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Learning Sessions

CERTIFICATE COURSE IN DIGITAL BANKING · REMOTE PROCTORED

Digital Banking

CCDB

Module-wise chapters, weightage & key topics

5

MODULES

116

CHAPTERS

100

MARKS

39

UPDATED TOPICS

Crash course • PDFs • One-liners • Video classes • Online tests

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Paper pattern

- ✓ **100 questions** · 1 mark each · **100 marks**
- ✓ Duration **2 hours**, conducted **online**
- ✓ **No negative marking**
- ✓ Pass: **50%** aggregate (with module minimums)
- ✓ Mix of conceptual, applied & numerical questions

How to read this deck

- ✓ Each module shows its **indicative weightage**
- ✓ Every chapter lists **key topics** + chapter weightage
- ✓ **UPDATED** = topic with a recent regulatory change — revise latest figures
- ✓ Weightage is **indicative** (content volume + past-paper trend), not officially published by IIBF

Live + Recorded

Video classes

Exam PDFs

e-notes & one-liners

Mock tests

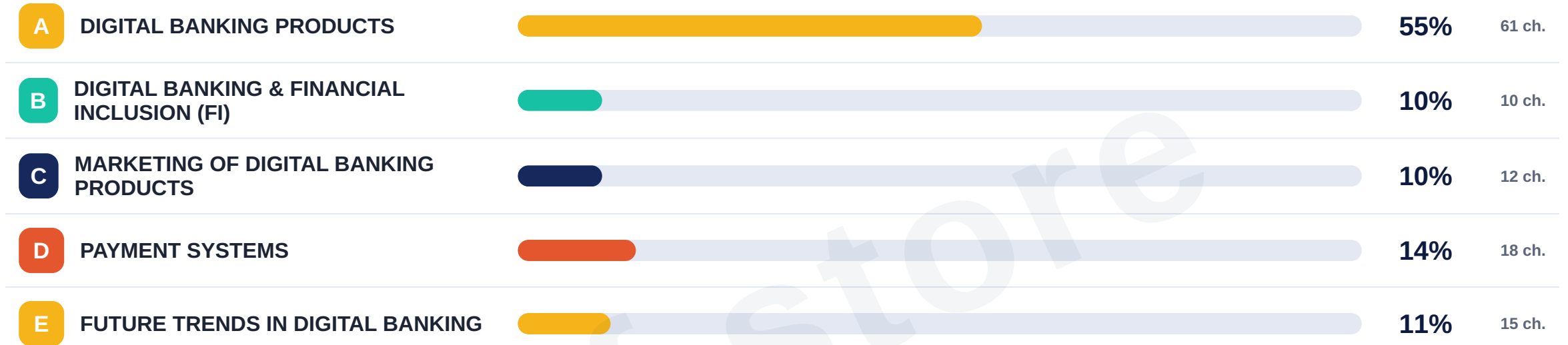
Latest IIBF pattern

Crash course

Fast-track revision

Module-wise weightage

WHERE THE MARKS SIT



Indicative distribution of 100 marks across the modules. Prioritise **Module A — DIGITAL BANKING PRODUCTS**, the single largest scorer.

A Module A — DIGITAL BANKING PRODUCTS · 1/13

55%
MODULE WEIGHT

1	DIGITAL DELIVERY CHANNELS UPDATED DIGITAL DELIVERY CHANNELS	1 MARKS
2	Introduction to Digital Banking UPDATED Introduction to Digital Banking	1 MARKS
3	Need for Digital Channels UPDATED Need for Digital Channels	1 MARKS
4	Customer Preferences for Digital Banking UPDATED Customer Preferences for Digital Banking	1 MARKS
5	Customer Digital Interface for Digital Banking Products UPDATED Customer Digital Interface for Digital Banking Products	1 MARKS

A Module A — DIGITAL BANKING PRODUCTS · 2/13

55%
MODULE WEIGHT

6	Technology - The foundation for user-friendliness and customer interaction Technology, The foundation for user, friendliness and customer interaction	2 MARKS
7	Security is the cornerstone of Digital Banking UPDATED Security is the cornerstone of Digital Banking	1 MARKS
8	Information Security (IS) Information Security (IS)	1 MARKS
9	Integrated Ombudsman Scheme, 2021 by RBI UPDATED Integrated Ombudsman Scheme, 2021 by RBI	1 MARKS
10	Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Customer Protection, Limiting Liability of Customers in Unauthorised Electronic, Banking Transactions	2 MARKS

