

Shikshan Prasarak Sanstha's

**Padmabhushan Vasanttraodada Patil Mahavidyalaya  
Kavathe Mahankal, Sangli.**

Affiliated to Shivaji University, Kolhapur.

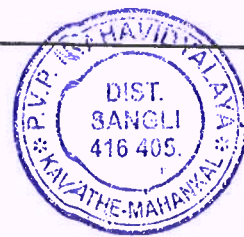
**DEPARTMENT OF COMMERCE**

Career Oriented Course in

*Digital Banking*

**(2023-24)**





## INDEX

Sr. No.	Content	Page No.
1.	Permission Letter	
2.	Notice for enrollment	
3.	Brochure	
4.	Board of studies	
5.	Objectives	
	Duration	
	Eligibility of the student	
	Outcomes	
	Evaluation method	
6.	Syllabus	
7.	Timetable	
8.	Notice for starting the course	
9.	List of students and attendance	
10.	Notice for examination	
11.	Theory Paper	
12.	Practical question paper	
13.	Photos	
14.	Result	
15.	Certificate	
16.	One page report	
17.	Summary	

From,  
Head,  
Department of Commerce  
P. V. P. College, Kavathe Mahankal,  
Dist. Sangli, Maharashtra 416405  
Date: 18/07/2023

To,  
The Principal,  
Padmabhushan Vasatraodada Patil Mahavidyalaya,  
Kavathe Mahankal, Dist. Sangli,  
Maharashtra 416405

**Subject:** Seeking a permission to start the career oriented course in “**Digital Banking.**”

Respected sir,

As per your guidelines we are going to start a career oriented course in “**Digital Banking**” in Department of Commerce for our college B.com students. This course will be of 40 hours and will be completed during July 2023 to September 2023. The course will be definitely very beneficiary for students.

I request you to give permission to start the above course in the Department.

Thanking you.

  
Yours faithfully,  
**Dr. B. H. Mohite**  
Head  
Department of Commerce  
Padmabhushan Vasatraodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist: Sangli



**Shikshan Prasarak Sanstha's  
Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal.**

**DEPARTMENT OF COMMERCE**

Date: 20-07-2023

**NOTICE**

All the B.Com – I & II Year students in P. V. P. college, Kavathe Mahankal are informed that, Department of commerce is going to start the career oriented course in “**Digital Banking**”. The interested students are requested to enroll upto **25<sup>th</sup> July, 2023**.

Mrs. P.R.Mali

**Coordinator**

**Dr. B. H. Mohite**  
**Dr. B. H. Mohite**  
**Head**  
Department of Commerce  
Padmabhushan Vasantrodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist: Sangli



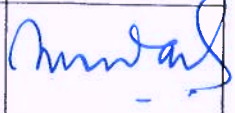



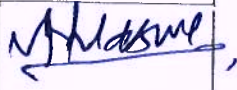
# BROCHURE

**Shikshan Prasarak Sanstha's  
Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal.**

**DEPARTMENT OF COMMERCE**

**Digital Banking**

**Board of Studies**

Sr. No.	Name	Designation	Signature
1.	Prof. Dr. M. K. Patil	President	
2.	Dr. .B.H. Mohite	Head & Member	
3.	Mrs.P.R.Mali	coordinator	
4.	Mr. S.M. Shinde	Member	
5.	Mr.R.N.Vasave	Member	

  
**Dr. B. H. Mohite**  
Head  
Department of Commerce  
Padmabhushan Vasantrodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist. Sangli





**Shikshan Prasarak Sanstha's  
Padmabhushan Vasantodada Patil Mahavidyalaya, Kavathe Mahankal.**

**DEPARTMENT OF COMMERCE**

**Digital Banking**

**Objectives:**

1. To acquaint students with some basic concepts (elementary knowledge) in Digital Banking
2. To learn and perform Digital Banking /online banking/Mobile banking
3. To Explore various electronic payment systems

**Duration:**

The course will be completed in 40 hours (3 months).

