



Gyanmanjari
Innovative University

Course Syllabus

Gyanmanjari Institute of Management Studies

Semester-7 (BBA)

Subject: Digital Banking and Payment Systems – BBAFT17401

Type of course: Major (Core)

Prerequisite:

Students should have a basic understanding of banking operations, financial services, and digital transactions. Familiarity with basic computer literacy and awareness of financial products will support effective learning in digital banking.

Rationale:

Studying Digital Banking and Financial Technology helps in understanding modern payment systems, digital lending, and cybersecurity. It supports effective knowledge of ATM operations, POS systems, and emerging technologies like blockchain in the banking sector.

Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks			Total Marks
CI	T	P	C	SEE	CCE		
					MSE	ALA	
4	0	0	4	100	30	70	200

Legends: CI-Classroom Instructions; T – Tutorial; P - Practical; C – Credit; SEE - Semester End Evaluation; MSE- Mid Semester Examination; V – Viva; CCE-Continuous and Comprehensive Evaluation; ALA- Active Learning Activities.

4 Credits * 25 Marks = 100 Marks (each credit carries 25 Marks)

SEE 100 Marks will be converted in to 50 Marks

CCE 100 Marks will be converted in to 50 Marks

It is compulsory to pass in each individual component.



Course Content:

Sr. No	Course content	Hrs.	% Weightage
1	Fundamentals of Digital Banking, Bank Cards & Digital Lending <ul style="list-style-type: none"> • Overview of Digital Banking • Digital Banking Products • Bank Cards • New Technologies in Bank Cards • Approval Processes for Bank Cards • Customer Education for Digital Banking Products • Digital Lending • Non-Performing Assets (NPA) 	15	25
2	Payment Systems & Settlement Infrastructure <ul style="list-style-type: none"> • Overview of Payment Systems • RuPay & RuPay Secure • Immediate Payment Service (IMPS) • National Unified USSD Platform (NUUP) • National Automated Clearing House (NACH) • Aadhaar Enabled Payment System (AEPS) • Cheque Truncation System (CTS) • Real Time Gross Settlement System (RTGS) • National Electronic Fund Transfer (NEFT) • Innovative Banking & Payment Systems • Retail Digital Payment Systems • Alternative Delivery Systems • Technologies for Customer Relationship Management 	15	25
3	Mobile Banking, Internet Banking & Cybersecurity <ul style="list-style-type: none"> • Mobile & Internet Banking • Corporate & Individual Internet Banking • Integration with e-Commerce & IMPS • Risk Management & Frauds • Cybercrime & Cyber Security • Blockchain Technology • Cryptocurrency & Bitcoins 	15	25



4	<p>ATM, Cash Systems, Point of Sale & Cloud Technologies</p> <ul style="list-style-type: none"> • Automated Teller Machine (ATM) & Cash Deposit Machine (CDM) • Types of ATMs & Network Planning • ATM Security, Surveillance & Fraud Prevention • Cash Recyclers & Cash Management Systems • National Financial Switch (NFS) & Value-Added Services • Point of Sale (POS) Terminals & Key Components • Cloud-Based POS, Cloud Computing & Benefits in Retail Business 	15	25
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Continuous Assessment:

Sr. No	Active Learning Activities	Marks
1	<p>Digital Banking Trends Research Students will research recent trends in digital banking such as mobile banking, AI, and digital payments. They will analyze their impact on banking services and customer experience. Prepare a summarized report and upload PDF file on GMIU Web Portal.</p>	10
2	<p>Payment Systems Mapping Activity Students will identify and map various payment systems in India such as IMPS, NEFT, RTGS, AEPS, and UPI. They will explain their working and key features. Prepare a summarized report and upload PDF file on GMIU Web Portal.</p>	10
3	<p>Customer Survey on Digital Banking Awareness Students will design a structured questionnaire and conduct a survey of at least 30 customers to assess their awareness and usage of digital banking products. They will analyze the responses and present findings in a summarized report. Upload PDF file on GMIU Web Portal.</p>	10
4	<p>New Technology in Bank Cards Students will visit a nearby bank branch or retail outlet and observe the usage of EMV, NFC, and Tap & Go technologies in real transactions. They will document their observations and prepare a field report. Upload PDF file on GMIU Web Portal.</p>	10
5	<p>Risk Management Framework Students will study the risk management framework of any Indian bank related to digital banking channels. They will identify key risks, mitigation strategies, and compliance requirements and submit a detailed report. Upload PDF file on GMIU Web Portal.</p>	10
6	<p>Banking Fraud Case Study Analysis Students will study a real-life banking fraud case related to internet or mobile banking in India. They will understand how the fraud happened, its impact, and ways to prevent it. Prepare a simple report and upload PDF file on GMIU Web Portal.</p>	10
7	Attendance	10



Total	70
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Suggested Specification table with Marks (Theory): 100

Distribution of Theory Marks (Revised Bloom's Taxonomy)						
Level	Remembrance (R)	Understanding (U)	Application (A)	Analyze (N)	Evaluate (E)	Create (C)
Weightage	30%	30%	20%	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 above table.

Course Outcome:

After learning the course, the students should be able to:	
CO1	Understand the fundamentals of digital banking, bank cards, digital lending, and non-performing assets (NPAs).
CO2	Analyze various payment systems and settlement infrastructures, including IMPS, NEFT, RTGS, AEPS, and other digital payment platforms.
CO3	Apply the concepts of mobile and internet banking, cybersecurity measures, and emerging technologies to manage risks and banking operations.
CO4	Evaluate ATM systems, POS infrastructure, cash management systems, and the role of cloud computing in enhancing retail banking services.

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. 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] King, B. (2018). Bank 4.0: Banking everywhere, never at a bank. Marshall Cavendish International.
- [2] Shekhar, K. C., & Shekhar, L. (2020). Payment systems in India. Vikas Publishing House.
- [3] Mittal, R. K., & Gupta, S. C. (2020). Cyber security & banking frauds. Taxmann Publications.
- [4] Narayanan, A. (2016). Bitcoin and cryptocurrency technologies. Princeton University Press.
- [5] Khan, M. Y. (2021). Indian financial system. McGraw Hill Education.
- [6] Gordon, E., & Natarajan, K. (2020). Fundamentals of financial services. Himalaya Publishing House.

