



Syllabus: Certificate in Online Banking & Digital Payments (COBDP)

- **Duration:** 1 Month
- **Eligibility:** 8th Pass / Open

Evaluation Scheme

- **Full Marks:** 200
- **Theory Paper:** 100 Marks
- **Practical/Project Works:** 80 Marks
- **Internal Assessment/Viva voce:** 20 Marks

Course Syllabus

This course provides foundational and practical knowledge of the digital financial ecosystem, focusing on secure transactions, mobile banking, and government-backed payment platforms.

Module 1: Digital Banking Fundamentals

- Introduction to Modern Banking: Savings vs. Current Accounts.
- Digital Banking Channels: ATM, Mobile Banking, and Net Banking.
- Understanding Banking Terms: IFSC, MICR, CVV, and OTP.

Module 2: UPI & Mobile Wallets

- **UPI Ecosystem:** Setting up BHIM, Google Pay, and PhonePe.
- Peer-to-Peer (P2P) vs. Peer-to-Merchant (P2M) transactions.
- Managing Wallets: Adding money, KYC requirements, and monthly limits.

Module 3: Online Transfers & Card Safety

- Transfer Modes: Understanding NEFT, RTGS, and IMPS (Timings and Charges).
- Card Security: Using Debit/Credit cards for online shopping and POS.
- Managing E-Mandates and Recurring Payments.

Module 4: Fraud Prevention & E-Governance

- Identifying Scams: Phishing, Vishing, and fraudulent QR codes.
- Safety Protocols: Two-Factor Authentication (2FA) and Biometric locks.
- Government Apps: Using Umang and Digital Locker for financial documents.

Module 5: Final Capstone Project (Digital Finance Simulation)

- **Project Task:** Students will perform a simulated "Safe Digital Day."
- **Requirements:** Demonstrate a mock UPI setup, explain how to verify a secure website for shopping, and draft a checklist for recovering a compromised banking account.
- **Submission:** Viva voce regarding transaction security and fraud identification.

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