**Eligibility of the student:**

1. The student must have the basic knowledge of computer.
2. Student must have passed H. Sc. Examination.

**Course outcomes:**

By the end of this course students are expected,

1. To gain some basic knowledge of Digital Banking /online banking/Mobile banking.
2. To learn various modes of fund transfer.
3. To learn about Electronics payment system, various types of cards.
4. To study various online services offered by banks.

**Evaluation Method:**

The examination will be conducted in two parts – theory and practical. Theory examination will consist of 25 multiple choice questions which will be conducted in B.com classroom and online project at the end of the course.



**Shikshan Prasarak Sanstha's  
Padmabhushan Vasantodada Patil Mahavidyalaya, Kavathe Mahankal.**

**DEPARTMENT OF COMMERCE**

**Digital Banking**

**Syllabus**

**Objectives and course outcomes:**

Digital Banking courses for commerce students aim to provide a comprehensive understanding of electronic banking systems, their functionalities, and their impact on the financial sector.

1. To understand of the electronic banking environment, including online banking, mobile banking, ATMs, and other digital platforms.
2. To learn about products and channels of Digital Banking/ E- Banking
3. To learn about Financial Inclusions using Digital Banking.

**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. (10 hrs)

**UNIT –II 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 (10 hrs)

**UNIT III - Cards:** Overview of Cards and brief history of Cards, various types of Cards a bank provides to its customers EMV Technology: New Technologies such as Tap and Go, NFC etc., Approval Processes for the issue of Cards, Benefits of Cards, Recovery & Follow-Ups for Cards.

**ATMs:** Overview and brief history of Automated Teller Machines (ATM), Product features, Instant Money Transfer Systems, Proprietary, Brown Label, and White Label ATMs, various Value-Added Services (e.g., bill payments, donations, etc.), Benefits of installing ATMs, Risk Management and Frauds related to ATM (10 hrs)

**UNIT IV - Branchless Banking:** Objectives of running Branchless Banking, its Introduction, Financial Inclusion, Digital Banking products for Financial Inclusion etc. Practical on Mobile Banking app demo etc. (10 hrs)

  
**Dr. B. H. Mohite**  
Head  
Department of Commerce  
Padmabhushan Vasantodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist. Sangli



**Timetable for certificate course in Digital Banking**

**B.com I, II (2023-24)**

Day	Lecturer: Dr.B.H.Mohite			
Monday	***	07-08-2023	***	
Tuesday	01-08-2023	08-08-2023	***	
Wednesday	02-08-2023	09-08-2023	***	
Thursday	03-08-2023	10-08-2023		
Friday	04-01-2023	11-08-2023		
Saturday	05-08-2023	***		

Day	Lecturer: Mrs. P.R.Mali			
Monday		21-08-2023	28-08-2023	
Tuesday		22-08-2023	29-08-2023	
Wednesday		23-08-2023		
Thursday		24-08-2023		
Friday	18-08-2023	25-08-2023		
Saturday	19-08-2023	26-08-2023		

Day	Lecturer: Mr. S.N.Shinde and Mr.R.N.Vasave				
Monday		04-09-2023		11-09-2023	25-09-2023
Tuesday		05-09-2023		12-09-2023	26-09-2023
Wednesday	30-08-2023	06-09-2023		13-09-2023	27-09-2023
Thursday	31-08-2023	07-09-2023		14-09-2023	***
Friday	01-09-2023	08-09-2023		15-09-2023	29-09-2023
Saturday	02-09-2023	09-09-2023		16-09-2023	

  
**Dr. B. H. Mohite**  
 Head  
 Department of Commerce  
 Padmabhushan Vasantrodada Patil  
 Manavidyalaya, Kavathe Mahankal, Dist: Sangli

**Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal.**

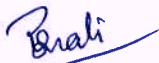
**DEPARTMENT OF COMMERCE**

**Digital Banking**

Date: 27-07-2023

**NOTICE**

All the enrolled students are informed that, the lectures of the course will be start from **01<sup>st</sup> August, 2023** as per timetable. All the lectures will be conducted in B.com classroom no 57 of department of commerce.



