Contents

List	of Tables	ix	
List	List of Figures		
Pref	Preface		
1.	Indian Developments within the Global Context	1	
2.	E-finance Delivery Channels: Impact on the Bottom Line	10	
3.	Websites	17	
4.	Products and Services in India	27	
5.	E-banking and E-insurance	37	
6.	E-trading	63	
7.	Click and Brick Marketing	74	
8.	General Aspects of Risk Management	90	
9.	Risk Management for E-banking and E-insurance	104	
10.	Cyber Crimes	111	
11.	Network Security	118	
12.	Cyber Laws	141	
13.	Regulation of E-finance Institutions	159	
14.	The Internet Potential	174	
Rihl	iography	179	
Bibliography Index		184	

List of Tables

1.1	Growth of Internet Users in India	2
1.2	Growth of Global Internet Users	2
5.1 5.2	Internet and Non-internet Banks—A Dynamic Analysis Internet and Non-internet Banks—Selected Balance Sheet	56
3.2	Ratios (a) Loan Comp. (b) Funding	56
10.1	Cyber Crimes and Their Effect	114
13.1	New Ways of Paying On-line	169

List of Figures

5.1	Product Complexity	60
5.2	Pre-internet: Insurance	61
5.3	Internet-enabled Insurance	62
7.1	Customer Service	76
7.2	Marketing Plan in Corporate Plans	79
	Supplier Reach	83
8.1	Interrelations of Risks	91
9 1	Analysis of Risk	105