Course Syllabus

Gyanmanjari Institute of Commerce

Semester-5 (B.COM)

Subject: Digital Banking and Financial Technology - BCOBI15318

Type of course: Major

Prerequisite:

Students should have a basic understanding of banking systems, financial services, and computer applications.

Rationale:

Digital Banking and Financial Technology (FinTech) has transformed the financial services sector by introducing innovative digital solutions such as online banking, mobile payments, blockchain, and artificial intelligence. This course equips students with practical knowledge of modern banking technologies, digital payment systems, and emerging financial innovations, making them industry-ready.

Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks			
					CCE		Total Marks
CI	T	P	C	SEE	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 into 50 Marks
CCE 100 Marks will be converted into 50 Marks
It is compulsory to pass in each individual component

Sr. No	Course content	Hrs.	% Weightage
1	**Fundamentals and Evolution of Digital Banking** Meaning and evolution of banking from traditional to digital banking; concept and features of digital banking; types of digital banking; growth of digital banking in India; role of the Reserve Bank of India (RBI) and government initiatives; advantages and challenges of digital banking; role of digital banking in financial inclusion.	15	25
2	**Digital Payment Systems and Mechanisms** Concept and importance of digital payment systems; overview of electronic payment methods in India; types of digital payment systems including UPI, IMPS, NEFT, and RTGS; mobile wallets and payment banks; debit cards, credit cards, and prepaid cards; payment gateways and point of sale (POS) systems; security issues and risk management in digital payments; recent trends in digital payments in India.	15	25
3	**Financial Technology and Innovations** Meaning and scope of financial technology (FinTech); evolution and importance of FinTech in the financial system; key FinTech innovations including artificial intelligence, blockchain, and big data; cryptocurrency and digital currency; peer-to-peer lending and crowdfunding; applications of FinTech in banking and financial services; role of FinTech companies in India; opportunities and challenges of FinTech.	15	25
4	**Cyber Security and Emerging Trends in Digital Banking** Concept of cyber security in banking; types of cyber threats including phishing, hacking, and online frauds; data protection and privacy in digital banking; cyber laws and regulatory framework in India; role of RBI in ensuring cyber security; preventive measures for safe digital transactions; future trends in digital banking including artificial intelligence, open banking, and digital currency; challenges and opportunities in digital banking.	15	25

Continuous Assessment:

Sr. No	Active Learning Activities	Marks
1	**Digital Banking Usage Survey:** Students will conduct a survey on the usage of digital banking services (UPI, mobile banking, etc.) among users and present the findings in a structured report. Upload the PDF on GMIU Web Portal.	10
2	**Cyber Fraud Case Analysis** Students will identify and study a real-life case of digital banking fraud from reliable sources. They will analyze the nature of the fraud, its impact, and suggest preventive measures in a structured report. Upload the PDF on GMIU Web Portal.	10
3	**Banking Application Review** Students will select any one digital banking or payment application and evaluate its features, usability, security aspects, and overall performance. A report with observations and suggestions for improvement will be submitted on GMIU Web Portal.	10
4	**Presentation on Emerging Technologies** Students will prepare ppt and present a topic on technologies like Blockchain, Artificial Intelligence, or Big Data in banking. Upload the PDF on GMIU Web Portal.	10
5	**FinTech Services Comparative Analysis** Students will select any two FinTech platforms (such as Paytm, PhonePe, Google Pay, etc.) and compare their services, features, security aspects, and user experience. A structured report highlighting similarities, differences, and overall evaluation will be submitted on GMIU Web Portal.	10
6	**Digital Banking Awareness Activity** Students will design an awareness poster, presentation, or short write-up on safe digital banking practices and measures to prevent cyber fraud. Upload the PDF on GMIU Web Portal.	10
7	**Attendance**	10
	Total	70

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 the above table.

Course Outcome:

After learning the course, the students should be able to:	
CO1	Understand the fundamentals and evolution of digital banking, including its features, types, and role in the modern financial system
CO2	Analyze various digital payment systems and mechanisms, including their functioning, advantages, and associated risks
CO3	Evaluate financial technology (FinTech) innovations and their applications in banking and financial services.
CO4	Examine cyber security issues in digital banking and assess emerging trends and future developments in the financial sector.

Instructional Method:

The course delivery will be based on the nature of the content and the learning needs of students. In addition to conventional classroom teaching methods, faculty may use presentations, case studies, demonstrations, group discussions, and practical exposure to digital banking applications. Digital tools such as videos, MOOCs (SWAYAM/NPTEL), and online resources will be used to enhance conceptual understanding. Selected topics may be delivered through flipped classroom mode to encourage active participation and self-learning. Continuous evaluation will be carried out through Active Learning Activities (ALA) as prescribed in the course.

Reference Books:

[1] Indian Institute of Banking & Finance (IIBF). *Digital Banking*. Macmillan Education.

[2] Mishra, M. N., & Mishra, S. B. *Banking and Financial Services*. S. Chand Publishing.

[3] Arner, D. W., Barberis, J., & Buckley, R. P. *The Evolution of FinTech: A New Post-Crisis Paradigm*.

[4] Reserve Bank of India (RBI). *Reports and Publications on Digital Payments and Banking*.

[5] Chavan, P. *Digital Banking in India: Evolution and Challenges*.