

PROGRAM	Bachelor of Commerce (Hons)
SEMESTER	V
COURSE TITLE	Technology in Banking
COURSE CODE	04CH0571
COURSE CREDITS	04
COURSE DURATION	48 Hrs (48 sessions of 60 minutes each)

COURSE OUTCOMES

- Get acquainted with the basic framework of Information Technology in Banking
- Identify and Categorize the different types of digital banking platforms
- Expose the students to the concept and framework of Customer Relationship Management
- To get in depth understanding and awareness of Banking technology management
- Equipped with the knowledge of IT infrastructure and cyber security

Teaching and Examination Scheme

Teaching Scheme (Hours)			Credits	Internal Marks (50%)		End-Semester Examination (50%)			Total Marks
Theory	Tutorial	Practical		IA	CSE	Theory	Practical/Viva	Term Work (TW)	
4	0	0	4	30	20	0	50	0	100

Course Contents:

Unit No	Unit / Sub Unit	Sessions
I	Information Technology in Banking: Information Technology Act 2000 , Concept of Technology in Banks, ICT in Banks Role of IDBRT (Institute of Development & Research in Banking) in banking technology Development, status of E-Banking in India- process of E-Banking- Benefits of Ebanking- Emerging challenges in Banking industry- scope of IT to tackle the key challenges.	10
II	Cash-less Payments and Digital Banking : Cash less payments- meaning- benefits, methods (cards, USSD, AEPS, UPI, point of sale) NFC cards- wallet platform- E-KYC- features of E-KYC services- Aadhaar	10

	based paymentUIDAI- ASAs- AUA- NEFT- smart cards Digital Banking -Meaning- Definition- Need for digitalization- Advantages to the customers- opportunities to the Bank, The new economics of Digital Banking.	
III	CRM in digital Banking: CRM- Meaning- definition- role - CRM in a digitalized environment- current status of e-CRM in banks- e-CRM techniques- benefits of eCRM- data warehousing and data mining- analytical CRM- Building Relationship through Digital Banking – Cloud telephone.	10
IV	Banking Technology Management I Introduction and meaning, database architecture, platform architecture (making platforms Highly available), Internet banking, Customer Authentication, Distributed Objects and CORBA , Web Services, Modern Databases, Data analysis and Reporting. Integrated Circuit Card (ICC)- SWIFT (Society for Worldwide Interbank Financial Telecommunication)- origin of the society working of SWIFT.	10
V	Banking Technology Management and Cyber Security Organization and Governance, Convey's Law, Cost of Technology, Service Management, Insourcing and Outsourcing,Encryption systems- (Digital signatures- Digital certificates). Cyber Security Software based security system hardware based security systems (smart card, M chip)- hackers- techniques used by the hackers- phishing- pharming- key loggers- screen loggers- phishing Trojans- transaction poisoning- card related fraud- site cloning- false merchant site-Security in electronic banking; overview of computer viruses, Anti Virus policies,Making Digital Bank Secure	08

In addition to this students can attend e-courses offered by IDRBT

Text Books:

Sr. No	Author/s	Name of the Book	Publisher	Edition & Year of Publication
T-1	Tim Walker, Lucian Morris	The handbook of Banking Technology	John Wiley & Sons	1st edition, 2021
T-2	Skinner, C.	Digital bank: strategies to launch or become a digital bank	Marshall Cavendish Business	1st edition, 2014

Reference Books:

Sr.	Author/s	Name of the Book	Publisher	Edition and Year of
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No				Publication
R-01	Shroff, T F.	Modern Banking Technology	Northern Book Centre	1st edition, 2007
R-02	Muraleedharan, D	Modern Banking	Prentice Hall India Learning Private Limited.	2nd edition, 2014
R-03	Avasthi, A	Impact of technology in Banking Sector	shroff	1st edition, 2015