Mrs. P.R.Mali

**Coordinator**



Dr. B.H.Mohite

**Dr. B. H. Mohite**

**Head**

Department of Commerce

Padmabhushan Vasantrodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist: Sangli

**Shikshan Prasarak Sanstha's  
Padmabhushan Vasantaoada Patil Mahavidyalaya, Kavathe Mahankal**



**Department of Commerce  
COC- Digital Banking (2023-24)**

S. No	Name of the Student	
1	More Nikita Laxman	N. More 01-08-23
		N. More 02-08-23
		N. More 03-08-23
		N. More 04-08-23
		N. More 05-08-23
		N. More 07-08-23
		N. More 08-08-23
		N. More 09-08-23
		N. More 10-08-23
		N. More 11-08-23
2	Pisal Nikita Vinod	V. Pisal 01-08-23
		V. Pisal 02-08-23
		V. Pisal 03-08-23
		V. Pisal 04-08-23
		V. Pisal 05-08-23
		V. Pisal 07-08-23
		V. Pisal 08-08-23
		V. Pisal 09-08-23
		V. Pisal 10-08-23
		V. Pisal 11-08-23
3	Vankhade Shraddha Ravindra	S. Vankhade 01-08-23
		S. Vankhade 02-08-23
		S. Vankhade 03-08-23
		S. Vankhade 04-08-23
		S. Vankhade 05-08-23
		S. Vankhade 07-08-23
		S. Vankhade 08-08-23
		S. Vankhade 09-08-23
		S. Vankhade 10-08-23
		S. Vankhade 11-08-23
4	Bhandare Dhanashri Shahaji	D.S. Bhandare 01-08-23
		D.S. Bhandare 02-08-23
		D.S. Bhandare 03-08-23
		D.S. Bhandare 04-08-23
		D.S. Bhandare 05-08-23
		D.S. Bhandare 07-08-23
		D.S. Bhandare 08-08-23
		D.S. Bhandare 09-08-23
		D.S. Bhandare 10-08-23
		D.S. Bhandare 11-08-23
5	Satpute Anuja Prabhakar	A.P. Satpute 01-08-23
		A.P. Satpute 02-08-23
		A.P. Satpute 03-08-23
		A.P. Satpute 04-08-23
		A.P. Satpute 05-08-23
		A.P. Satpute 07-08-23
		A.P. Satpute 08-08-23
		A.P. Satpute 09-08-23
		A.P. Satpute 10-08-23
		A.P. Satpute 11-08-23
6	Waware Manisha Madhukar	M. Waware 01-08-23
		M. Waware 02-08-23
		M. Waware 03-08-23
		M. Waware 04-08-23
		M. Waware 05-08-23
		M. Waware 07-08-23
		M. Waware 08-08-23
		M. Waware 09-08-23
		M. Waware 10-08-23
		M. Waware 11-08-23
7	Jagtap Kalyani Dadasaheb	K. Jagtap 01-08-23
		K. Jagtap 02-08-23
		K. Jagtap 03-08-23
		K. Jagtap 04-08-23
		K. Jagtap 05-08-23
		K. Jagtap 07-08-23
		K. Jagtap 08-08-23
		K. Jagtap 09-08-23
		K. Jagtap 10-08-23
		K. Jagtap 11-08-23
8	Mali Kajal Rajaram	K.R. Mali 01-08-23
		K.R. Mali 02-08-23
		K.R. Mali 03-08-23
		K.R. Mali 04-08-23
		K.R. Mali 05-08-23
		K.R. Mali 07-08-23
		K.R. Mali 08-08-23
		K.R. Mali 09-08-23
		K.R. Mali 10-08-23
		K.R. Mali 11-08-23
9	Patil Nilam Baban	N.B. Patil 01-08-23
		N.B. Patil 02-08-23
		N.B. Patil 03-08-23
		N.B. Patil 04-08-23
		N.B. Patil 05-08-23
		N.B. Patil 07-08-23
		N.B. Patil 08-08-23
		N.B. Patil 09-08-23
		N.B. Patil 10-08-23
		N.B. Patil 11-08-23

