



## Certificate Course in Digital Banking

### (Remote Proctored mode)

### Rules & Syllabus 2026

#### 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.

#### REMOTE PROCTORED MODE

Remote proctoring allows candidates to take an examination at a location of his/her choice while ensuring the integrity of the examination. These systems require students to confirm their identity, and, during the examination, the system monitors students through video, mic, etc. looking for behaviour that could indicate unfair practices (cheating). Examinations are conducted over internet using a Desktop/Laptop. Taking examination using any other device is not permitted e.g. mobile, tabs, etc.

#### 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 50 out of 100.

#### EXAMINATION FEES\*

Particulars	For Members	For Non-Members
First attempt	Rs.1,100/- *	Rs.1,600/- *
Subsequent each attempt	Rs.1,100/- *	Rs.1,600/- *

\* Plus Convenience charges and Taxes as applicable.

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

While registering online for the examination candidates will have to choose examination date / time slot of his/her choice, the exam date/time will be allotted on first-cum-first-serve basis.

**Candidates are required to take utmost care and precaution in selecting Exam Date and Time slot, as there is no provision to change the Exam date and Time slot in the system. Hence no request for change of Exam date and time slot will be entertained for any reason.**

**The fee once paid will NOT be refunded or adjusted on any account.**

#### MEDIUM OF EXAMINATION

Examination will be conducted in English only.

## PATTERN OF EXAMINATION

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

## DURATION OF EXAMINATION

The duration of the examination will be of 2 hours.

## PERIODICITY

Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on 2nd & 4th Saturday and on all Sunday's, however periodicity of the examination may be changed depending upon the requirement of banking industry.

## 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.

## REGISTRATION

- 1) Application for examination should be registered online from the Institute's
- 2) website [www.iibf.org.in](http://www.iibf.org.in). The schedule of examination and dates for registration will be published on IIBF website.
- 3) At the time of registration, the candidate will select date/time of the examination.
- 4) At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- 5) The study material can be in the form of e-book and/or e-learning.
- 6) Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.
- 7) On successful registration admit letter will be generated. Candidates can download it.

## SCRIBE GUIDELINES

Candidates who are visually impaired / have low vision or affected by cerebral palsy with loco-motor impairment whose writing speed is affected and Physically Handicapped (PH) candidates who cannot operate Keyboard and Mouse can use scribe at his/her own cost during the examinations. Compensatory time and facility of scribe would be provided to only the above categories of Physically challenged candidates. Physically challenged candidates of other categories are not eligible to get the above-mentioned benefits.

To avail the facility of a scribe/special assistance/extra time, eligible candidates are required to apply online on the Institute's website [www.iibf.org.in](http://www.iibf.org.in). Candidates who do not apply for availing the facility of a scribe/special assistance/extra time as per the procedure well before the said examination/s may be denied the facility of a scribe/special assistance/extra time.

Click Here : [GUIDELINES/RULES FOR USING SCRIBE BY VISUALLY IMPAIRED & ORTHOPEDICALLY CHALLENGED CANDIDATES](#)

## EXAMINATION

- 1) Candidates will take examination under remote proctored mode on predetermined date/time from a secured environment. (refer Do's and Don'ts section for more information)
- 2) Candidates should login to the system half an hour before the exam start time.
- 3) The examination proctor will verify the candidate's face with the registered photo image of the candidate.
- 4) Candidate will also be asked to display any valid original photo id-card (Aadhaar card/e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) for verification purpose. After successful verification the proctor will allow the candidate to start the examination.
- 5) Candidate may be required to show 360° view of the exam area using the webcam. So that the proctor can identify the object/check the suitability of the exam area/environment. A clear desk/table has to be ensured for appearing for the examination. No reference materials, books, notes, periodicals, mathematical tables, slides rules,

stencils, post-its, chits, mobile phones, headsets (wired/ wireless), any other electronic gadgets are allowed to be kept on the table or the desk.

- 6) Both sides of the rough sheet (if it is going to be used) should be shown to proctor before and after the examination.
- 7) Once the examination begins live remote proctoring of the candidate's activities will take place throughout the examination period.
- 8) Under remote proctoring candidate's activities will be monitored using webcam, mic etc. Computer screen, browser, mouse, keyboard etc. will be monitored.
- 9) Proctor, if required, can convey information/ instructions to the candidate using chat box.
- 10) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn the candidate through chat box or can cancel/stop the examination immediately as the case may be.
- 11) After completion of the examination/submission, provisional scorecard will be displayed on the screen.
- 12) **RESULT ADVICE/ CONSOLIDATED MARKSHEET/ FINAL CERTIFICATE**
  - a. Result Advice of candidates will be hosted on Institute's website on declaration of result, which can be downloaded by the candidates.
  - b. Consolidated mark sheet for candidates completing examination having more than one subject, will be available on the Institute's website after the declaration of results. Candidates can download the same after entering login credentials using their membership number and edit profile password.
  - c. For passed candidates, digitally signed certificate will be sent through e-mail registered with the Institute within 3 weeks after the declaration of result. The Paper Certificate issued by the Institute is discontinued.

