20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **The IIBF Digital Banking exam is open to both IIBF members and non-members.**
   There is no compulsory membership requirement; anyone meeting the academic bar can register.

2. **The minimum eligibility for the Digital Banking exam is a 12th standard pass in any discipline.**
   Candidates need only a 12th pass or equivalent qualification to be eligible.

3. **There is no work-experience requirement for the IIBF Digital Banking exam.**
   This makes the certification accessible to freshers building a banking-ready resume.

4. **The Digital Banking exam is conducted in online, remote-proctored mode.**
   Candidates take the exam from their own location using a desktop or laptop under webcam monitoring.

5. **The Digital Banking paper usually carries 120 multiple choice questions for 100 marks.**
   This is the typical objective-type exam structure for the certification.

6 **The passing mark for the Digital Banking exam is 50 out of 100.**
Candidates need to score 50 percent to clear the certification exam.

7 **There is no negative marking in the IIBF Digital Banking exam.**
Since wrong answers are not penalised, candidates should attempt every question.

8 **The duration of the Digital Banking exam is 2 hours.**
Candidates get 120 minutes to attempt the 120-question paper.

9 **The medium of the Digital Banking exam is English only.**
The exam is not offered in Hindi or other regional languages.

10 **Mobile phones and tablets are not permitted for the Digital Banking exam.**
Only a desktop or laptop can be used since the exam is remote-proctored.

11 **The Digital Banking syllabus covers cards, EMV technology and ATMs.**
These channel-specific topics form part of the core syllabus modules.

12 **The Digital Banking syllabus includes mobile banking, internet banking and payment systems.**
These are among the modules that mirror a modern bank branch's digital toolkit.

13 **POS terminals and branchless banking are part of the Digital Banking syllabus.**

Merchant and last-mile banking channels are covered as a syllabus module.

14 **IIBF advises candidates to read Bank Quest and IIBF Vision for current developments.**

These IIBF publications help candidates stay updated on recent digital banking developments.

15 **IIBF sets a cut-off date up to which recent guidelines are examinable in each Digital Banking exam cycle.**

Candidates are only responsible for developments issued up to that specified cut-off date.

16 **The application fee for the Digital Banking exam differs for members and non-members, plus GST.**

Members pay a lower base fee than non-members, with 18% GST added on top.

17 **Candidates must register and pay the fee separately for every attempt of the Digital Banking exam.**

There is no re-attempt discount; the same fee structure applies to each subsequent attempt.

18 **IIBF now issues only a digitally signed certificate for the Digital Banking exam, not a paper certificate.**

Successful candidates receive their certificate by email rather than a physical copy.

19 **Recommended system requirements for the exam include Google Chrome browser and a working webcam and microphone.**
These are needed to support the remote-proctored exam environment.

20 **With 120 questions in 120 minutes, candidates get about one minute per question in the Digital Banking exam.**
This pacing works out to roughly a minute per question across the paper.