



K.L.E.SOCIETY'S
S.V.S. BELLUBBI ARTS & COMMERCE COLLEGE SAUNDATTI - 591126
DISTRICT: BELGAVI. STATE: KARNATAKA

Re-Accredited at the 'B++' Level by NAAC

Phone: 08330-222311, 222511
Website: www.klebellubbicollege.com

Fax: 08330-223716
E-mail: klesvsbellubbicollege@gmail.com

DATE: 19/11/2020

NOTICE

It is hereby informed to all the interested students to enroll their names for the certificate course on "Banking Technology" for the academic year 2020-21. The first 30 students will be considered for enrollment process. The last date for enrollment process is 26/11/2020.

HOD

Head Department of Commerce
K.L.E.Sy's S.V.S. Bellubbi Arts & Com. College
SAUNDATTI. (Karnatak)



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K.L.E. Society's S.V.S. Bellubbi
Arts & Com College, Saundatti



Land No: 08330-222311

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(KARNATAKA)

BUS STAND ROAD SAUNDATTI - 591126
TQ. SAUNDATTI, DIST. BELAGAVI

**DEPARTMENT OF COMMERCE
"BANKING TECHNOLOGY"
CERTIFICATE COURSE FOR THE YEAR 2020-2021**

This is to inform that the students who have enrolled for certificate course for the year 2020-2021 must attend all classes according to the following schedule.

TIME TABLE

Day	Time
Tuesday	3.30pm - 4.30pm
Wednesday	3.30pm - 4.30pm
Friday	4.30pm - 5.30pm
Saturday	3.30pm - 4.30pm

Course Coordinator:

- 1.Prof Afreen Hallur
- 2.Prof C S Beerannavar
- 3.Prof. Shivaleela Arahunashi


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DEPARTMENT OF COMMERCE

CERTIFICATE COURSE ON BANKING TECHNOLOGY :

The course is designed to impart practical knowledge of banking technology with the following objectives.

Objectives:

- To impart comprehensive knowledge concerning the practical aspects of banking.
- To develop computer oriented skills, which are essential to undertake an assignment in the banking sector.
- To make the learners to apply the computer oriented skills in practical banking system.

Duration : The course of the study shall consist of 4 hours of teaching per week

SYLLABUS FOR CERTIFICATE COURSE (CC):

UNIT 1:Electronic Banking

Traditional Banking Vs E-Banking-Facets of E-Banking -E-Banking transactions - truncated cheque and Electronic cheque - Models for E-banking-complete centralized solution-features,CCS-Cluster approach-Hi tech. Bank with in Bank Advances of E-Banking-Constraints in E-Banking.

UNIT 2:Electronic Fund Transfer System-RTGS Information Technology-Current trends-Banknet, RBI net, Datanet and Nienet,I-net. Internet, Email.

UNIT 3:Global Developments in Banking Technology-Information Technology in finance and service delivery ,Impact of Technology on banks-protecting the confidential information, system audit ,audit measures in computerized environment, disaster management.

UNIT 4:Retail banking-Meaning, definition and features of retail banking; advantages and disadvantages; retail v/s corporate banking; emerging trends in retail banking; multiple products and channels of distribution; retail banking services; Retail banking strategies; drivers of retail banking in India.

UNIT 5:Digital Banking-Meaning- Definition- Need for digitalization- Advantages to the customers- opportunities to the Bank- Dimensions of digital Banking- Customer dimension (customer in a digitalized environment)- Regulatory dimension- Technology dimensionData dimension- Analytical dimension (customer analysis, analytical CRM, fraud analytics, risk analytics, operational analytics, HR analysis, network analysis)- Internal dimension .

References:

1. Clifford, G. (2011). Banking and Finance: Theory, Law and Practice. PHI Learning Pvt. Ltd
2. Gopinath, M.N. (2017). Banking Principles and Operations. Snow White Publishers
3. Vaidyanathan, K. (2013).Credit Risk Management for Indian Banks. SAGE Publication Ltd.
- 4.Avasthi, A (2015). Impact of technology in Banking Sector: Mumbai: Shroff.
5. Indian Institute of Banking (2016). Digital banking. Mumbai: Taxman.



