

SUBJECT – ELEMENTS OF BANKING & INSURANCE PAPER-II
COURSE TYPE: SEC – 2 CREDIT

Unit-1: INTERNET BANKING

(30%)

- **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 Operation and Technology**

Unit:2. PAYMENT SYSTEMS

(50%)

- **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 Settlements**
- **Innovative Banking and payment Systems**

Unit 3: Mobile Banking

(20%)

- **Overview and Brief History**
- **Product Features and Diversity**
- **IMPS**
- **Profitability of Mobile Banking**
- **Risk Management and Frauds**
- **Back End Operations and Technology**