



**Gyanmanjari**  
Innovative University

Course Syllabus  
Gyanmanjari Institute of Commerce  
Semester-3 (M.COM)

**Subject:** Banking Operations and Innovation- MCOBI13512

**Type of course:** Major (Core)

**Prerequisite:**

Introduction to Business, offering foundational knowledge of banking and operations.

**Rationale:**

Banking Operations and Innovation helps students understand how banks work and adapt to technological changes. It builds skills to improve efficiency, customer service, and financial innovation.

**Teaching and Examination Scheme:**

Teaching Scheme			Credits	Examination Marks					Total Marks
CI	T	P		Theory Marks		Practical Marks		CA	
				ESE	MSE	V	p	ALA	
04	00	00	04	60	30	10	00	50	150

*Legends: CI-Class Room Instructions, T -- Tutorial; P - Practical; C — Credit; ESE - End Semester Examination; MSE- Mid Semester Examination; V — Viva; CA continuous Assessment; ALA- Active Learning Activities.*



**Course Content:**

Sr. No	Course content		% Weightage
1	<b>Smart Banking Operations &amp; Customer Experience</b> <ul style="list-style-type: none"> <li>• Overview of Indian Banking System &amp; Types of Bank</li> <li>• Core Banking Solutions (CBS) and Branchless Banking</li> <li>• Customer Onboarding &amp; KYC in the Digital Age</li> <li>• Digital Queuing Systems, Smart Branches, AI in Customer Service</li> </ul>	15	25
2	<b>Retail Banking, Payments &amp; Digital Innovation</b> <ul style="list-style-type: none"> <li>• FinEdge Touchpoints</li> <li>• Money in Motion</li> <li>• Silent Spenders</li> <li>• QR Code Banking, Wearable Banking</li> <li>• Neo-Banks, Chatbots &amp; AI-driven Banking Apps</li> </ul>	15	25
3	<b>Lending Innovations &amp; Risk Intelligence</b> <ul style="list-style-type: none"> <li>• Retail &amp; SME Loans: Online Application &amp; Approval</li> <li>• Digital Credit Models (BNPL, Instant Loans, Micro Credit)</li> <li>• Credit Scoring with AI/ML - Basics &amp; Use Cases</li> <li>• Credit Bureaus &amp; CIBIL Scores</li> <li>• Loan Default &amp; Recovery - Use of Technology (Geo-tagging, E-Auctions)</li> </ul>	15	25
4	<b>Emerging Trends &amp; Regulatory Framework</b> <ul style="list-style-type: none"> <li>• Disruptive Currents</li> <li>• Financial inclusion and digital outreach</li> <li>• Crypto vs CBDC: RBI Digital Rupee – Opportunities &amp; Risks</li> <li>• Case studies: Innovative banking models (e.g., neo-banks)</li> <li>• Cybersecurity in Digital Banking – Threats &amp; Prevention</li> </ul>	15	25



**Continuous Assessment:**

Sr. No	Active Learning Activities	Marks
1	<b>Banking Basics: Fill Your First KYC Form:</b> Students will simulate opening a bank account by filling out an online or printed KYC and account opening form based on the format used by major Indian banks (like SBI, ICICI, HDFC, etc.). They will also identify required documents and understand the importance of each field & upload it on GMIU web portal.	10
2	<b>ATM &amp; Card Usage Infographic (Using Canva App)</b> Students will design a simple infographic or poster explaining how ATMs work or showcasing different types of bank cards like debit, credit, and prepaid. This activity promotes creativity, supports visual learning, and is easy to present or share digitally. Upload it on GMIU web portal.	10
3	<b>Tap &amp; Pay: UPI PIN &amp; Payment Mastery:</b> Students will watch a demo on setting up a UPI PIN and making payments using popular apps, then simulate the process using mock data. Afterwards, they will write a brief reflection on the importance of UPI PIN security and the ease of digital payments. Upload it on GMIU web portal.	10
4	<b>Inside the App: Reviewing a Real-World Banking Experience:</b> Students will work individually to review a real Indian banking app (e.g., SBI YONO, HDFC Mobile Banking, ICICI iMobile, Kotak 811, Paytm Payments Bank, or a neobank like Fi or Jupiter). They will evaluate the user experience, features, and security and upload it on GMIU web portal.	10
5	<b>Unlocking Rejections: The Analyst Challenge:</b> Each student will individually create or select a fictional loan rejection case and analyze why the loan was rejected as a credit analyst. They will prepare a PowerPoint summarizing the applicant's background, loan type, reasons for rejection, and improvement suggestions. Finally, students will upload their presentations to the GMIU Student Portal.	10
	<b>Total</b>	<b>50</b>





**Suggested Specification table with Marks (Theory):100**

Distribution of Theory Marks (Revised Bloom's Taxonomy)						
Level	Remembrance (R)	Understanding (U)	Application (A)	Analyse (N)	Evaluate (E)	Create (C)
Weightage	20%	30%	30%	10%	10 %	-

Note: This specification table shall be treated as a general guideline for students and teachers. The actual distribution of marks in the question paper may vary slightly from the above table.

**Course Outcome:**

After learning the course, the students should be able to:	
CO1	Students will understand modern banking operations and customer experience enhancements through digital tools and smart service solutions.
CO2	Students will gain practical knowledge of retail banking products and emerging digital payment innovations shaping the future of banking.
CO3	Students will learn modern lending processes, digital credit models, and the role of technology and risk intelligence in credit assessment and recovery.
CO4	Students will explore emerging trends in fintech, digital banking regulations, and cybersecurity, with a focus on innovation and financial inclusion.

**Instructional Method:**

The course delivery method will depend upon the requirement of content and the needs of students. The teacher, in addition to conventional teaching methods by black board, may also use any tools such as demonstration, role play, Quiz, brainstorming, MOOCs etc. From the content 10% topics are suggested for flipped mode instruction.

Students will use supplementary resources such as online videos, NPTEL/SWAYAM videos, e-courses, Virtual Laboratory. The internal evaluation will be done on the basis of Active Learning Assignment. Practical/Viva examination will be conducted at the end of semester for evaluation of performance of students in the laboratory.

**Reference Books:**

- [1] Digital Banking: Enhancing Customer Experience & Financial Inclusion- Puneet Pathak
- [2] Banking Technology: Theory and Practice- Dr. S. S. Kaptan & N. S. Choubey
- [3] FinTech and Digital Financial Services: Transforming Banking and Finance- Dr. B. M. Bhosale & Dr. J. A. Dahifale
- [4] Modern Banking: Theory and Practice- R. K. Uppal

