

## Programme Description Document

<b>Course Name</b>	<b>DIGITAL BANKING</b>
<b>Course Name as on Certificate</b>	<b>PROGRAMME IN DIGITAL BANKING</b>
<b>Certificate Type</b>	Certificate of Completion by IIT-MADRAS
<b>Certificate Issued by</b>	IIT MADRAS
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To provide an overview of Digital Banking and the role of Fin-Tech in the development of Banking Industry.</li> <li>2. Explain the importance of Digital Banking In Banking Domain</li> <li>3. Know about Different Types of Digital Banking Products and Services Offerings</li> <li>4. Understand how Risk Management works in E-Banking</li> <li>5. Role of Branchless Banking in enabling Financial Inclusion and Economic Growth</li> <li>6. Know the Operational and Technological aspect of Digital Banking</li> <li>7. Explaining the process of Marketing of Digital Banking Products and Services</li> <li>8. Career Opportunities in BFSI Industry</li> </ol>
<b>Eligibility</b>	A bachelor's degree from a recognized Indian University or students pursuing graduation
<b>Pre Requisites</b>	Basic understanding on Indian Banking
<b>Target Segment</b>	<ul style="list-style-type: none"> <li>• Students who are keen to build a career by working for a Bank</li> <li>• Operations Risk Managers</li> <li>• Banking Product Designers</li> <li>• Executives who are part of BFSI and want to upgrade skill set for better career opportunities</li> </ul>
<b>Course Content</b>	<b>See Enclosed Programme details – as Annexure 1</b>
<b>Pedagogy</b>	<ul style="list-style-type: none"> <li>• The Primary method of instruction will be through Online Video Classes.</li> <li>• Participants can access the courses via Desktop / Laptop / Smart phone.</li> <li>• The lectures and content are created by Financial Market Experts, Eminent Trainers &amp; Well known Academician who are quiet experienced.</li> <li>• This programme is a Compilation of Video Lectures, Mock Tests, Quiz, Group Discussions and Case Studies.</li> </ul>
<b>Assessment</b>	The students can assess their learning by undertaking Mock Tests, Quiz and Case Studies.
<b>Programme Faculty</b>	<p>Programme Faculty is Mr. Iyappan Jayaram</p> <p>He is an Senior Academicians with more than 30 years of experience in Teaching</p>

<b>Duration</b>	20 Hours of Theory and 3 hours of Case Study.		
<b>Validity</b>	Students will have to complete the programme within 30 days after registering for the course.		
<b>Programme Highlights/USPs</b>	<p><b>On successful completion of the programme, you will have a good understanding of</b></p> <ul style="list-style-type: none"> <li>• Digital Ecosystem of A Bank</li> <li>• Types of Products and Services which are part of Digital Banking</li> <li>• Understand about Debit/Credit/ATM Cards, their history and how they work.</li> <li>• How technology has eased the Banking process.</li> <li>• Know about Internet Banking, Mobile Banking, POS Terminals.</li> <li>• How Branchless Banking is the way to Future</li> <li>• Know about the emergence about new age Payments – Systems and their settlements</li> </ul> <p><b>Other Highlights:</b></p> <ul style="list-style-type: none"> <li>• Opportunity to earn a Certificate from IIT Madras.</li> <li>• Lectures imparted by Eminent Academicians and practicing Industry Experts.</li> <li>• Fully Online Pre-Recorded Course with online lectures that provides a “real” classroom experience in a “virtual” environment.</li> <li>• Seamless technology that can transmit lecture videos effectively at home broadband connection of 512 kbps.</li> <li>• User friendly and easy to use technology interface. No expensive and time-consuming software/hardware installations required at your end.</li> <li>• Through our web portal, Students are provided access to course presentations, case studies, assignments and other reference materials as applicable for specified courses</li> <li>• Learn from Anywhere – No need to travel to an institute or training centre. Learning continues even if you are traveling or not available at any specific location. You may also learn from the comfort of your home at your convenient time.</li> </ul>		
<b>Total Fees</b>		<b>Total Fees (Rs.)</b>	
	Total Programme Fee	₹8,850 incl GST	

