

RAJA RAMMOHUN ROY MAHAVIDYALAYA

(Govt. Sponsored)

RADHANAGAR. NANGULPARA, HOOGHLY

WEST BENGAL. PIN: 712406

DEPARTMENT OF COMMERCE

ADD ON COURSE

Duration of Course: 10 Hrs.

Marks: 10

Examination pattern: 1 hr. Theoretical exam

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

ATMs:

Overview and brief history of Automated Teller Machines (ATM), Product

features, Instant Money Transfer Systems, Proprietary, Brown Label, and White

Label ATMs.



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

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.

