

CAIIB · Elective

Information Technology & Digital Banking (Elective)

SYLLABUS & PRIORITY GUIDE

Based on the latest IIBF revised syllabus · June 2026

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Exam Snapshot

Paper type	Elective (choose ONE of five)
Questions	100 MCQs
Marks	100
Duration	2 hours
Pass mark	50/100, or 45 + 50% aggregate with compulsory papers
Negative marking	None
Medium	English & Hindi
Mode	Online (twice a year — June & December)

How to Use This Guide

This guide maps the complete official IIBF syllabus for **Information Technology & Digital Banking (Elective)**, module by module and chapter by chapter. Each module carries a **priority badge** — **HIGH** (score-driving, study first), **MEDIUM** (steady weight) or **LOW** (read once) — plus a **NUMERICAL / THEORY** tag so you know where calculation practice is needed. Use the Priority Matrix and the Top 10 list for fast revision.

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Module-wise Syllabus

Module A Introduction to Information Technology

HIGH

THEORY

Key focus: IT fundamentals, hardware, software, networks, databases

1. Fundamentals of Information Technology
2. Computer Hardware & Software
3. Data Communication & Networks
4. Database Management Systems
5. Operating Systems & IT Infrastructure

Module B Systems & Design

MEDIUM

THEORY

Key focus: SDLC, system analysis, design, project management

1. System Analysis & Design
2. Software Development Life Cycle (SDLC)
3. IT Project Management
4. Data Warehousing & Data Mining
5. Emerging Technologies (AI, Cloud, Big Data)

Module C Banking Technology Applications & Digital Banking

HIGH

THEORY

Key focus: Core banking, payment systems, digital channels, fintech

1. Core Banking Solutions (CBS)
2. Payment & Settlement Systems (NEFT/RTGS/UPI/IMPS)
3. Digital Banking Channels & Mobile Banking
4. Cards, Wallets & PPIs
5. Fintech, Blockchain & CBDC
6. E-Commerce & Digital Lending

Module D Information System Security, Controls & Audit

HIGH

THEORY

Key focus: Cyber security, IS audit, BCP, governance

1. Information System Security & Cyber Security
2. IT Risk & Controls
3. Information System Audit
4. Business Continuity & Disaster Recovery
5. IT Governance & Regulatory Guidelines (RBI)
6. Data Privacy & Protection

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Priority Matrix

Module	Priority	Numerical?	Key focus
Module A — Introduction to Information Technology	HIGH	No	IT fundamentals, hardware, software, networks, databases
Module B — Systems & Design	MEDIUM	No	SDLC, system analysis, design, project management
Module C — Banking Technology Applications & Digital Banking	HIGH	No	Core banking, payment systems, digital channels, fintech
Module D — Information System Security, Controls & Audit	HIGH	No	Cyber security, IS audit, BCP, governance

10 Top 10 Most Important Topics

- 1 Payment & Settlement Systems**
MODULE C · Banking Technology Applications & Digital Banking
NEFT/RTGS/UPI/IMPS features asked every cycle.
- 2 Core Banking Solutions (CBS)**
MODULE C · Banking Technology Applications & Digital Banking
Foundational digital-banking scoring area.
- 3 Information System Security & Cyber Security**
MODULE D · Information System Security, Controls & Audit
Cyber threats and controls are high-yield.
- 4 Fintech, Blockchain & CBDC**
MODULE C · Banking Technology Applications & Digital Banking
Newer high-relevance, growing weight.
- 5 Information System Audit**
MODULE D · Information System Security, Controls & Audit
IS audit concepts tested directly.
- 6 Digital Banking Channels & Mobile Banking**
MODULE C · Banking Technology Applications & Digital Banking
Channel features recur reliably.
- 7 Data Communication & Networks**
MODULE A · Introduction to Information Technology
IT fundamentals asked consistently.
- 8 IT Governance & RBI Guidelines**
MODULE D · Information System Security, Controls & Audit
Regulatory questions appear regularly.
- 9 Database Management Systems**
MODULE A · Introduction to Information Technology
Conceptual scoring area.
- 10 Business Continuity & Disaster Recovery**
MODULE D · Information System Security, Controls & Audit
BCP/DR concepts asked reliably.

Insights & Strategy

- **Start here:** Module A (Introduction to Information Technology), Module C (Banking Technology Applications & Digital Banking), Module D (Information System Security, Controls & Audit) carry the highest weight — secure these first.
- **Revision loop:** use the Top 10 list as your final-week checklist — those topics alone cover a large share of marks.

- **PYQ habit:** attempt past-year MCQs after every module; pattern recognition beats rote learning in JAIIB.

Live classes • Chapter PYQs • Mock tests • ePDFs — all on iibf.store

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