बिरसा मुंडा ट्रायबल युनिवर्सिटी
Birsa Munda Tribal University

राजपिपला, जि॰ नर्मदा Rajpipla, Dist. Narmda
Established by Tribal Development Department, Govt. of Gujarat

School of Arts
M.A. (Economics) Programme
Subject Code &Name: MA01SECO01 & Digital Banking

Teaching and Evaluation Scheme:

Teaching Scheme				Examination Scheme			
Credits				Component Weightage			
				CCE		SEE	
L	T	P	Total	TH	PWE	TH	PWE
2	-	-	2	25	-	25	-

Programme Name	Master of Arts (Economics)
Semester	I
Course Code	MA01SECO01
Course Title	Digital Banking
Course Content Type (Th./Pr.)	Theory
Course Credit	2
Sessions+ Lab. Per Week	2 Sessions + N.A.
Total Teaching/Lab. Hours	30 Hours
* 2 Laboratory = 1 Session	

Learning Objectives

1. To understand the fundamentals of digital banking and payment systems, including their evolution, key differences from traditional banking and the functioning of major digital payment platforms in India such as cards, electronic fund transfer systems and UPI-based services.
2. To develop awareness of digital security, fraud risks, and consumer protection mechanisms, with special reference to safe banking practices, grievance redressal systems, and the role of digital banking in promoting financial inclusion and a cashless economy.

1. Prerequisites (if any)

1. Basic knowledge of banking and monetary economics.

Learning Outcomes

After completing this course, students will be able to understand:

1. Fundamentals of digital banking and payment systems, including their evolution, differences from traditional banking, and the functioning of major digital payment platforms in India such as cards, electronic fund transfer systems, and UPI-based services.
2. Importance of digital security and consumer protection, including common cyber frauds and safe banking practices, as well as the role of digital banking in financial inclusion.

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Detailed Contents		
UNIT	**TOPIC/SUB-TOPIC**	**TEACHING HOURS**
I	**Fundamentals of Digital Banking and Payment Systems** ❖ Introduction, Meaning and Evolution of Digital Banking ❖ Difference between Traditional and Digital Banking ❖ Benefits to Customers and Banks ❖ Digital Payment Systems in India ❖ Cards: Debit, Credit, and Prepaid Cards (EMV chip technology). Electronic Fund Transfer ❖ NEFT (National Electronic Fund Transfer) - RTGS (Real Time Gross Settlement) - IMPS (Immediate Payment Service) ❖ The UPI Revolution: Unified Payments Interface (UPI) Concepts, Working, and role of BHIM and third-party apps (Google Pay, Phone Pe etc.) ❖ New Age Banking Models: Introduction to Mobile Banking, Internet Banking, and Digital Wallets: Concept of Neobanks and Virtual Banking.	15
II	**Digital Security, Frauds and Financial Inclusion** ❖ Security Measures ❖ Understanding OTP (One Time Password) ❖ Biometric Authentication, Two Factor Authentication (2FA) and Digital Signatures ❖ Cyber Threats and Frauds: Common banking frauds (Phishing, Vishing, Sim swapping) ❖ Best practices for Safe Banking ❖ Digital Banking and the Economy: Role of Digital Banking in Financial Inclusion (Pradhan Mantri Jan Dhan Yojana) ❖ The concept of a Cashless Economy. Grievance Redressal: RBIs Integrated Ombudsman Scheme; How to report a digital fraud; Rights of a digital banking customer	15
Text Book(s)		

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Reference Books
1. Lohana, S. (n.d.). *Digital banking and cyber security*. New Century Publications. 2. Singh, J. (n.d.). *Digital payments in India: Background, trends and opportunities*. New Century Publications. 3. Desai, V. (2021). *Digital banking*. Vikas Publishing. 4. Ashish, D. N. (2022). *Digital banking in India: Impact, prospects and challenges*. Global Academic Publishing. 5. Singh, S., & Verma, M. (2019). *Introduction to digital banking*. Macmillan. 6. Reserve Bank of India. (n.d.). *RBI guidelines on digital banking and payment systems*. RBI. 7. Ministry of Electronics and Information Technology, Government of India. (2023). *Report on the progress of digital payments in India*. Government of India. 8. Sharma, N. (n.d.). *Digital banking: A guide to modern banking*. 9. Bhole, L. M. (n.d.). *Financial institutions and markets: An Indian perspective*.
Web Resources
www.rbi.org
Required Software(s) (if any)
N/A
Practical(s) (if any)
N/A

L:: Lecture, **T::** Tutorial , **P::**Practical
CCE:: Continuous and Comprehensive Evaluation
(CCETheory includes Mid Semester Examination, Assignment, MCQ quizzes, Seminar, Reflective notes, class participation, case analysis and presentation, slip tests (announced/ surprised), attendance etc. or any combination of these)
PWE:: Practical Work Examination
(PWE includes Laboratory practical work, project work, viva simulation exercise work etc.)
SEE:: Semester End Evaluation