

**SES's L.S. RAHEJA COLLEGE OF ARTS AND COMMERCE  
(AUTONOMOUS)**



**BOARD OF STUDIES:** Information Technology and Data Science

**PROGRAMME:** B.Com (Banking and Insurance)

**SEMESTER:** IV

**NOMENCLATURE OF THE COURSE:** IT in Banking and Insurance

**NEP Vertical:** SEC

**Credit:** 02

(As Per Choice Based Credit System (under NEP 2020) with effect from the academic year 2025-26)



<b>Programme:</b>	<b>B.Com.(Banking and Insurance)</b>
<b>Nomenclature of the Course</b>	<b>IT in Banking and Insurance</b>
<b>Total Marks</b>	<b>50</b>
<b>Semester:</b>	<b>IV</b>
<b>Academic year</b>	<b>2025-26</b>

**LEARNING OBJECTIVES:**

1. Understand the evolution, architecture, protocols, and functioning of the Internet.
2. Explore networking concepts, emerging technologies, and their applications in banking and insurance.
3. Analyze the fundamentals of E-Commerce, E-Banking, electronic payment systems, and Cyber security.

**COURSE OUTCOMES:**

1. Understand internet technologies and their role in banking and insurance.
2. Analyze E-Commerce architecture, applications, security, and market forces.
3. Evaluate E-Banking features, legal aspects, payment types, and risk factors.

<b>Unit</b>	<b>Course Content</b>	<b>Andragogy</b>	<b>No of Lectures</b>
<b>I</b>	<p><b>E-Commerce:</b> Introduction, E-Commerce Framework, Anatomy of E-Commerce Applications, E-Commerce Applications, Market forces influencing the I-Way, Network Access Equipment, www and its Architecture, Hyper Text Publishing, Technology behind the Web, Security and the Web</p> <p><b>E-Banking:</b> Meaning, Definition, Features of E-banking, Advantages, Disadvantages (Limitations), Evolution of E-Banking in India, Legal Framework of E-Banking, Types of Electronic Payment, Risk in EPS</p> <p><b>Case study on E-banking and various E-commerce applications</b></p>	<ul style="list-style-type: none"> <li>• Give students problems: Provide problems for students to solve independently or in groups.</li> <li>• Focus on practical applications: Present knowledge and abilities in terms of their practical uses.</li> <li>• Use real-life examples: Incorporate real life examples into lessons.</li> </ul>	<b>15</b>
<b>II</b>	<p><b>E-Checks-Protocols and Standards:</b> Problems on mechanization, e-Banking-RBI Regulations &amp; Supervision, Technology Diffusion.</p> <p><b>Technology in Banking Industry:</b> Teleconferencing, Internet Banking, Digital Signature in Banking, MICR Facility for 'paper-based' clearing, Cheque Truncation</p> <p><b>Emerging Technologies in Banking &amp; Insurance:</b> Artificial Intelligence (AI) and Cloud computing</p>	<ul style="list-style-type: none"> <li>• Focus on practical applications: Present knowledge and abilities in terms of their practical uses.</li> <li>• Consider self-concept: Give adults autonomy</li> </ul>	<b>15</b>

	and its applications in banking & insurance and its impact on financial services, Big Data Analytics in banking and insurance, Cyber security and data protection <b>Case study on Emerging Technologies in Banking &amp; Insurance</b>		
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**SUGGESTED READINGS:**

1. Laudon, K. C., & Traver, C. G. (2021). *E-Commerce 2021: Business, Technology, Society* (16th ed.). Pearson.
2. Turban, E., Pollard, C., & Wood, G. (2018). *Electronic Commerce 2018: A Managerial and Social Networks Perspective* (9th ed.). Springer.
3. Malhotra, P. (2020). *E-Banking and Emerging Technologies in Banking Sector* (1st ed.). Himalaya Publishing House.

## QUESTION PAPER PATTERN

### (A) FOR CONTINUOUS EVALUATION

Particulars	Marks
Presentation/Viva Voce/Quiz	10
Assignment/Project	10
<b>Total</b>	<b>20</b>

### (B) QUESTION PAPER PATTERN FOR SEMESTER END EXAMINATION

Question on No.	Description	Total Marks	
Q. 1	<b>Attempt the following Unit I</b>	<b>15</b>	
A	Remembering		
B	Analysing		
C	Applying		
	<b>OR</b>		
P	Remembering		
Q	Analysing		
R	Applying		
Q. 2	<b>Attempt the following Unit II</b>		<b>15</b>
A	Understand		
B	Applying		
C	Evaluating		
	<b>OR</b>		
P	Understand		
Q	Applying		
R	Evaluating		