

KANYA MAHA VIDYALAYA, JALANDHAR (AUTONOMOUS)

SCHEME AND CURRICULUM OF EXAMINATION

CERTIFICATE COURSE IN DIGITAL BANKING

SESSION 2026-27

Course Code	Course Name	Course Type	Marks				Examination time (in hours)
			Total	Ext.			
				L	P	CA	
CDBM-1091	Digital Banking	C	50	35	15	-	3+1
Total			50				

Duration: 60 Contact Hours

Credits: 2

Marks: 50 (Theory: 35 and Practical: 15)

Eligibility: Candidate must have passed 10+2 or equivalent examination.

Method of Delivery: Class Room Teaching and Bank Visits

Examination Pattern: Theory Exam- 3 Hours; Practical- 1 Hour

Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

COURSE CONTENTS

Unit –I

Digital Banking:

Introduction to Banking, Introduction to Digital Banking, need and importance of Digital Banking, Channels of Digital Banking, Digital Banking Products: Introduction and need for Digital Banking Products

Mobile Banking:

Overview and brief history of Mobile Banking, Product features & diversity of Mobile Banking, Immediate Payment Service (IMPS), Risk Management & Frauds related to Mobile Banking, Benefits of providing Mobile Banking Services

Unit-II

Cards:

Overview of Cards and brief history of Cards, various types of Cards a bank provides to its customers

EMV Technology: New Technologies such as Tap and Go, NFC etc., Approval Processes for the issue of Cards, Benefits of Cards, Recovery & Follow-Ups for Cards.

ATMs:

Overview and brief history of Automated Teller Machines (ATM), Product features, Instant Money Transfer Systems, Proprietary, Brown Label, and White Label ATMs, various Value-Added Services (e.g., bill payments, donations, etc.), ATM Network Planning such as Onsite & Offsite, Security & Surveillance of ATM sites, Benefits of installing ATMs, Risk Management and Frauds related to ATMs^{2/4}

Unit-III

Internet Banking:

Overview and brief history of Internet Banking, its Products and their features, Corporate and Individual Internet Banking integration with e-Commerce Merchants, etc., Types of Risks associated with Internet Banking, Technology and Security Standards for Internet Banking, Legal issues involved in Internet Banking

Branchless Banking:

Objectives of running Branchless Banking, its Introduction, Financial Inclusion, Digital Banking products for Financial Inclusion etc.

Unit-IV

Cash Deposit Machines:

Overview and brief history of CDM, CDM Network Planning such as Onsite or Offsite, Benefits of CDMs, Risk Management and Fraud.

Payment Systems:

Overview of Global Payment Systems, Overview of Domestic Payment Systems, RuPay & RuPay Secure, Immediate Payment Service – IMPS, National Unified USSD Platform i.e NUUP, RTGS, NEFT, National Automated Clearing House (NACH), Aadhaar Enabled Payment System (AEPS) e-KYC, Cheque Truncation System or CTS, National Financial Switch (NFS).

Practical: Students are required to prepare project files on the basis of what they learn during bank visits (operations of Debit/ Credit Cards, ATM and Net Banking). Viva Voce on the basis of project file will also be conducted by examiner.

Division of marks:

Project File	05 marks (On the basis of what they learn during bank visits)
Viva Voce	10 marks (Based on Project Files)

Suggested Readings:

1. Indian Institute of Banking and Finance, Digital Banking, Taxmann
2. Wewege Luigi., The Digital Banking Revolution: How financial technology companies are rapidly transforming the traditional retail banking industry through disruptive innovation,
3. Lohana Sarika R., Digital Banking and Cyber Security. New Century Publications
4. Singh Jaspal., Digital Payments in India: Background, Trends and Opportunities, New Century Publications
5. Rao K. Srinivasa., Changing Dimensions of Banking in India, Notion Press