A Module A — DIGITAL BANKING PRODUCTS · 3/13

55%
MODULE WEIGHT

11 **RBI Master Direction on Digital Payment Security Controls** **UPDATED**
RBI Master Direction on Digital Payment Security Controls

1
MARKS

12 **Challenges in Digital Banking** **UPDATED**
Challenges in Digital Banking

1
MARKS

13 **e-KYC**
KYC, CARDS

1
MARKS

14 **Overview and Brief History**
Overview and Brief History

1
MARKS

15 **Plastic Payment Cards**
Plastic Payment Cards

1
MARKS

A Module A — DIGITAL BANKING PRODUCTS · 4/13

55%
MODULE WEIGHT

16 Product Features of Cards
Product Features of Cards

1
MARKS

17 Benefits of Cards to Customers
Benefits of Cards to Customers

1
MARKS

18 Payment Card Industry-Data Security Standard
Payment Card Industry, Data Security Standard

1
MARKS

19 Magnetic Strip Cards and EMV Cards
Magnetic Strip Cards and EMV Cards

1
MARKS

20 NFC-based Tap & Go
NFC, based Tap & Go

1
MARKS

A Module A — DIGITAL BANKING PRODUCTS · 5/13

55%
MODULE WEIGHT

21 Approval Process for Card Schemes
Approval Process for Card Schemes

1
MARKS

22 Profitability of the Card Business
Profitability of the Card Business

1
MARKS

23 Backend Operations
Backend Operations

1
MARKS

24 Recovery and Follow-up
Recovery and Follow, up

1
MARKS

25 Information Security Issues
Information Security Issues, AUTOMATED TELLER MACHINES (ATMs)

1
MARKS

A **Module A — DIGITAL BANKING PRODUCTS · 6/13**

55%
MODULE WEIGHT

26 **Overview and Brief History**
Overview and Brief History

1
MARKS

27 **Product Features**
Product Features

1
MARKS

28 **White Label and Brown Label ATMs**
White Label and Brown Label ATMs

1
MARKS

29 **ATM Networks**
ATM Networks

1
MARKS

30 **Instant Money Transfer (IMT) Systems**
Instant Money Transfer (IMT) Systems

1
MARKS

A Module A — DIGITAL BANKING PRODUCTS · 7/13

55%
MODULE WEIGHT

31 Profitability of ATMs
Profitability of ATMs

1
MARKS

32 Cash Deposit Machine (CDM)
Cash Deposit Machine (CDM)

1
MARKS

33 Risk Management and Frauds
Risk Management and Frauds

1
MARKS

34 Backend Operations and Technology
Backend Operations and Technology

1
MARKS

35 Dispute Management System (DMS)
Dispute Management System (DMS), MOBILE BANKING

1
MARKS

A Module A — DIGITAL BANKING PRODUCTS · 8/13

55%
MODULE WEIGHT

36 Overview and Brief History
Overview and Brief History

1
MARKS

37 Product Features and Diversity
Product Features and Diversity

1
MARKS

38 IMPS
IMPS

1
MARKS

39 Benefits of Mobile Banking
Benefits of Mobile Banking

1
MARKS

40 Risk Management and Frauds
Risk Management and Frauds

1
MARKS

A Module A — DIGITAL BANKING PRODUCTS · 9/13

55%
MODULE WEIGHT

41 **Backend operations and Technology**
Backend operations and Technology

1
MARKS

42 **Information Security Tips**
Information Security Tips

1
MARKS

43 **Conclusion**
Conclusion, INTERNET OR ONLINE BANKING

1
MARKS

44 **Overview and Brief History**
Overview and Brief History

1
MARKS

45 **How Internet Banking Works**
How Internet Banking Works

1
MARKS

Chapters & key topics

DIGITAL BANKING (CCDB)

