



## CERTIFICATE COURSE IN DIGITAL BANKING

### Rules & Syllabus: 2016

#### EXAMINATION OBJECTIVE:

The course on 'Digital Banking' is intended to provide practicing bankers a sound foundation in the digital banking products such as Cards, ATMs, Mobile and Internet Banking and PoS. This will make them familiar with relevant aspects such that they could help in rendering improved customer service and also will help them in properly guiding the customers as and when needed.

**ELIGIBILITY:** Open to employees of Banks/NBFCs/Financial Institutions, etc.

**SUBJECT OF EXAMINATION:** Digital Banking

**PASSING CRITERIA:** Minimum marks for pass in the subject is 50 out of 100

#### EXAMINATION FEES :

Particulars	For Members	For Non-Members
First Attempt	₹1,000	₹1,500
Subsequent each attempt	₹1,000	₹1,500

\* Plus Service Tax as applicable (Reg. No. AAATT3309DSD002)

#### MEDIUM OF EXAMINATION :

Examination will be conducted in English only.

#### PATTERN OF EXAMINATION:

- Question Paper will contain 120 objective type multiple choice questions for 100 marks.
- The examination will be held in Online Mode only
- There will NOT be negative marking for wrong answers.

#### DURATION OF EXAMINATION:

The duration of the examination will be of 2 hours.

#### PERIODICITY AND EXAMINATION CENTRES:

- Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on half yearly basis, however periodicity of the examination may be changed depending upon the requirement of banking industry.

- b) List of Examination centers will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates.)

## PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be registered online from the Institute's website [www.iibf.org.in](http://www.iibf.org.in). The schedule of examination and dates for registration will be published on IIBF website.

### PROOF OF IDENTITY:

Non-members applying for Institute's examinations/courses are required to attach/submit a copy of any one of the following documents containing Name, Photo and Signature at the time of registration of Examination Application. Application without the same shall be liable to be rejected.

- 1) Photo I/Card issued by Employer or
- 2) PAN Card or
- 3) Driving Licence or
- 4) Election Voter's I/Card or
- 5) Passport
- 6) Aadhaar Card

### STUDY MATERIAL/COURSEWARE

The Institute has developed a courseware to cover the syllabus. Candidates are advised to make full use of the courseware. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Therefore, the courseware should not be considered as the only source of information while preparing for the examinations. Candidates are advised to go through the updates put on the IIBF website from time to time and go through Master Circulars/ Master Directions issued by RBI and publications of IIBF like IIBF Vision, Bank Quest, etc. All these sources are important from the examination point of view. Candidates are also to visit the websites of organizations like RBI, SEBI, BIS, IRDAI, FEDAI etc. besides going through other books & publications covering the subject/exam concerned etc. Questions based on current developments relating to the subject/exam may also be asked.

### Cut-off Date of Guidelines /Important Developments for Examinations

The Institute has a practice of asking questions in each exam about the recent developments / guidelines issued by the regulator(s) in order to test if the candidates keep themselves abreast of the current developments. However, there could be changes in the developments / guidelines from the date the question papers are prepared and the dates of the actual examinations.

In order to address these issues effectively, it has been decided that:

- (i) In respect of the exams to be conducted by the Institute during May / June of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December of the previous year will only be considered for the purpose of inclusion in the question papers".
- (ii) In respect of the exams to be conducted by the Institute during November / December of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June of that year will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

<b>Particulars</b>	<b>Cut-off Date of Guidelines /Important Developments for Examinations</b>
For the exams to be conducted by the Institute during May / June 2016 and May / June 2017	31 <sup>st</sup> December 2015 and 31 <sup>st</sup> December 2016 respectively.
For the exams to be conducted by the Institute during November / December 2016 and November / December 2017	30 <sup>th</sup> June 2016 and 30 <sup>th</sup> June 2017 respectively.

The courseware for the subject/s will be available at outlets of publisher/s. Please visit IIBF web-site [www.iibf.org.in](http://www.iibf.org.in) Home> Education > Courseware for details of book/s and address of publisher/s outlets.

## **SYLLABUS :**

The details of the prescribed syllabus which is indicative are given below. The Institute however, also reserves to itself the right to vary the syllabus / rules / fee structure from time to time. Any alterations made will be notified.

## **MODULE - A**

### **DIGITAL BANKING PRODUCTS**

Introduction

Need for Digital Banking Products

Customer Education for Digital Banking Products

### **CARDS**

Overview and brief history

Various types of cards

Product features

### **EMV 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 (eg., 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

## **MODULE - B**

### **BRANCHLESS BANKING**

Objectives

Introduction

Financial Inclusion – Logic and logistics

Vehicles for Financial Inclusion

Business Correspondents / Business facilitators

Digital Banking Products for Financial Inclusion

## **MODULE - 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

## **MODULE - 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

## CONTACT DETAILS:

Email all your queries to [care@iibf.org.in](mailto:care@iibf.org.in) or register your queries through website [www.iibf.org.in](http://www.iibf.org.in) > Members/Candidates Support Services.

### Member Support Service Office:

Indian Institute of Banking & Finance  
191-F, Maker Towers, 19th Floor,  
Cuffe Parade, Mumbai - 400 005  
Tel. : 022-2218 3302 / 2218 5134

For training related queries contact:

### Leadership Centre

Indian Institute of Banking & Finance  
Kohinoor City, Commercial-II, Tower-I, 3rd Floor,  
Kirol Road, Off L.B.S.Marg, Kurla West, Mumbai 400 070.

Tel : 022 25039746 / 9604 / 9907

Email :

## PROFESSIONAL DEVELOPMENT CENTRES:

South Zone	North Zone	East Zone
Indian Institute of Banking & Finance No. 94, Jawaharlal Nehru Road, (100 Feet Road), Opp. Hotel Ambica Empire, Vadapalani, Chennai – 600 026. Tel:044 24722990 / 24727961	Indian Institute of Banking & Finance 102-113, Vikrant Towers, 1st Floor, 4 Rajendra Place, New Delhi – 110 008. Tel: 011 25752191/92	Indian Institute of Banking & Finance Hindusthan Building (Annexe), 7th Floor, 4, C.R. Avenue, Kolkatta 700 072. Tel: 033 22124992

Corporate Office : Indian Institute of Banking & Finance,  
Kohinoor City, Commercial-II, Tower-1, 2nd Floor, Kirol Road, Kurla (West),  
Mumbai - 400 070 Tel : 022-2503 9746 / 9604 / 9907