



**PARVATHANENI BRAHMAYYA
SIDDHARTHA COLLEGE OF ARTS & Science**

Autonomous

Siddhartha Nagar, Vijayawada – 520010.

Re-accredited at 'A+' by the NAAC

Semester:	I	Credits :	2
Offered to	B. Com	Course Code	23COVAL103
Course Type	Value Added Course	Year of Introduction	2023-24
Hours Taught	45 hrs.		

23COVAL103: Digital Banking

IIBF

Unit – I Digital Banking Products

Introduction – Evolution of Banking – Regulatory Mechanism – RBI – Structure and Functions - Need for Digital Banking Products - Customer Education for Digital Banking Products

Unit – II Mobile Banking and Internet Banking

Mobile Banking Overview and Brief History – Product Features and Diversity – IMPS – Back End Operations and Technology

Internet Banking Overview and Brief History – Product Features - Profitability of Internet Banking – Back End Operations and Technology.

Unit – III Marketing of Digital Banking Products

Objectives – Introduction – Product Planning – Sales delivery to customers – After Sales service to customers – Dangers of Mis – Selling.

Question Paper Pattern for value –Added Courses (Theory)

(a) Continuous Assessment: 15Marks (Assignment, Activities, Quiz, GD, etc.,)

(b) Semester End Exam : 35 Marks

Total (a+b): 50Marks

SEE Consists

(i) Section A : Set 5 questions, atleast one question from each unit.

Each question carries 5 Marks (5M X 3 =15)

(ii) Section B : Set 3 questions, one from each unit .

Each question carries 10 Marks (10M X 2 =20)

**P.B. SIDDHARTHA COLLEGE OF ARTS & SCIENCE, VIJAYAWADA
(Model Paper)**

Semester – I

Duration: 2Hrs.

23COVAL103: DIGITAL BANKING

Max Marks: 35 M

Min Pass Mark: 14 M

Section - A

Answer any THREE of the following:

3 X 5 =15M

1. What is Digital Banking? Explain its need. . (CO1)L1
2. What is mobile wallet and explain its advantages. (CO2)L1
3. Write about the marketing of Digital Banking Products. (CO3)L4
4. Explain the structure of RBI. (CO1)L2
5. Explain about DEMAT account.. (CO2)L2

Section - B

Answer any TWO of the following:

2 X 10 = 20M

6. What are the functions of RBI? (CO1)L1
7. Explain the advantages and Disadvantages of Internet banking (CO2)L2
8. What are the channels for the marketing of Digital banking ?(CO3)L1