  
**Dr. B. Vasantaoada Patil**  
 Department of Commerce  
 Padmabhushan Vasantaoada Patil Mahavidyalaya, Kavathe Mahankal











**Shikshan Prasarak Sanstha's  
Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal.**



**Department of Commerce  
COC- Digital Banking (2023-24)**

S. No	Name of the Student	30-8-23	31-8-23	01-9-23	02-09-23	04-09-23	05-09-23	06-09-23	07-09-23	08-09-23	09-09-23	11-09-23	12-09-23	13-09-23	14-09-23	15-09-23	16-09-23	25-09-23	26-09-23	27-09-23	29-09-23
1	More Nikita Laxman	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>	<del>N/more</del>
2	Pisal Nikita Vinod	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>	<del>N/pisal</del>
3	Vankhade Shraddha Ravindra	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>	<del>N/vankhade</del>
4	Bhandare Dhanashri Shahaji	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>	<del>N/bhandare</del>
5	Satpute Anuja Prabhakar	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>	<del>N/satpute</del>
6	Waware Manisha Madhukar	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>	<del>N/waware</del>
7	Jagtap Kalyani Dadasaheb	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>	<del>N/jagtap</del>
8	Mali Kaja! Rajaram	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>	<del>N/mali</del>
9	Patil Nilam Baban	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>	<del>N/patil</del>

**Dr. B. H. Menite**  
 Head  
 Department of Commerce  
 Padmabhushan Vasantrodada Patil Mahavidyalaya  
 Kavathe Mahankal, Sangli, Maharashtra










58	Prajakta keshav shinde	P.k.shinde	P.k.shinde
59	Saloni Mahadev Chandanshive	Soni	Soni
60	Anuradha Ananad Swami	Aswami	Aswami
61	Rishita Satish Chavan	R.s.chavan	R.s.chavan
62	Priti Chandrakant Kamble	P.Kamble	P.Kamble
63	Manali Pandurang Zambare	M.P.Zambare	M.P.Zambare
64	Kartik Sanjay Jadhav	Jadhav	Jadhav
65	Rutuja Ramesh Jadhav Pawar	Pawar	Pawar
66	Archana Santosh Khadake	Khadake	Khadake
67	Triveni Mukesh Latthe	Latthe	Latthe

  
**Dr. B. H. Mohite**  
 Head  
 Department of Commerce  
 Padmabhushan Vasantnada Patil  
 Mahavidyalaya, Kavathe Mahankal, Dist: Sangli

**Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal**

**DEPARTMENT OF COMMERCE**

**DIGITAL BANKING**



Date: 30-09-2023

**NOTICE**

All the enrolled students are informed that, the timetable for theory examination and practical examination of the course in "Digital Banking" is as below,

<b>Examination</b>	<b>Time</b>
Theory and Practical	03 <sup>rd</sup> Oct, 2023 (11.00 a.m. to 12.30 p.m.)
	03 <sup>rd</sup> Oct, 2023 (1.00 p.m. to 2.30 p.m.)

Mrs. P.R.Mali

**Coordinator**

**Dr. B. H. Mohite**  
Dr. B. H. Mohite  
Head  
Department of Commerce  
Padmabhushan Vasantrodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist: Sangli




**Shikshan Prasarak Sanstha's**  
**Padmabhushan Vasanttraodada Patil Mahavidyalaya, Kavathe Mahankal.**  
**DEPARTMENT OF COMMERCE**  
**Career oriented course 2023-24**  
**Digital Banking**

