

# **As Per NEP 2020**

## **Tolani College of Commerce (Autonomous)**

**Title of the Course: Trends in Banking**

**Programme: B.Com. Banking & Insurance Semester - III**

**Syllabus for 4 Credit Course  
From the Academic Year 2024 – 2025**

## Name of the Course: Trends in Banking

Sr. No.	Heading	Particulars
1	<b>Description of the course:</b>	Trends in Banking are related to the recent technologies used in Banking industry.
2	<b>Vertical:</b>	Major
3	<b>Type:</b>	Theory
4	<b>Credit:</b>	4 Credits
5	<b>Hours Allotted:</b>	60 Hours
6	<b>Marks Allotted:</b>	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
7	<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. To help learners to understand the Banking Technology</li> <li>2. To help learners to understand the Online Banking</li> <li>3. To help learners to understand the Role of Technology Upgradation</li> <li>4. To help learners to understand the risks involve in online banking</li> </ol>
8	<b>Course Outcomes:</b>	<ol style="list-style-type: none"> <li>1. Learners will be able to understand the Banking Technology</li> <li>2. Learners will be able to understand the Online Banking</li> <li>3. Learners will be able to understand the role of technology upgradation</li> <li>4. Learners will be able to understand the risks involve in online banking</li> </ol>
9	<b>Modules</b>	
	<b>Module I: Banking Technology (15 Hours)</b>	
	<ul style="list-style-type: none"> <li>• Essentials of Bank computerization Computer Systems.</li> <li>• ATMs; HWAK (The Intelligent Auto- teller and Netware Management System); PIN (personal identification number).</li> <li>• Electromagnetic Cards; Electronic Banking; Signature Storage &amp; Retrieval System.</li> <li>• CTS (Cheque Truncation System); Note &amp; Coin Counting Machines; Microfiche; NPC (National Payments Council); RUPAY, <b>UPI Payments.</b></li> </ul>	
	<b>Module II: Online Banking (15 Hours)</b>	
	<ul style="list-style-type: none"> <li>• Online Enquiry and Update Facilities</li> <li>• PIN and their use in conjunction with magnetic cards of both credit and debit cards.</li> <li>• Smart cards, signature storage and display by electronic means</li> <li>• CTS, note and coin counting device</li> </ul>	
	<b>Module III: Role of Technology Upgradation and its impact on Banks (15 Hours)</b>	
	<ul style="list-style-type: none"> <li>• Trends in Technology Developments.</li> <li>• Role &amp; Uses of Technology Upgradation; Global Trends.</li> <li>• Impact of IT on Banks.</li> <li>• Preventive Vigilance in Electronic Banking Phishing; Customer Education; Safety Checks.</li> </ul>	
	<b>Module IV: Security Considerations (15 Hours)</b>	
	<ul style="list-style-type: none"> <li>• Risk Concern Areas</li> <li>• Types of Threats</li> <li>• Control Mechanism</li> <li>• Computer Audit.</li> </ul>	

**Reference Books:**

1. Brett King - "Bank 4.0: Banking Everywhere, Never at a Bank" - 2018
2. Dimitris N. Chorafas - "Banking Cyber Security: Critical Information in the Banking Sector" - 2021
3. Jerry Silva and Zilvinas Bareisis - "Digital Banking Transformation: How Banks Can Thrive in a Digital World" - 2021
4. Jay Sidhu and Brett King - "The Bank of the Future: Technology-Driven Strategies to Transform Your Bank" - 2020
5. Jim Marous - "Banking on Digital Transformation: How Banks and Credit Unions Can Survive and Thrive in the Digital Age" - 2021
6. Luigi Wewege and Michael C. Thomsett - "The Digital Banking Revolution: How Financial Technology Companies Are Rapidly Transforming the Traditional Retail Banking Industry Through Disruptive Innovation" - 2021
7. Luca G. Pardini and Serge Milman - "Digital Banking: Transforming the Industry" – 2020.
8. Matteo Rizzi and Giorgio Ferrero - "The Future of Banking: From Digitization to Automation" 2020
9. Marcin Sydow and Stanislaw Wrycza - "Online Banking Security Measures and Data Protection" – 2021.
10. Tony de Bree - "The Future of Digital Banking: Fintech, Open Banking, and Digital Payments" - 2021
11. Tom Olzak and Justin Williams - "Cybersecurity for Banking and Finance: Protecting Financial Information in a Digital World" – 2020.
12. Tomislav Kraljevic and Vassil Roussev - "Information Security in Financial Services: A Comprehensive Guide" - 2021

**Evaluation Pattern**

Continuous Evaluation: 40%

Semester End Examination: 60%

The Continuous evaluation will consist of

	<b>Total Marks</b>
Assignment/Project Work/Presentation/Case Study	30
Online MCQ Objective Test	10

Attendance Compulsory in both the above components

**Semester End Examination Question Paper Pattern**

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

<b>Q. No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Attempt any Two of the following: (Module – 1)</b> A. Full Length Question B. Full Length Question C. Full Length Question	<b>15 Marks</b>
Q-2	<b>Attempt any Two of the following: (Module – 2)</b> A. Full Length Question B. Full Length Question C. Full Length Question	<b>15 Marks</b>
Q-3	<b>Attempt any Two of the following: (Module – 3)</b> A. Full Length Question B. Full Length Question C. Full Length Question	<b>15 Marks</b>
Q-4	<b>Attempt any Two of the following: (Module – 4)</b> A. Full Length Question B. Full Length Question C. Full Length Question	<b>15 Marks</b>

**Signature of Team Members**

<b>Sr. No.</b>	<b>Name</b>	<b>Signature</b>
1	Dr. Ishtiyah Chiplunkar	
2	Ms. Neha Gupta	