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DEPARTMENT OF COMMERCE

Certificate Course Outcome Report – 2020-2021

Banking Technology

Over the last decade most of the banks completed the transformation to technology driven organizations. Bank and other traditional service provider have had to respond with an arrive of digitalization and innovation initiatives. Moving from manual scale concentrated environment to a global presence with automated system and processes, it is difficult to envisage the adverse scenario where the sector was in the era before the reforms when a simple deposit or withdrawal of cash would require a day

A technology is playing an essential role to deliver education to students outside of college .This certificate course aims in supporting and uplifting the knowledge of the students in the digitalized era and train them to face the challenging and competitive era in future which serves as the brightful outcome to the students as well as the institute.

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LIST OF STUDENTS REGISTERED FOR CERTIFICATE COURSE 2020

“BANKING TECHNOLOGY”

The following are the list of students who are enrolled for certificate course in “Banking Technology” they are informed to attend the classes as per prescribed timetable.

SL NO	NAME OF STUDENT
01	Afreen Tabbalji
02	Akshata Choudaki
03	Akshata Hallenavar
04	Annapoorna Badli
05	Ashwini dinnimani
06	Ashwini Hirekumbi
07	Ayisha lakkundi
08	Basamma Balaganur
09	Chaitra Madiwalar
10	Channamma havakada
11	Deepa Halli
12	Gayitri Medar
13	Kaveri S
14	Laxmi Chalwadi
15	Laxmi Chikumbhi
16	Manjula Hiremath
17	Pooja Hirekumbi
18	Radha Halgathi
19	Rajeshwari Inchal
20	Rakshita Wadekar
21	Saliya Langoti
22	Shreya sabnis
23	Soumya Pardeshi
24	Sujata Kolal



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25	Sushma Murgannavar
26	Sushma Renkegoudar
27	Suvarana Makkanavar
28	Tanuja Sardar
29	Vanamala taroji
30	Keerthi Janvekar

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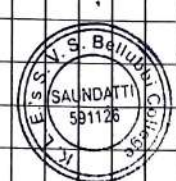


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2020-21

No. in General Reg.	No.	Student's Name (Surname, Name and Father's Name)	2020-21														2021																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
	1	Aljeen, N. Tabbalar	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	2	Akshata, N. Shoudaki	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	3	Akshata, M. Hallennovay	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	4	Annapurna, F. Badli	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	5	Ashwini Dirimini	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	6	Ashwini R. hirshukumbi	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	7	Ayisha, J. lonkundi	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	8	Bayamma, S. balaganur	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	9	chaitra U Madiwalar	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	10	channmap. kavakadav	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	11	Deepa, h. halli	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	12	Mayitri, S. Medar	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	13	Kaveri, S. Savakkannur	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	14	Laxmi, S. chalawadi	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	15	Laxmi, S. chikavadali	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	16	Manjula, V. Hiremath	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	17	Pooja, Y. Hirekumbi	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	18	Radha, V. halagatti	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	19	Rajeshwari, A. Tinchal	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	20	Rokshita, Y. wadekar	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	21	Saliya, T. langoti	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	22	Shobha, S. shibri	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	23	Soumya, S. Paradehi	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	24	Sujata, A. Kolal	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	25	Surbha, Muragannur	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	26	Sushma, S. Rabakagouda	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	27	Suvasna, K. Makarnur	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	28	Tanuja, Sardar	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	29	Vanamala, B. Toroji	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
	30	Ketti, D. Janavekar	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A

In-charge, Department of Commerce
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Department Of Commerce