## MINIMUM SYSTEM REQUIREMENT

### I) Desktop/Laptop:

- **Browser:** Google Chrome version 120 & above, with cookies & popups enabled.
- **Video/Audio:** Functioning camera, microphone and speakers with good quality.
- **Operating system:** Windows 10 or 11 only in 64 bit.
- **RAM & Processor:** 8 GB+ RAM, i3 8<sup>th</sup> Generation (2.2 GHz) equivalent/higher.  
In case the student is using any other system configuration then the student may face lagging and camera issues.
- **Pop-up blocker:** Disabled.

### II) Internet Connection:

**Stable high-speed broadband internet connection with at-least 10 mbps+ of upload speed. Use of mobile data is not permitted.**

**Examination is not allowed on mobiles or tablets**

## DO's AND DON'Ts

1. The candidate will take the examination from a secured environment.
  - i. Place having desk and chair preferably with plain backdrop (area behind the candidate) with adequate lighting so that the candidate is visible to the proctor. The place should be noise free with no public movement in the surroundings.  
All the items should be removed from the desk except computer/external webcam (if internal webcam is not available) /keyboard/mouse, other permitted items, if any.
  - ii. Examination will not be conducted if the examination area is a Public place, a noisy environment, having inadequate lighting, having public movement in examination area/around the candidate, having other computer or similar device in the examination area.
  - iii. The examination cannot be taken sitting on a couch, bed or on the floor.
2. Candidate's will take examination on a registered date/time from a secured environment. Candidate who tries to appear after the scheduled examination date/time will not be allowed to appear for the examination.
3. Candidate's should login to the system half an hour before the examination start time.
4. No other persons are allowed in the examination area during the examination.

5. Candidate must keep ready his/her original photo identity card that has name and photo on the same side, admit letter, rough sheet, pen/pencil and calculator.
6. Candidates must dress decently as though they are in a public place and will be video recorded
7. Candidates must not talk to anyone during the examination period or talk/read to oneself loudly.
8. In case of emergency he/she can talk to helpdesk in case of any technical issue with permission from proctor.
9. Candidates must not use headphones, ear buds, or any other type of listening equipment.
10. Candidates must not communicate with any other person by any means.
11. Candidates must not use any phone for any reason.
12. Candidates must not leave the room/examination area during the examination for any reason without the permission of the proctor. Leaving the room/examination area or moving to another room/area during the examination for any reason will be treated as a violation of examination rules.
13. Candidates must not setup the computer at the time of examination. All the settings need to be done much before the examination time and tested properly. For any failure of the computer system during the examination period, Institute will not be responsible and candidate will lose his/her attempt.
14. Candidates must not switch off the webcam or mic or cover the webcam during the examination.
15. Candidates must not navigate away from examination window.
16. Candidate's face must be positioned in the middle of the camera view and candidate's face must be visible throughout the Examination.
17. Don't Position camera too low, too high or hooked onto a different monitor. Weird camera angles can be very distracting -- and unflattering -- during examination. The candidate should make sure that the camera is at eye level and on the monitor which is used for the examination.
18. Candidate must not look away from laptop/desktop screen, must face computer screen.
19. Candidate must not seek any assistance or refer study material/mobile/ for answering the questions.
20. Candidate must ensure that he/she has attempted every question and reviewed the accuracy of his/her answers before submitting the paper. Once submitted (even by mistake), re-examination will not be permitted.
21. On the exam day candidate is advised to ensure that the Laptop is fully charged and in case of Desktop it is connected to an uninterrupted power source for smooth conduct of examination.
22. Candidates are not permitted to logout/switch-off the computer for the sake of going to washroom and if they log out/switch-off, re-login will not be permitted.
23. Candidates will be allowed to use battery operated portable calculator during the examination. The calculator can be of any type up to 8 functions i.e. (Addition, Subtraction, Multiplication, Division, Percentage, Sq. root, Tax+ and Tax-), having 12 digits. Attempt to use any other type of calculator not complying with the specifications indicated above or having more features than mentioned above shall tantamount to use of unfair means. Scientific/Financial calculator is NOT allowed.

## **DEBARMENT/CANCELLATION OF EXAMINATION**

- 1) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn or cancel the test.
- 2) For any case of misconduct, the proctor can warn/cancel the test immediately as the case may be.
- 3) For any unfair act (cheating) during the examination, the result of such examination may be cancelled and he/she will be liable for punishment. Institute will also inform the employer of the candidate by giving the details of unfair practice and punishment levied on the candidate.
- 4) If the unfair act is determined after the examination, the result of such examination will be cancelled and he/she will be liable for punishment.

