryptocurrencies Open Banking and API Economy Artificial Intelligence (AI) and Machine Learning (ML) Applications in E-Banking Big Data Analytics for Personalized Banking Services <p>Financial Inclusion and Sustainability</p> <ul style="list-style-type: none"> Financial Inclusion through E-Banking: Challenges and Opportunities E-Banking in Emerging Markets Green Banking and Sustainable Finance Initiatives in E-Banking 	Lecture, Case Studies, Presentation	15 Lectures
IV	<p>Strategic Insights and Case Studies</p> <p>Successful Implementations and Strategies</p>	Lecture, Case Studies, Presentation	15 Lectures

	<ul style="list-style-type: none"> • Case Studies on Successful E-Banking Implementations • Strategies for Competitive Advantage in E-Banking • E-Banking Business Models: Traditional Banks vs. FinTech Startups <p>Adoption and Social Impact</p> <ul style="list-style-type: none"> • E-Banking Adoption and Usage Patterns: Demographics and Behavioral Insights • E-Banking and Social Responsibility: Corporate Governance and Ethical Banking Practices • Cross-Border E-Banking: Regulatory Compliance and International Standards • E-Banking and Financial Education: Promoting Financial Literacy 		
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REFERENCE BOOKS

1. Ratnam, C. S. V. *E-banking and emerging multinational corporations in India*. Excel Books.
2. Sharma, S. *E-banking: The Indian scenario*. Macmillan India.
3. Das, A. *Electronic banking in India: Challenges and opportunities*. Oxford University Press.
4. Kazmi, A., & Ghosh, A. *E-banking: Theory and practice*. McGraw Hill Education.

Any other information:

Note: Latest edition of books may be used.