## **CHAPTER A**

### **DIGITAL BANKING PRODUCTS**

- ◆ Introduction
- ◆ Need for Digital Banking Products
- ◆ Client Education for Digital Banking Products

### **DEBIT/CREDIT/ ATM CARDS**

- ◆ Overview and brief history of Cards in BFSI Industry
- ◆ Different types of cards
- ◆ Product features
- ◆ EMV Machine Technology
- ◆ New Technologies - Tap and Go, NFC, etc.
- ◆ Approval Processes for Cards
- ◆ Profitability of Cards
- ◆ Back End operations
- ◆ Recovery and Follow up

### **ATMs**

- ◆ Overview and Brief History
- ◆ Product Features
- ◆ Instant Money Transfer Systems
- ◆ Various Value-Added Services (e.g., bill payments, donations, etc.)
- ◆ Proprietary, Brown Label and White Label ATMs
- ◆ ATM Network Planning - Onsite/Offsite
- ◆ Security and Surveillance of ATM Sites
- ◆ Profitability of ATMs
- ◆ Risk Management and Frauds
- ◆ Back End Operations and Technology

### **CASH DEPOSIT MACHINES**

- ◆ Overview and Brief History
- ◆ Product Features
- ◆ CDM Network Planning - Onsite/Offsite
- ◆ Profitability of CDMs
- ◆ Risk Management and Frauds
- ◆ Back End Operations and Technology

### **CASH RE-CYCLERS**

- ◆ Overview
- ◆ Product Features
- ◆ Risk Management and Frauds
- ◆ Back End Operations and Technology

### **MOBILE BANKING**

- ◆ Overview and Brief History
- ◆ Product Features and Diversity

- ◆ IMPS
- ◆ Profitability of Mobile Banking
- ◆ Risk Management and Frauds
- ◆ Back End Operations and Technology

#### INTERNET BANKING

- ◆ Overview and Brief History
- ◆ Product Features
- ◆ Corporate and Individual Internet Banking
- ◆ Integration with e-Commerce Merchant sites
- ◆ Profitability of Internet Banking
- ◆ Risk Management and Frauds
- ◆ Back End Operations and Technology

#### POS TERMINALS

- ◆ Overview and Brief History
- ◆ Product Features
- ◆ Approval processes for POS Terminals
- ◆ Profitability of POS business
- ◆ Risk Management and Frauds
- ◆ Back End Operations and Technology

### **CHAPTER B**

#### BRANCHLESS BANKING

- ◆ Objectives
- ◆ Introduction
- ◆ Financial Inclusion - Logic and logistics
- ◆ Vehicles for Financial Inclusion
- ◆ Business Correspondents/Business facilitators
- ◆ Digital Banking Products for Financial Inclusion

### **CHAPTER C**

#### MARKETING OF DIGITAL BANKING PRODUCTS

- ◆ Objectives
- ◆ Introduction
- ◆ Product Planning
- ◆ Structure for Marketing Digital Banking Products
- ◆ Sales delivery to customers
- ◆ Concept of e-Galleries
- ◆ After sales service to customers
- ◆ Marketing for Financial Inclusion
- ◆ Dangers of Mis-selling
- ◆ Use of analytics in marketing Digital Banking Products

## **CHAPTER D**

### **PAYMENT SYSTEMS**

- ◆ Overview of global payment systems
- ◆ Overview of domestic payment systems
- ◆ RuPay and RuPay Secure
- ◆ Immediate Payment Service (IMPS) National Unified USSD Platform (NUUP)
- ◆ National Automated Clearing House (NACH)
- ◆ Aadhaar Enabled Payment System (AEPS)
- ◆ e-KYC
- ◆ Cheque Truncation System (CTS)
- ◆ National Financial Switch (NFS)
- ◆ RTGS
- ◆ NEFT
- ◆ Forex Settlements
- ◆ Securities Settlement
- ◆ Innovative Banking & Payment Systems