**Answer all the 25 MCQs**

**Each MCQs carries One Mark**

1. What does "E- Banking" stand for?  
a. Efficient Banking    b. Electronic Banking    c. Exponential Banking    d. Ethical Banking
2. Which of the following is not a common Digital Banking service?  
a. Online Bill Payment    b. Mobile Banking    c. ATM Withdrawal    d. E-wallets
3. What is the primary advantage of Digital Banking for customers?  
a. Limited accessibility    b. Time-saving    c. Higher transaction fees    d. Paper-based transactions
4. What is the purpose of OTP in Digital Banking?  
a. Online Transaction Protocol    b. One-Time Password  
c. Open Technology Platform    d. Online Tracking Process
5. Which Digital Banking channel allows customers to perform transactions using smartphones?  
a. Internet Banking    b. Mobile Banking    c. ATM Banking    d. Telephone Banking
6. What does the term "Phishing" refer to in the context of Digital Banking?  
a. A fishing technique    b. Unauthorized access to a computer system  
c. Fraudulent attempts to obtain sensitive information    d. Online gaming
7. What is the purpose of a digital signature in Digital Banking?  
a. To endorse physical documents    b. To create new account  
c. To verify the authenticity of digital messages or documents    d. To replace passwords
8. Which encryption protocol is commonly used to secure Digital Banking transactions over internet?  
a. SSL (Secure Sockets Layer)    b. HTTP (Hypertext Transfer Protocol)  
c. FTP (File Transfer Protocol)    d. SMTP (Simple Mail Transfer Protocol)
9. What is the primary function of a firewall in the context of Digital Banking security?  
a. To protect against unauthorized access    b. To enhance internet speed  
c. To store customer data    d. To manage bank transactions
10. Which of the following is an example of a non-cash Digital Banking transaction?  
a. ATM withdrawal    b. Online fund transfer  
c. Check deposit    d. Cash withdrawal at the bank branch
11. What is the main purpose of two-factor authentication in Digital Banking?

12

  
**Dr. B. H. Mohite**  
Head

Department of Commerce  
Padmabhushan Vasanttraodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist: Sangli

- a. To make transactions faster b. To enhance security by requiring two forms of identification  
c. To reduce customer registration d. To increase transaction fees

12. Which technology is commonly used for contactless payments in Digital Banking?  
a. QR code b. NFC (Near Field Communication) c. RFID d. Bluetooth

13. What is the role of biometrics in Digital Banking security?  
a. To generate OTPs b. To authenticate users based on their physical characteristics  
c. To encrypt data d. To design banking websites

14. What is the purpose of a token in Digital Banking?  
a. To play digital games b. To generate OTPs  
c. To perform online surveys d. To display bank logos

15. What is the term for the process of converting paper checks into electronic form for processing?  
a. Check conversion b. Check imaging c. Check truncation d. Check encoding

16. Which Digital Banking feature allows customers to schedule future transactions?  
a. Real-time processing b. Standing orders  
c. Immediate funds transfer d. Overdraft protection

17. What is the purpose of a CAPTCHA in the context of Digital Banking?  
a. To encrypt data b. To identify spammers  
c. To track online transactions d. To design bank websites

18. Which regulatory body is responsible for overseeing Digital Banking activities in many countries?  
a. IMF b. World Bank c. FATF d. Central Bank

19. What is the term for a program that appears legitimate but is designed to carry out unauthorized actions in Digital Banking?  
a. Malware b. Firewall c. CAPTCHA d. Biometric

20. Which of the following is an example of a "Smart Card" used in Digital Banking?  
a. Debit Card b. Social Security Card c. Business Card d. Library Card

21. What is the primary purpose of a Virtual Private Network (VPN) in Digital Banking?  
a. To create a secure connection over the internet b. To store customer data  
c. To increase internet speed d. To manage bank transactions

22. Which Digital Banking feature allows customers to view their account balance and transaction history in real-time?  
a. Online statements b. Immediate funds transfer c. E-wallets d. Standing orders

23. What is the purpose of an E-wallet in Digital Banking?



**Padmabhushan Vasanttraodada Patil Mahavidyalaya, Kavathe Mahankal.**

**DEPARTMENT OF COMMERCE**

**Digital Banking**

**Project Work**

**Instructions:** 1) All questions are compulsory

2) Each question carries 5 marks.

**Total Marks: 25**

1. Open Banking app and note down various services offered (10 marks)
2. Learn about various mode of fund transfer or online payments (10 marks)
3. Note down banking financial inclusions/Government services/ schemes offered through Digital Banking (5 marks)

  
**Dr. B. H. Mohite**  
Head  
Department of Commerce  
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Mahavidyalaya, Kavathe Mahankal, Dist: Sangli

Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal.