Model Question Paper On Certificate Course – Banking Technology

I. Answer the following questions each carries 2 marks 25x2=50

1. Core banking is a _____ branch computerization model.
 - (a). decentralized
 - (b). centralized.
 - (c). unified
 - (d). ATM
2. ATMs are primarily used for performing the _____ functions.
 - (a). infrastructure
 - (b). computer-based
 - (c). banking
 - (d). hospitalized
3. EFT is introduced by
 - (a). IRDA
 - (b). RBI.
 - (c). SEBI
 - (d). NSE
4. A company who accepts demand deposit is called _____.
 - (a). banking company
 - (b). joint stock company
 - (c). manufacturing company
 - (d). IT company
5. Opening of maximum number of ATMs is an example of
 - (a) indirect marketing
 - (b) direct marketing
 - (c) Social Marketing
 - (d) All of these
6. KYC means
 - A. Know your customer
 - B. Know your cost
 - C. Know your Card
 - D. Know your creditor



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-
7. UPI is an initiative of –
- (a). RBI
 - (b). SEBI
 - (c). IRDA
 - (d). NPCI
8. VPA stands for –
- (a). Virtual Payment Address
 - (b). Virtual Processing Address
 - (c). Vital Payment Authority
 - (d) Visible Payment Authority
9. Which of the following is not true about National Electronic Funds Transfer (NEFT) system?
- (a) There is no limit on transaction through NEFT
 - (b) NEFT operates in hourly batches.
 - (c) NEFT is a payment system which facilitates one-to-one funds transfer.
 - (d) Only bank branches which are NEFT enabled, can be a part of the NEFT funds transfer network.
10. ATM password should be kept in
- (a) Personal diary
 - (b) Office diary
 - (c) Memory
 - (d) All of above
11. ATM can be used for
- (a). Cash withdrawal
 - (b). Account enquiry
 - (c). Statement of account
 - (d) All of above



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12. PIN in ATM card id of:

- (a). 4 alphabets
- (b). 2 alphabets and 2 digits
- (c). 4 digits
- (d). None of the above

13. The primary type of website used for E-banking

- (a) Information
- (b) Transaction
- (c) Both a and b
- (d) None of the above

14. Transactional E-Banking is typically a front end system. That realises on a programming like called:

- (a) Inter phase
- (b) Interlink
- (c) Inter join
- (d) None of the above

15. Who can pass the law for e-banking?

- (a) SBI
- (b) Parliament
- (c) RBI
- (d) Merchant Association

16. The customer access E-banking services using:

- (a) PC
- (b) PDA
- (c) ATM
- (d) All of the above

17. What is E-sign Act?

- (a) Electronic Sign Act
- (b) Electronic signatures in Global and National Commerce Act
- (c) Electronic Signatures in National And Global Act
- (d) None of the above

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18. A Debit Card/ATM card is a.....digit number:

- (a) 12
- (b) 13
- (c) 16
- (d) 10

19. What are the reasons that institutions offer E-banking Services?

- (a) Lower Operating Cost
- (b) Greater Geographic Distribution
- (c) Maintained Competitive Portion
- (d) New revenue opportunities

20. Payment gateways are used for:

- (a) Interbank
- (b) Delivery process 40
- (c) Purchase
- (d) None of the above

21. E-banking planning is concerned with:

- (a) Strategic Risk
- (b) Legal Risk
- (c) Market Risk
- (d) None of the above

22. EFT stands for:

- (a) Electronic Fund Transfer
- (b) Ensuring Fund Transfer
- (c) External Fund Transfer
- (d) None of the above

23. The third level of e-banking Services is offered by:

- (a) Simple Transactional Website
- (b) Fully Transactional Website
- (c) Basic Level Website
- (d) All of the above

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24. Payment gateways are used for:

- (a) Purchase Process
- (b) Inter Bank Transaction
- (c) Delivery Process
- (d) None of the above

25 . Which committee on Banking Supervision has elaborated risk management principles for e-banking at the international level?

- (a) Ranganathan Committee
- (b) Basel Committee
- (c) Loknathan Committee
- (d) Rasel Committee



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Saundatti - 591126. Belagavi District

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Department of Commerce

Certificate

This is to certify that Mr/Miss _____ Class _____

has completed Certificate Course in **Banking Technology** for the Year _____

HOD

Principal

Faculty