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:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>For Members</th>
<th>For Non-Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Attempt</td>
<td>₹1,000</td>
<td>₹1,500</td>
</tr>
<tr>
<td>Subsequent each attempt</td>
<td>₹1,000</td>
<td>₹1,500</td>
</tr>
</tbody>
</table>

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

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 AND EXAMINATION CENTRES:

a) 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. 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 l/Card issued by Employer or 2) PAN Card or 3) Driving Licence or 4) Election Voter’s l/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.

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

The courseware for the subject/s will be available at outlets of publisher/s. Please visit IIBF web-site 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 or register your queries through website 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:

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

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