**DEPARTMENT OF COMMERCE**

**“Digital Banking”**

**Result**

Sr. No	Name	Class	Marks			Remark
			Theory	Practical	Total	
1.	Bandgar Amruta Babaso	B.Com - I	23	16	39	A
2.	Bhandari Kajal Keshav	B.Com - I	20	19	39	A
3.	Barade Sanjivani Tanaji	B.Com - I	12	24	36	A
4.	Borigidde Pratiksha Ashok	B.Com - I	18	16	34	A
5.	Dubale Shrikant Bhaskar	B.Com - I	18	18	36	A
6.	Khot Anjali Arjun	B.Com - I	20	21	41	A
7.	Khot Pramila Bharat	B.Com - I	20	22	42	A
8.	Khot Sarita Balaso	B.Com - I	21	20	41	A
9.	Mali Dipali Anandrao	B.Com - I	18	20	38	A
10.	Mujawar Tofik Khajaso	B.Com - I	19	18	37	A
11.	Patil Swapnil Hemant	B.Com - I	21	19	40	A
12.	Pawar Vaishnavi Himmatrao	B.Com - I	23	16	39	A
13.	Rasale Ruthikesh Tanaji	B.Com - I	20	21	41	A
14.	ShejalAarti Subash	B.Com - I	21	23	44	A
15.	Shejal Puja Subash	B.Com - I	23	24	47	O
16.	Tamboli Khatija Salim	B.Com - I	21	23	44	A
17.	Tamboli Nilofar Ismail	B.Com - I	19	20	39	A
18.	Waghmode Pankaj Bharat	B.Com - I	23	18	41	A
19.	Kamble Sneha Bharat	B.Com - I	24	18	42	A

 16

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20.	Patil Ashwini Bhaskar	B.Com - I	21	20	41	A
21.	Kadam Sandip Tanaji	B.Com - I	18	19	37	A
22.	Dhubule Vaibhav Shahji	B.Com - I	23	16	39	A
23.	Zure Onkar Arjun	B.Com - I	23	23	46	O
24.	Mane Utkarsh Vinayak	B.Com - I	20	21	41	O
25.	Shinde Avishakar Madhukar	B.Com-II	22	18	40	A
26.	Sawant Vinayak Tukaram	B.Com-II	23	23	46	O
27.	Kadam Rushikesh Shivaji	B.Com-II	24	23	45	O
28.	Gurav Dhiraj Shankar	B.Com-II	18	20	38	A
29.	Patil Vasanti Balasheb	B.Com-II	24	22	46	O
30.	Raste Pradnya Nanasaheb	B.Com-II	20	23	43	A
31.	More Mavuri Manik	B.Com-II	20	20	40	A
32.	Nalawade Prathiba Uttam	B.Com-II	24	23	47	O
33.	Saragar Supriya Natha	B.Com-II	23	22	45	O
34.	Chavan Neha Sitaram	B.Com-II	18	16	34	A
35.	Mali Smital Sunil	B.Com-II	22	18	40	A
36.	Kamble Ruchita Suraj	B.Com-II	22	15	37	A
37.	Madane Akshay Sanjay	B.Com-II	20	23	43	O
38.	Nikam Prathamesh Shrikant	B.Com-II	22	20	42	A
39.	Sankpal Bhausheb Nitin	B.Com-II	19	17	36	A
40.	Kadam Shivani Balaso	B.Com-II	24	23	47	O
41.	Bhosale Rutuja Shankar	B.Com-II	20	21	41	A
42.	Shinde Avishakar Madhukar	B.Com-II	23	20	43	A

(\*A – Satisfactory      \*\*O – Outstanding)



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## CERTIFICATE



Shikshan Prasarak Sanstha's  
**Padmabhushan Vasantodada Patil Mahavidyalaya**



Kavathe Mahankal, Sangli  
Affiliated to Shivaji University, Kolhapur



DEPARTMENT OF COMMERCE & PLACEMENT CELL

A CAREER ORIENTED CERTIFICATE COURSE on "Digital Banking"

Academic Year 2023-24

CERTIFICATE

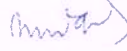
This is to certify that Mr./ Miss. Shinde Sanika Sanjay of Padmabhushan Vasantodada Patil Mahavidyalaya, Kavathe Mahankal, has successfully completed A CAREER ORIENTED CERTIFICATE COURSE on "Digital Banking" from July 2023 to Sept 2023.


