

As Per NEP 2020

Tolani College of Commerce (Autonomous)

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

Title of the Course: Trends in Banking

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

Name of the Course: Trends in Banking

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

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 ZilvinasBareisis- "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. TomislavKraljevic 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

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

Semester End Examination Question Paper Pattern

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

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

Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyaz Chiplunkar	
2	Ms. Neha Gupta	
3	Ms. Disha Wadhwa	

As Per NEP 2020

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

Title of the Course: Risk Management in Banking

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

Name of the Course: Risk Management in Banking

Sr. No.	Heading	Particulars
1	Description of the course:	Risk Management in Banking is the process of identifying, assessing and mitigating risk, that impacts banks financial stability and reputation
2	Vertical:	Major
3	Type:	Theory
4	Credit:	4 Credits
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
7	Course Objectives: 1. To develop a detail understanding of the fundamental concepts of risk and risk management. 2. To develop a detail understanding of Interest Rate Risk and Market Risk 3. To develop a detail understanding of Credit Risk and Liquidity Risk 4. To understand the types of risk faced by banks and the processes followed by banks for managing and mitigating risks.	
8	Course Outcomes: 1. Learners will be able to develop a detail understanding of the fundamental concepts of risk and risk management. 2. Learners will be able to develop a detail understanding of Interest Rate Risk and Market Risk 3. Learners will be able to develop a detail understanding of Credit Risk and Liquidity Risk 4. Learners will be able to understand the types of risk faced by banks and the processes followed by banks for managing and mitigating risks.	
9	Modules	
	Module I: Introduction to Risk Management (15 Hours)	
	<ul style="list-style-type: none"> • Concept of Risk • Types of Risk • Risk Management Strategies 	
	Module II: Interest Rate Risk and Market Risk (15 Hours)	
	<ul style="list-style-type: none"> • Interest Rate Risk Management: Concept, Source, Interest Rate Risk and Credit Risk, Managing Interest Rate Risk • Market Risk Management: Market Risk and its Types. • Calculating Market Risk Exposures, Inflation and Exchange Rates 	
	Module III: Credit Risk and Liquidity Risk (15 Hours)	
	<ul style="list-style-type: none"> • Credit Risk Management: Credit Risk Exposures, Types, Managing Credit Risk • Management of Non-Performing Assets (NPAs): Definition, Concept and Categorization of NPAs • Liquidity Risk 	
	Module IV: Sovereign Risk and Insolvency Risk (15 Hours)	
	<ul style="list-style-type: none"> • Sovereign Risk Events • Evaluation of Sovereign Risk • Insolvency Risk Analysis through Capital Adequacy Ratios 	

References Books:

1. L. Gopinathan- "Risk Management in Banking: Theory and Practice" -2021.
2. Mallikarjunappa T. H. - "Risk Management in Banking" – 2019.
3. M. R. Shah - "Risk Management in Indian Banks: Emerging Issues and Challenges" - 2019
4. Rama Subramaniam- "Bank Risk Management: Challenges and Strategies" – 2020.
5. RaghuramRajan- "Advanced Risk Management Techniques in Banking" - 2020
6. S. K. Pradhan - "Banking and Financial Risk Management" - 2020
7. S. K. Bhattacharya - "Banking and Finance Risk Management: A Comprehensive Guide" – 2021.
8. Tapan K. Purohit "Principles of Banking and Risk Management" - 2021
9. V. S. Somanath- "Risk Management in Banks: Emerging Issues and Challenges" 2019.
10. Vasanth K. - "Banking Risk and Risk Management" – 2020.

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