- 5) If any candidate attempts copying Onscreen question, takes photoshots or violates any of the examination rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.
- 6) 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.

Candidates may kindly note that their entire activity during the examination will be reviewed post examination. The Institute would review the audit trail reports of the candidate using a scientific method to detect adoption of unfair means. Also, the CCTV footage of centres would be reviewed. Candidates found to be adopting unfair means using the scientific method of analysis of audit trail reports or review of CCTV footage or through any other scientific method will be booked and appropriate action shall be initiated as per the Institute's policy.

Candidates are also requested to read the Rules and Policy regarding malpractice/unfair means / misconduct / misbehaviour in Examinations from the below link

[Rules and Policy regarding malpractice/unfair means/misconduct/misbehaviour in Examination Remote Proctored Mode](#)

## PRIVACY

During the remote proctored examination, Images/Videos/Sounds of the candidates and their computer systems will be captured and stored for examination proctoring purposes. It is envisaged that candidates who register for the remote proctored examinations agree for the same.

## 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 ID Card issued by Employer or 2) PAN Card or 3) Driving Licence or 4) Election Voter's ID Card or 5) Passport 6) Aadhaar Card

## STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s. Please visit IIBF website [www.iibf.org.in](http://www.iibf.org.in) under the menu "Exam Related" for details of book/s and address of publisher/s outlets. 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.

## E-LEARNING

Institute facilitates e-learning to enhance the understanding of the concepts. Candidates can access the e-learning (From Desktops and Laptops only) through our website [www.iibf.org.in](http://www.iibf.org.in) at their convenience and from their place of choice.

- At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- The study material can be in the form of e-book and/or e-learning.
- Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.

## DISCLAIMER

- The above said facility of e-learning offered to the candidates is solely at the discretion of the Institute and subject to such terms/ conditions as may be deemed fit by the institute from time to time. Hence no candidate has any right/ claim whatsoever against the institute by reason of any technical glitches or any shortcomings as the case may

be and the decision of the institute in the event of any dispute there-under will be final and conclusive.

## 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 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 2026 to August 2026	31st December 2025
For the examinations to be conducted by the Institute for the period September 2026 to February 2027	30th June 2026

## 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:

### MODULE A: DIGITAL BANKING PRODUCTS

#### DIGITAL DELIVERY CHANNELS

- Introduction to Digital Banking
- Need for Digital Channels
- Customer Preferences for Digital Banking
- Customer Digital Interface for Digital Banking Products
- Technology - The foundation for user-friendliness and customer interaction
- Security is the cornerstone of Digital Banking
- Information Security (IS)
- Integrated Ombudsman Scheme, 2021 by RBI
- Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions

- RBI Master Direction on Digital Payment Security Controls
- Challenges in Digital Banking
- e-KYC

## **CARDS**

- Overview and Brief History
- Plastic Payment Cards
- Product Features of Cards
- Benefits of Cards to Customers
- Payment Card Industry-Data Security Standard
- Magnetic Strip Cards and EMV Cards
- NFC-based Tap & Go
- Approval Process for Card Schemes
- Profitability of the Card Business
- Backend Operations
- Recovery and Follow-up
- Information Security Issues

## **AUTOMATED TELLER MACHINES (ATMs)**

- Overview and Brief History
- Product Features
- White Label and Brown Label ATMs
- ATM Networks
- Instant Money Transfer (IMT) Systems
- Profitability of ATMs
- Cash Deposit Machine (CDM)
- Risk Management and Frauds
- Backend Operations and Technology
- Dispute Management System (DMS)

## **MOBILE BANKING**

- Overview and Brief History
- Product Features and Diversity
- IMPS
- Benefits of Mobile Banking
- Risk Management and Frauds
- Backend operations and Technology
- Information Security Tips
- Conclusion

## **INTERNET OR ONLINE BANKING**

- Overview and Brief History
- How Internet Banking Works
- Product Features
- Profitability of Internet Banking
- Risk Management and Frauds

## **POS TERMINALS**

- Overview and Brief History
- Features of POS
- Types of POS terminals
- Key Benefits of POS Systems to Merchants

- Key Benefits of POS Systems to Customers
- Types of transactions at POS terminals
- Cash withdrawal at Point of Sale (PoS)
- On-boarding Merchant on POS
- Approval process for POS terminals
- Parties to a POS Set-up
- Profitability of POS Business
- Risk Management and Frauds
- Backend Operations and Technology