  
Dr. B. H. Mohite  
Head & Co-Ordinator

  
Dr. D. A. Gade  
Placement Cell

  
Mrs. P. R. Mali  
Member

  
S. M. Shinde  
Member

  
Prof. (Dr.) M. K. Patil  
Acting Principal

  
Dr. B. H. Mohite  
Head  
Department of Commerce  
Padmabhushan Vasantodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist: Sangli

**Shikshan Prasarak Sanstha's**

**Padmabhushan Vasantodada Patil Mahavidyalaya,**

**Kavathe Mahankal, Dist- Sangli- 416405.**

**DEPARTMENT OF COMMERCE**

**FIELD WORK**

**2023-2024**

**Padmabhushan Vasantraodada Patil Mahavidyalaya, Kavathe Mahankal.**

**DEPARTMENT OF COMMERCE**

**Report on Career Oriented Course in "Digital Banking"**

<b>Title</b>	<b>Career Oriented Course in "Digital Banking"</b>
<b>Duration</b>	01 <sup>st</sup> August 2023 to 5 <sup>th</sup> October 2023
<b>Organizer</b>	Department of Commerce, P.V.P. Mahavidyalaya Kavathe Mahankal
<b>BOS / Faculty</b>	Prof. Dr. M. K. Patil Dr. B.H.Mohite Mrs. P.R.Mali Mr. S.M Shinde Mr. R.N.Vasave
<b>Coordinator</b>	Mrs. P.R.Mali
<b>Background</b>	To equip commerce students with a deep understanding of Digital Banking systems, technological advancements, regulatory compliance, risk management, and practical applications to provide hands-on experience in using Digital Banking tools.
<b>Objective</b>	1. To acquaint students with some basic concepts (elementary knowledge) in Digital Banking / Mobile Banking 2. To understand of the electronic banking environment, including online banking, mobile banking, ATMs, and other digital platforms. 3. To learn about products and channels of Digital Banking/ Digital Banking 4. To learn about Financial Inclusions using Digital Banking.
<b>Outcomes</b>	1. To gain some basic knowledge of Digital Banking 2. To learn about various channels of Digital Banking and various modes of payment. 3. To provide hands-on experience in using Digital Banking tools. 4. To learn latest trends and innovations in Digital Banking, such as blockchain technology, artificial intelligence (AI) in banking, fintech developments
<b>Conclusion</b>	The Courses aim to equip commerce students with a holistic understanding of Digital Banking systems, enabling them to navigate the digital banking landscape, manage risks effectively, and leverage technology to enhance knowledge with regard to Digital Banking and its uses for personal benefits. Thus students got exposure to online / Digital Banking / Mobile Banking in real life.

  
**Dr. B. H. Mohite**  
**Head**

Department of Commerce

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Kavathe Mahankal, Dist: Sangli-19

**Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal.**

**DEPARTMENT OF COMMERCE**

**Career Oriented Course in "Digital Banking"**

**Brief Summary**

Sr. No.	Organizing department	Department of Commerce		
		Male	Female	Total
1	Type of Activity	Career Oriented Course in "Digital Banking"		
2	Duration of Activity	01 <sup>st</sup> August 2023 to 05 <sup>th</sup> October 2023		
3	Venue	B.com classroom no 57, Department of Commerce		
4	Participation			
	Students	Male	Female	Total
	B. com – I	9	15	24
	B. com- II	7	11	18
	Total	18	24	42
5	Result	A-Grade	O-Grade	Total
	B. com – I	22	02	24
	B. com – II	11	07	18
	Total	33	09	42



