

Approved by the BOS in B.Com (Banking & Insurance) on 06-03-2025 Item No. 03

As Per NEP 2020

Tolani College of Commerce (Autonomous)



Knowledge is Supreme

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

Title of the Course: Digital Banking

**Syllabus for 4 Credit Course
From the Academic Year 2025 – 2026**

Name of the Course: Digital Banking

Sr. No.	Heading	Particulars
1	Description of the course:	Digital banking is the process of managing banking transactions and services online, typically through mobile apps and web platforms, without needing to visit a physical bank branch. It involves a suite of services that allow users to perform most traditional banking tasks through digital channels.
2	Vertical:	Minor
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:	<ol style="list-style-type: none"> 1. To help learners to understand Digital Banking 2. To help learners to understand Mobile & Internet Banking 3. To help learners to understand Marketing of Digital Banking Products 4. To help learners to understand Payment System & New Development in Digital Banking
8	Course Outcomes:	<ol style="list-style-type: none"> 1. Learners will be able to understand Digital Banking 2. Learners will be able to understand Mobile & Internet Banking 3. Learners will be able to understand Marketing of Digital Banking Products 4. Learners will be able to understand Payment System & New Development in Digital Banking
9	Module I: Introduction to Digital Banking (15 Hours)	<ul style="list-style-type: none"> • Introduction: Meaning, Definition, Key Aspects, Benefits of Digital Banking. • Need for Digital Banking Products • Customer Education for Digital Banking Products • Digital Banking Products: Cards, ATMs, Cash Deposit Machine (CDM), Cash Recycler.
	Module II: Introduction to Mobile & Internet Banking (15 Hours)	<ul style="list-style-type: none"> • Introduction: Meaning, Overview & Brief History, Product Features, IMPS, Profitability of Mobile Banking. • Introduction: Meaning, Overview & Brief History, Product Features, Corporate & Individual Internet Banking Integration with E-Commerce Merchant Sites • Branchless Banking: Meaning, Objectives, Financial Inclusion, Digital Banking Products for Financial Inclusion. • POS Terminals: Overview & Brief History, Product features, Profitability of POS business Risk Management and Frauds • Frauds in Digital Banking
	Module III: Marketing of Digital Banking Products (15 Hours)	<ul style="list-style-type: none"> • Introduction: Objectives, Product Planning, Structure for Digital Banking Products Marketing.

	<ul style="list-style-type: none"> • Sales Delivery to Customers, • Concept of E-Gallery • After Sale Service to Customers. • Dangers of Mis-selling • Use of analytics in marketing Digital Banking Products <p>Module IV:Payment System & New Development in Digital Banking(15 Hours)</p> <ul style="list-style-type: none"> • Payment System : Overview of Global & Domestic Payment system, RuPay, National Unified USSD Platform (NUUP), National Automated Clearing House (NACH), Aadhaar Enabled Payment System (AEPS) e-KYC, Cheque truncation System (CTS), National Financial Switch (NFS), RTGS, NEFT, Forex settlements, Securities Settlement, Innovative Banking & Payment Systems • New Development in Digital Banking : Fintechs, Business ecosystems, Block chain, Crypto Currencies, Peer Financing, Cloud, Virtualisation, Analytics, Artificial Intelligence, Machine Learning, Internet of things (IoT)
10	<p>Reference Books:</p> <ul style="list-style-type: none"> • Amit Sinha and Swapan - "Digital Banking in India" – 2020. • R.K. Uppal and Rimpi Kaur - "Banking Technology in India: Current Developments and Future Trends" – 2020. • R. Padmanabhan- "Banking Technology: Implementation, Applications, and Challenges" – 2019. • A.K. Dey - "Digital Banking in India: Impact, Challenges, and Future Prospects" – 2016 • Indian Institute of Banking & Finance (IIBF) - "Digital Banking" – 2019 • PwC India - "The Indian Payments Handbook" – 2020-2025. • Reserve Bank of India (RBI) - "Digital Payments in India: Background and Perspectives". • R.K. Uppal - "Technology and Innovations in Banking". • Ramesh R - "The Art and Science of Digital Banking" – 2023 • IIBF and Taxmann - "Digital Banking: Technologies, Strategies, and Management" - 2024

Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review	40

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

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