## **MODULE B: DIGITAL BANKING & FINANCIAL INCLUSION (FI)**

### **DIGITAL BANKING & FINANCIAL INCLUSION (FI)**

- Introduction to Financial Inclusion
- Strategy for Financial Inclusion
- Approaches to accelerate Financial Inclusion
- Technologies for Financial Inclusion
- Digital Banking Services in FI-Status
- Factors beyond Technology - Awareness, FI-infra
- Information Security Issues in FI
- New Developments
- How Banks earn money using Digital Delivery Channels

## **MODULE C: MARKETING OF DIGITAL BANKING PRODUCTS**

### **MARKETING OF DIGITAL BANKING PRODUCTS**

- Concept of Marketing Digital Banking Products
- Channels for Marketing Digital Banking
- Product Planning
- Structure for Marketing Digital Banking Products in Banks
- Sales delivery to customers
- e-Galleries
- After-sales service to customers
- Marketing for Financial Inclusion
- Dangers of Mis-selling
- Use of Analytics in Marketing of Digital Banking Products
- Customer Education and Protection

## **MODULE D: PAYMENT SYSTEMS**

### **DEVELOPMENTS IN PAYMENT SYSTEMS IN INDIA AND DIGITAL BANKING**

- Overview of Global Payment Systems
- Overview of Domestic Payment Systems
- New Domestic Payment Vehicles and Platforms
- Cheque Truncation System (CTS)
- National Financial Switch (NFS)
- Real Time Gross Settlement (RTGS) System
- National Electronic Funds Transfer (NEFT)
- National Electronic Toll Collection (NETC)
- Bharat QR

- UPI QR
- Bharat Bill Payment System (BBPS)
- Society for Worldwide Interbank Financial Telecommunications (SWIFT)
- Forex Settlements
- Securities Settlements
- Innovative Banking and Payment Systems
- Payments, Digital Banking, Information Security
- Banking Super Apps

## MODULE E: FUTURE TRENDS IN DIGITAL BANKING

### FUTURE TRENDS IN DIGITAL BANKING

- Background
- Fintechs
- Business Ecosystem
- Blockchain
- Cryptocurrencies
- Peer Financing
- Cloud Computing
- Virtualization
- Data Analytics
- Artificial Intelligence (AI) Machine Learning (ML) and Deep Learning (DL)
- Robotic Process Automation (RPA)
- Internet of Things (IoT)
- Central Bank Digital Currency (CBDC)
- Digital Transformation of Banks in India

### 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](http://www.iibf.org.in) > Members/ Candidates Support Services (Help) or email all your queries to [care@iibf.org.in](mailto:care@iibf.org.in)

### MEMBER SUPPORT SERVICE OFFICE

Indian Institute of Banking & Finance  
193-F, Maker Towers, 19th Floor,  
Cuffe Parade, Mumbai - 400 005  
Tel.: 08069260700

### FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT

Leadership Centre  
Indian Institute of Banking & Finance  
Kohinoor City, Commercial-II, Tower-I, 3rd Floor,  
Kirod Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.  
Tel.: 080692 60710  
E-mail: [training@iibf.org.in](mailto:training@iibf.org.in)

## PROFESSIONAL DEVELOPMENT CENTRES

<b>South Zone</b>	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. Email: <a href="mailto:iibfsz@iibf.org.in">iibfsz@iibf.org.in</a>
<b>North Zone</b>	Indian Institute of Banking & Finance C-5/30, Safdarjung Development Area (SDA), Near SDA Local Shopping complex, Outer Ring Road, Opp IIT Delhi, New Delhi - 110 016. Tel:011-2653 2194 / 2191 (office). Email: <a href="mailto:iibfnz@iibf.org.in">iibfnz@iibf.org.in</a>
<b>East Zone</b>	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Tel: 033-46032850. Email: <a href="mailto:iibfez@iibf.org.in">iibfez@iibf.org.in</a>
<b>West Zone</b>	Indian Institute of Banking & Finance 192-F, Maker Towers, 19th Floor, Cuffe Parade, Mumbai - 400 005 Tel : 022-69437301/02. Email: <a href="mailto:iibfwz@iibf.org.in">iibfwz@iibf.org.in</a>
<b>PDC Guwahati</b>	Indian Institute of Banking & Finance 3rd Floor, Rani Sati Sadan, Motilal Nehru Road, Pan Bazaar, Guwahati, Assam - 781 001. Email: <a href="mailto:je.pdcgau1@iibf.org.in">je.pdcgau1@iibf.org.in</a>
<b>PDC Lucknow</b>	Indian Institute of Banking & Finance A-301 3rd Floor Tower A, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar, Lucknow - 226010 (U.P.). Email: <a href="mailto:se.pdcclko1@iibf.org.in">se.pdcclko1@iibf.org.in</a>
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## CORPORATE OFFICE

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