Mrs. P.R.Mali

Co-ordinator



Dr. B.H.Mohite  
Dr. B. H. Mohite

Head

Department of Commerce  
Padmabhushan Vasantrodada Patil  
Mahavidyalaya, Kavathe Mahankal, Dist: Sangli

**Shikshan Prasarak Sanstha's  
Padmabhushan Vasantrodada Patil Mahavidyalaya, Kavathe Mahankal.  
Department of Commerce  
COC- Digital Banking  
Attendance Sheet Exam, Oct 2023**



S.No	Name of the Student	Signature
1	More Nikita Laxman	
2	Pisal Nikita Vinod	
3	Vankhade Shraddha Ravindra	
4	Bhandare Dhanashri Shahaji	
5	Satpute Anuja Prabhakar	
6	Waware Manisha Madhukar	
7	Jagtap Kalyani Dadasaheb	
8	Mali Kajal Rajaram	
9	Patil Nilam Baban	
10	Phakade Karuna Dipak	
11	Shinde Sanika Sanjay	
12	Jadhav Akshata Arvind	
13	Phakade Snehal Vijay	
14	Deshmukh Anuja Pandit	
15	Gaganmale Rutuja Mahadev	
16	Hipprakar Vidya Shankar	
17	Khot Sonali Jotiram	
18	Jadhav Shreya Santosh	
19	Jadhav Chetna Vijay	
20	Sable Jayshri Namdev	
21	Sable Bhumika Arun	
22	Kurane Sanika Satish	
23	Bhosale Amruta Navanath	
24	Pawar Amrapali Sarjearao	
25	Patil Chaitanya Uttam	
26	Jadhav Arpita Sunil	

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27	Atpadkar Aparna Sunit Babhakar	APB
28	Patil Madhura Mansing	MPatil
29	Nikam Gitanjali Madhukar	N.G.M
30	Swami Apoorva Anand	S.A.S
31	Kadam Shraddha Shivaji	<del>SK</del>
32	Shinde Priyanka Shidu	Shinde
33	Jadhav Amruta Vijay	Jadhav
34	Patil Karina Yashwant	KPatil
35	Jagdale Akshada Laxman	AKL
36	Mane Disha Anil	Mane
37	Olekar Vaishnavi Suryakant	VOlekar
38	Desai Vidya Ashok	DVA
39	Jadhav Shraddha Suresh	JSS
40	Madane Vaishnavi Sunil	@Madane
41	Dudhal Namrata Dada	ND
42	Sutar Dhanashri Subhash	Sutar
43	Suryawanshi Monika Birudev	SM
44	Sawant Pranali Tukaram	PSawant
45	Mali Sayali Tukaram	@mali
46	Shinde Aarti Aadhikrao	
47	Hubale Komal Mahadev	KHubale
48	Dhobale Shraddha Bapu	S.A. Dhobale
49	Shinde Samrudhi Sanjay	SS
50	Mali Shital Shrimant	SS
51	Chavan Kiran Nitin	CK
52	Mali Shreya Bhagwan	MS
53	Mali Sonali Siddheshwar	MS
54	Mulani Shahid Shakil	MS
55	Patil Onkar Mansing	MPatil
56	Jagtap Suraj Mahadev	Jagtap

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57	Sana Nalsab mulani	<u>Smulani</u>
58	Prajakta keshav shinde	P.k.shinde.
59	Saloni Mahadev Chandanshive	<u>Saloni</u>
60	Anuradha Ananad Swami	<u>Anuradha</u>
61	Rishita Satish Chavan	R.s.chavan.
62	Priti Chandrakant Kamble	P.C. Kamble
63	Manali Pandurang Zambare	M.P.zambare
64	Kartik Sanjay Jadhav	<u>KSJ</u>
65	Rutuja Ramesh Jadhav Pawar	<u>Rutuja</u>
66	Archana Santosh Khadake	<u>Archana</u>
67	Triveni Mukesh Latthe	<u>Triveni</u>



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