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20 One-Liners | IIBF Digital Banking Notes 2026: Free PDF, Syllabus & Exam Guide

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 IIBF Digital Banking certificate exam is open to both members and non-members of the Institute.**
This makes the course accessible to new bankers, fintech employees, and students, not only IIBF members.
- 2 The IIBF Digital Banking exam has 120 Multiple Choice Questions carrying a maximum of 100 marks.**
The exam totals 100 marks distributed across 120 objective-type questions.
- 3 The qualifying score for the IIBF Digital Banking exam is 50 marks out of 100.**
Candidates need at least 50 out of 100 marks to clear the exam.
- 4 Candidates get 2 hours to complete the IIBF Digital Banking exam.**
The two-hour duration requires managing pace across all 120 questions.
- 5 The IIBF Digital Banking exam is conducted online in objective MCQ format.**
Being fully online and MCQ-based makes the test format predictable for revision.

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6 The medium of the IIBF Digital Banking exam is English.

All questions and answer options are presented only in English.

7 There is no negative marking in the IIBF Digital Banking exam.

Since wrong answers are not penalised, candidates should attempt every question.

8 Digital banking lets customers access banking services electronically without visiting a branch.

This covers cards, ATMs, mobile banking, internet banking, and POS systems.

9 Key digital banking channels include ATMs, mobile banking, internet banking, and POS systems.

These channels together form the core syllabus tested in the exam.

10 ATMs are the most widely used digital banking channel in India.

ATMs now go far beyond withdrawals to cover deposits, transfers, and statements.

11 Modern ATMs support balance inquiry, cash and cheque deposits, PIN change, and fund transfer.

This shows ATMs have evolved into multi-service digital banking terminals.

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12 RTGS, NEFT, and IMPS are digital fund transfer systems that have reduced cheque and DD usage.

Faster digital transfers have made physical cheques and demand drafts less common.

13 Customers can set standing instructions for auto-debit of recurring utility bills.

Auto-debit ensures bills like electricity and phone are paid without manual action each time.

14 Digital banking offers 24x7 availability compared to fixed branch hours in traditional banking.

Round-the-clock access removes the constraint of fixed branch working hours.

15 Customer Experience is a strategic priority focused on consistent service across channels.

Banks aim to feel the same to a customer whether they are online or in a branch.

16 Key customer expectations from digital banking include accessibility, real-time help, personalisation, and data security.

These four expectations shape how banks design their digital platforms.

17 Digital banking reduces paperwork and helps extend banking services to remote and rural areas.

Fewer physical documents and wider digital reach benefit both banks and customers.

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18 Mobile banking uses a smartphone or tablet app to access banking services on the go.

It lets users check balances, transfer funds, and pay bills directly from their phone.

19 A Demat account can be linked to a bank account for a smooth flow of funds into investments.

Linking accounts this way simplifies investing in mutual funds and other instruments.

20 Candidates should always verify IIBF exam fees, dates, and rules from the latest official notification.

Exam pattern, fees, and rules can change, so official sources should be checked before registering.

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