

**CORE COURSE – IX – E – BANKING**

**Credit Allotted: 5**

**Max. Marks: 75**

**Objective:** To make the students to understand the e-banking transactions.

**Unit I**

Networking of computers – Types – LAN – WAN – Internet and Intra net – E-mail – rise of on-line – banking technology in banking services.

**Unit II**

Electronic payment system : Automatic teller machine merits and demerits – installation and security aspects a of ATM, MICR equipment – precautions in handling MICR instrument – benefits and limitations.

**Unit III**

e-cash : features – benefits of e-cash – limitations of electronic data interchange – electronic fund transfer credit card – debit card – payment through bank network – payment by smar card – electronic pass book – home banking.

**Unit IV**

Electronic clearing services – SWIFT – types of message in SWIFT (society for world wide interbank financial telecommunication) – message format in SWIFT – bank information code – message flow in SWIFT system – advantages and structure of SWIFT.

**Unit V**

E-Banking challenges and opportunities – services offered through e-banking – strengths of e-banking – weakness of e-banking – opportunities – theories of e-banking.

**Books for Reference:**

1. Knowledge based system in banking sector – R.V. Kulkarni
2. Computer Application in Business and, Commerce and Banking – R.S. Viramani.
3. Computer Application in Business – R.Parameswaran.