



Shri Vaishnav Vidhyapeeth Vishwavidyalaya, Indore

Institute of Computer Applications

Name of Program: BCA + MCA (BT)

Subject Code	Category	Subject Name	Teaching & Evaluation Scheme								
			Theory			Practical		L	T	P	CREDITS
			End SEM University Exam	Two Term Exam	Teacher Assessment	End SEM University Exam	Teacher Assessment				
BCBT 604	Compulsory	Smart Banking Technologies and Payment Systems	60	20	20	---	---	4	1	0	5

Course Educational Objectives (CEOs):

- To familiarize the students with the need and scope of the subject to build the mental makeup of the students for the field of smart banking
- Using simple and well drawn illustrations develop students skills to use the new banking technologies.
- To make the students well versed with the latest trends and developments in banking technology.

Course Outcomes (Cos): The student will be able to

- Have a good knowledge of the fundamental concepts that provide the foundation of data mining
- Understand the basic principles, concepts and applications of banking specially smart banking.
- Introduce the task of E-Banking in Indian and Global context.
- Ability to do Conceptual, Logical and Physical design of smart banking products, applications and their deployment
- Understand and apply the security measures in E banking.
- Understand the process of system audit and recovery and disaster management.
- Explore the subject to start as a researcher

Unit-I

Banking Technology, Smart Banking: Introduction, Smart Banking environments-Characteristics, Components and Technologies, Technology Distribution Channels. Teller machines at the bank counters, Cash Dispensers, ATMs, Anywhere Any Time banking, home banking, (corporate and personal), electronic payment systems, Issues in Smart Banking



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Unit-II

RFID: Introduction, Components of RFID system, Operating frequency, RFID security considerations, RFID Applications – Short range RFID applications, Long range RFID applications

Online banking, Online enquiry and update facility, personal identification numbers and their use in consumption with magnetic cards of both credit and debit cards, smart cards, Smart cards with different couplings, signature storage and display by electronic means, cheque truncation, microfiche, note and coin counting devices

Unit-III

Software Agents: Introduction, Fundamentals, Agents as Tools of the Information Society, Fundamental Concepts of Intelligent Software Agents, Base Modules of Agent Systems, Development Methods and Tools, Application Areas for Intelligent Software Agents

Unit IV

Electronic fund transfer systems, plain messages (telex or data communication), structured messages (SWIFT etc.), RTGS, Information Technology, Current Trends, Banknet, RBI net, Datanet and Nienet, I-net, Internet, E-mail etc. Role and usages of technology up gradation,

Unit V

Computerized accounting in electronic environment- methods, procedures, security, rectification. Core banking environment, maintaining different accounts electronically. Global developments in banking technology, IT in finance and service delivery. Impact of technology on banks, System Audit. Audit measures in computerized environment, Information Security and Disaster Management

Books & References:

Text Books:

1. *Intelligent Software Agents: Foundations and Applications*, Walter Brenner, Rudiger Zarnekow, Hartmut Wittig, springer verlag 1998
2. *RFID*, Steven Shepard, Mc Graw Hill 2004
3. *Context-Aware Pervasive Systems: Architectures for a New Breed of Applications*, Seng Loke, Auerbach, 2006

Reference:

1. *Agent Technology Handbook*, Dimitris N. Chorafas, Mc Graw Hill 1997



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2. *RFID Implementation*, Dennis Brown, Mc Graw Hill Osborne Media, 2006

3. *Fast and Efficient Context-Aware Services* (Wiley Series on Communications Networking & Distributed Systems) Danny Raz, Arto Tapani Juhola, Joan Serrat Fernandez, Alex Galis

Chairperson
Board of Studies
(Computer Science & Engineering,
Information Technology & Computer Applications)
Shri Vaishnav Vidhyapeeth Vishwavidyalaya
Indore

Joint Registrar
Shri Vaishnav Vidhyapeeth Vishwavidyalaya
Indore