



Certificate Course in Digital Banking (in E-Learning Mode) Rules & Syllabus 2024

SELF-PACED E-LEARNING COURSE:

Development of self-paced e-learning is an attempt by IIBF to provide a more conducive learning environment to professionals employed in the banking and finance sectors.

Under this approach, which harnesses technology to an optimal extent, a candidate will have the flexibility to register for the exam 'Digital Banking', learn at his/ her own pace, and finally take an examination from his/ her own place.

EXAMINATION OBJECTIVE:

The course on 'Digital Banking' is intended to provide practicing bankers and finance professionals 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:

1. Members and Non-Members of the Institute
2. Candidates must have passed the 12th standard examination in any discipline or its equivalent.

SUBJECT OF EXAMINATION: Digital Banking

PASSING CRITERIA: Minimum marks for pass in the subject is 60 out of 100

EXAMINATION FEES:

Particulars	For Members	For Non-Members
First attempt	Rs.1,200/- *	Rs.1,700/- *
Subsequent each attempt	Rs.1,200/- *	Rs.1,700/- *

* Plus Convenience charges and Taxes as applicable.

Please Note: Candidates are required to Register for every attempt separately.

Candidates may register for examination at any time, following which login credentials will be provided to them. Candidates must complete the final assessment within 90 days of registration, failing which the existing login credentials shall be rendered defunct and candidates will be required to register again.

The fee once paid will **NOT** be refunded.

MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

PATTERN OF EXAMINATION:

- (i) Question Paper will contain objective type multiple choice questions for 100 marks.
- (ii) There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION:

The duration of the examination will be of 90 minutes.

PROCEDURE FOR APPLYING FOR EXAMINATION:

Application for self-paced e-learning course should be registered online by paying requisite fees from the Institute's website www.iibf.org.in. After successful registration, candidates will receive

login credentials for the Learning Management System (LMS) in their email within 24 hours. 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 License or 4) Election Voter's I/ Card or 5) Passport 6) Aadhaar Card

SELF-PACED E-LEARNING MANAGEMENT SYSTEM

The Self-Paced E-learning Management System will host a variety of interactive content to aid wholesome learning. Candidates can learn at their own pace and also measure the learnings imbibed by attempting questions under 'Check Your Progress' which will appear at the end of every unit. There will be three MCQs at the end of every unit and the time available to answer these questions will be 5 minutes. Candidates will not be allowed to go to the subsequent unit unless they have attempted the questions under 'Check Your Progress'. Feedback about each question will be provided. No marks have been assigned to these questions.

Once a candidate completes all the units in the e-learning, there will be a final evaluation consisting of around 100 questions (MCQs) for 90 minutes. On observing the minimum marks required to pass, a certificate will be issued to the successful candidate.

The self-paced e-learning on the subject has been prepared keeping the syllabus prescribed in mind. However, candidates should not solely depend on the e-learning. Rather, they are advised 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

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 examinations to be conducted by the Institute for the period March to August of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December will only be considered for the purpose of inclusion in the question papers".
- (ii) In respect of the examinations to be conducted by the Institute for the period September to February of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

Particulars Developments for Examination/s	Cut-off Date of Guidelines/ Important Developments for Examination/s
For the examinations to be conducted by the Institute for the period March 2024 to August 2024	31st December 2023
For the examinations to be conducted by the Institute for the period September 2024 to February 2025	30th June 2024

SYLLABUS:

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus covered in the e-learning. The Institute also reserves to itself the right to vary the syllabus/ rules/ fee structure from time to time. Any alterations made will be notified from time to time.

Candidates are advised to refer to financial newspapers/ periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

The topics covered for the subject are as under:

DIGITAL BANKING PRODUCTS

- a. Introduction
- b. Need for Digital Banking Products
- c. Customer Education for Digital Banking Products

CARDS

- a. Overview and brief history
- b. Various types of cards
- c. Product features

EMV technology

- a. New Technologies – Tap and Go, NFC, etc.
- b. Approval Processes for Cards
- c. Profitability of Cards
- d. Back End operations
- e. Recovery and Follow up

ATMs

- a. Overview and Brief History
- b. Product Features
- c. Instant Money Transfer Systems
- d. Various Value-Added Services (e.g., bill payments, donations, etc.)
- e. Proprietary, Brown Label and White Label ATMs
- f. ATM Network Planning – Onsite/ Offsite
- g. Security and Surveillance of ATM Sites
- h. Profitability of ATMs
- i. Risk Management and Frauds
- j. Back End Operations and Technology

CASH DEPOSIT MACHINES

- a. Overview and Brief History
- b. Product Features
- c. CDM Network Planning – Onsite/ Offsite
- d. Profitability of CDMs
- e. Risk Management and Frauds
- f. Back End Operations and Technology

CASH RE-CYCLERS

- a. Overview
- b. Product Features
- c. Risk Management and Frauds
- d. Back End Operations and Technology

MOBILE BANKING

- a. Overview and Brief History

- b. Product Features and Diversity
- c. IMPS
- d. Profitability of Mobile Banking
- e. Risk Management and Frauds
- f. Back End Operations and Technology

