

Learning Sessions

20 One-Liners | IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

IIBF - Revision - IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

Study more at iibf.store • YouTube: Learning Sessions • WhatsApp your course name to 8360944207 for daily updates

20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 IIBF's Digital Banking certification is linked to officer-level promotions at banks like SBI, PNB, Bank of Baroda and Canara Bank.**
Banks tie this IIBF certification to internal promotion exams for officers, making it a career-relevant credential.
- 2 The IIBF Digital Banking exam is conducted online as a computer-based test with multiple-choice questions.**
The exam is delivered as an online MCQ test rather than a written or offline format.
- 3 There is no negative marking in the IIBF Digital Banking exam, so candidates should attempt every question.**
With zero negative marking, a confident guess costs nothing while a blank answer wastes a scoring chance.
- 4 The IIBF Digital Banking exam medium is generally English and Hindi.**
IIBF typically offers the exam bilingually to reach a wider pool of candidates.

Learning Sessions

20 One-Liners | IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

IIBF - Revision - IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

-
- 5 The passing standard for the exam is commonly around 50 percent, subject to the latest official IIBF notification.**

IIBF revises pass marks periodically, so candidates should always confirm the current figure.

- 6 Module 1 of the syllabus covers digital banking basics like internet banking, mobile banking, ATMs, kiosks and business correspondents.**

This foundational module traces banking's shift from branch-based service to digital delivery channels.

- 7 RBI's Digital Banking Units, or DBUs, are specialised fixed-point units set up to deliver digital banking products and services.**

DBUs were introduced under an RBI framework to deliver digital banking at dedicated physical locations.

- 8 Module 2, Payment Systems and Digital Channels, is considered the most heavily tested section of the exam.**

Payment systems content changes fastest and carries the highest weight across exam cycles.

- 9 NPCI operates key digital payment rails including UPI, IMPS, NACH, AePS, RuPay, FASTag and BBPS.**

These NPCI-run systems form the backbone of India's retail digital payments infrastructure.

Learning Sessions

20 One-Liners | IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

IIBF - Revision - IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

10 UPI 123Pay was designed to let users on basic feature phones make UPI payments.

UPI 123Pay extends UPI access to users without a smartphone or internet connection.

11 UPI Lite supports small-value transactions through a simplified, low-friction payment flow.

UPI Lite is meant for small, quick payments processed with lighter authentication overhead.

12 CBDC, the Digital Rupee or e-Rupee, is legal tender issued by the Reserve Bank of India in digital form.

RBI describes CBDC as digital currency carrying the same legal status as physical cash.

13 The Digital Rupee has two variants: e-Rupee Wholesale for interbank settlement and e-Rupee Retail for public use.

The wholesale variant serves institutional settlement while retail serves everyday public transactions.

14 CBDC is actual digital currency, unlike UPI, which is a payment interface that moves money between bank accounts.

UPI moves funds between existing accounts, whereas CBDC is itself a form of currency.

15 RBI has been expanding its CBDC pilot to more banks and cities while exploring offline functionality.

Offline CBDC is being tested to serve areas with poor internet connectivity.

Learning Sessions

20 One-Liners | IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

IIBF - Revision - IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

- 16** **RBI's cybersecurity framework for banks addresses threats such as phishing, vishing, smishing, malware and ransomware.**

The framework requires banks to guard against common digital fraud techniques targeting customers.

- 17** **CERT-In, the Indian Computer Emergency Response Team, plays a role in India's cybersecurity incident response.**

CERT-In coordinates responses to cybersecurity incidents affecting Indian organisations, including banks.

- 18** **The Information Technology Act 2000 and the Payment and Settlement Systems Act 2007 underpin the exam's regulatory module.**

These laws provide the legal foundation for electronic transactions and payment system regulation in India.

- 19** **RBI permits banks to offer pre-sanctioned credit lines through UPI, turning UPI into a credit tool as well as a debit-linked one.**

This change lets customers draw on a bank-approved credit line directly through the UPI interface.

- 20** **The Account Aggregator framework enables consent-based sharing of financial data between regulated participants.**

The AA framework lets customers consent to securely share financial data between institutions.

Keep Learning with Learning Sessions

Learning Sessions

20 One-Liners | IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

IIBF - Revision - IIBF Digital Banking Certification 2026: Syllabus, Exam Pattern, Updat

iibf.store

Mock tests, video classes,
one-liners & PDFs — all in
one portal.

YouTube: Learning Sessions

Subscribe for free daily
video classes.

WhatsApp

8360944207

Send your course name
for daily updates.

Learning Sessions