INTERNET BANKING

- a. Overview and Brief History
- b. Product Features
- c. Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites
- d. Profitability of Internet Banking
- e. Risk Management and Frauds
- f. Back End Operations and Technology

POS TERMINALS

- a. Overview and Brief History
- b. Product Features
- c. Approval processes for POS Terminals
- d. Profitability of POS business Risk Management and Frauds
- e. Back End Operations and Technology

BRANCHLESS BANKING

- a. Objectives
- b. Introduction
- c. Financial Inclusion – Logic and logistics
- d. Vehicles for Financial Inclusion
- e. Business Correspondents/ Business facilitators
- f. Digital Banking Products for Financial Inclusion

MARKETING OF DIGITAL BANKING PRODUCTS

- a. Objectives
- b. Introduction
- c. Product Planning
- d. Structure for Marketing Digital Banking Products
- e. Sales delivery to customers
- f. Concept of e-Galleries
- g. After sales service to customers
- h. Marketing for Financial Inclusion
- i. Dangers of Mis-selling
- j. Use of analytics in marketing Digital Banking Products

PAYMENT SYSTEMS

- a. Overview of global payment systems
- b. Overview of domestic payment systems
- c. RuPay and RuPay Secure
- d. Immediate Payment Service (IMPS)
- e. National Unified USSD Platform (NUUP)
- f. National Automated Clearing House (NACH)
- g. Aadhaar Enabled Payment System (AEPS) e-KYC
- h. Cheque truncation System (CTS)
- i. National Financial Switch (NFS)
- j. RTGS

- k. NEFT
- l. Forex settlements
- m. Securities Settlement
- n. Innovative Banking & Payment Systems

NEW DEVELOPMENTS IN DIGITAL BANKING

- a. Fintechs
- b. Business ecosystems
- c. Block chain
- d. Crypto Currencies
- e. Peer Financing

- f. Cloud
- g. Virtualisation
- h. Analytics
- i. Artificial Intelligence
- j. Machine Learning
- k. Internet of things (IoT)

IMPORTANT RULES/ INFORMATION FOR CANDIDATES

1. REGISTRATION FOR EXAMINATIONS:

- a. Candidates may register on the Institute website at any time as per their convenience.
- b. Login credentials for the e-learning course will be sent to participants within 24 hours of registration.
- c. Registration for the e-learning mode will be valid for 90 days from the date of registration. Participants who do not complete final examination within 90 days' time will have to register again for the course.

2. OTHER RULES/ INFORMATION

- a. Participants will be provided only one attempt to appear for the final examination after the end of e-learning. Participants who cannot secure the passing marks (60%) in the examination will have to register once again for the course by paying the full course fee.
- b. Candidates would be able to login to the system only with the password provided after registration. This password should not be disclosed to others. Keep it safe to avoid the possible misuse.
- c. **Candidates shall not be allowed to use the keyboard or switch tabs during the final exam. Any attempt to do so shall result in the automatic submission of the examination. Additionally, copy, paste and print-screen functions shall be disabled during the examination.**
- d. Candidates are required to strictly follow all the instructions during the examination and adhere to Rules of the examination.
- e. Violation of any of the Rules/ Instructions, misuse of the login credentials will be considered to be an act of serious misconduct and the Institute will take action as per the Rules of the examination, which will also be reported to the employer of the candidate.

5. RULES, PENALTIES FOR MISCONDUCT/ UNFAIR PRACTICES:

- a. No candidate shall impersonate others or allow others to impersonate himself/herself during the examination.
- b. Candidates should not use any other application or browse other websites during the examination.

If any candidate violates any of the above rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.

PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU "EXAM RELATED" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.

6. RESULT ADVICE/ FINAL CERTIFICATE

- The wording 'e-learning mode' will be added in the name of the examination in the certificate that will be issued to participants who complete the examination. e.g. 'Certificate course in Digital Banking in E-learning Mode'.
- Final certificates will be digitally signed and sent to candidates via email within a period of one month from the date of completion of the course.

MULTIPLE CHOICE QUESTIONS (MCQs) AND ANSWERS

"The Institute conducts its examinations through Multiple Choice Questions (MCQs). These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained.

CONTACT DETAILS:

Register your queries through website www.iibf.org.in > Members/ Candidates Support Services (Help)

or

Email all your queries to care@iibf.org.in

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/ CONTACT CLASSES 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 6850 7000

E-mail: training@iibf.org.in

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. : 044-2472 2990/ 2472 8587 E-mail : iibfsz@iibf.org.in	Indian Institute of Banking & Finance C-5/30, Safdarjang Development Area, Near SDA Local Shopping Complex, Outer Ring Rd, Opp IIT Delhi. New Delhi – 110 016 Tel. : 011-26532194/ 2191 E-mail : iibfnz@iibf.org.in	Indian Institute of Banking & Finance Avani Heights, 2nd Floor 59A, Jawaharlal Nehru Road Kolkatta – 700 020. Tel. : 033-4603 2850 E-mail : iibfez@iibf.org.in

CORPORATE OFFICE: Indian Institute of Banking & Finance, Kohinoor City,

Commercial-II, Tower-1, 2nd Floor, Kirol Road, Kurla (West), Mumbai - 400 070

Tel.: 022-6850 7000