A Module A — DIGITAL BANKING PRODUCTS · 10/13

55%
MODULE WEIGHT

46 **Product Features**
Product Features

1
MARKS

47 **Profitability of Internet Banking**
Profitability of Internet Banking

1
MARKS

48 **Risk Management and Frauds**
Risk Management and Frauds, POS TERMINALS

1
MARKS

49 **Overview and Brief History**
Overview and Brief History

1
MARKS

50 **Features of POS**
Features of POS

1
MARKS

A Module A — DIGITAL BANKING PRODUCTS · 11/13

55%
MODULE WEIGHT

51 Types of POS terminals
Types of POS terminals

1
MARKS

52 Key Benefits of POS Systems to Merchants
Key Benefits of POS Systems to Merchants

1
MARKS

53 Key Benefits of POS Systems to Customers
Key Benefits of POS Systems to Customers

1
MARKS

54 Types of transactions at POS terminals
Types of transactions at POS terminals

1
MARKS

55 Cash withdrawal at Point of Sale (PoS)
Cash withdrawal at Point of Sale (PoS)

1
MARKS

A Module A — DIGITAL BANKING PRODUCTS · 12/13

55%
MODULE WEIGHT

56 On-boarding Merchant on POS
On, boarding Merchant on POS

1
MARKS

57 Approval process for POS terminals
Approval process for POS terminals

1
MARKS

58 Parties to a POS Set-up
Parties to a POS Set, up

1
MARKS

59 Profitability of POS Business
Profitability of POS Business

1
MARKS

60 Risk Management and Frauds
Risk Management and Frauds

1
MARKS

Chapters & key topics

DIGITAL BANKING (CCDB)

A

**Module A — DIGITAL BANKING PRODUCTS ·
13/13**

55%

MODULE WEIGHT

61

Backend Operations and Technology
Backend Operations and Technology

1

MARKS

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B Module B — DIGITAL BANKING & FINANCIAL INCLUSION (FI)
· 1/2

10%
MODULE WEIGHT

62	DIGITAL BANKING & FINANCIAL INCLUSION (FI) UPDATED DIGITAL BANKING & FINANCIAL INCLUSION (FI)	1 MARKS
63	Introduction to Financial Inclusion UPDATED Introduction to Financial Inclusion	1 MARKS
64	Strategy for Financial Inclusion UPDATED Strategy for Financial Inclusion	1 MARKS
65	Approaches to accelerate Financial Inclusion UPDATED Approaches to accelerate Financial Inclusion	1 MARKS
66	Technologies for Financial Inclusion UPDATED Technologies for Financial Inclusion	1 MARKS

B Module B — DIGITAL BANKING & FINANCIAL INCLUSION (FI)
· 2/2

10%
MODULE WEIGHT

67	Digital Banking Services in FI-Status UPDATED Digital Banking Services in FI, Status	1 MARKS
68	Factors beyond Technology - Awareness, FI-infra Factors beyond Technology, Awareness, FI, infra	3 MARKS
69	Information Security Issues in FI Information Security Issues in FI	1 MARKS
70	New Developments New Developments	1 MARKS
71	How Banks earn money using Digital Delivery Channels UPDATED How Banks earn money using Digital Delivery Channels	1 MARKS

C Module C — MARKETING OF DIGITAL BANKING PRODUCTS
· 1/3

10%
MODULE WEIGHT

72	MARKETING OF DIGITAL BANKING PRODUCTS UPDATED MARKETING OF DIGITAL BANKING PRODUCTS	1 MARKS
73	Concept of Marketing Digital Banking Products UPDATED Concept of Marketing Digital Banking Products	1 MARKS
74	Channels for Marketing Digital Banking UPDATED Channels for Marketing Digital Banking	1 MARKS
75	Product Planning Product Planning	1 MARKS
76	Structure for Marketing Digital Banking Products in Banks UPDATED Structure for Marketing Digital Banking Products in Banks	1 MARKS

C Module C — MARKETING OF DIGITAL BANKING PRODUCTS
· 2/3

10%
MODULE WEIGHT

77 Sales delivery to customers
Sales delivery to customers

1
MARKS

78 e-Galleries
Galleries

1
MARKS

79 After-sales service to customers
After, sales service to customers

1
MARKS

80 Marketing for Financial Inclusion **UPDATED**
Marketing for Financial Inclusion

1
MARKS

81 Dangers of Mis-selling
Dangers of Mis, selling

1
MARKS

C Module C — MARKETING OF DIGITAL BANKING PRODUCTS
· 3/3

10%
MODULE WEIGHT

82 Use of Analytics in Marketing of Digital Banking Products **UPDATED**
Use of Analytics in Marketing of Digital Banking Products

1
MARKS

83 Customer Education and Protection
Customer Education and Protection

1
MARKS

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D Module D — PAYMENT SYSTEMS
· 1/4

14%
MODULE WEIGHT

- 84** DEVELOPMENTS IN PAYMENT SYSTEMS IN INDIA AND DIGITAL BANKING **UPDATED** **1** MARKS
DEVELOPMENTS IN PAYMENT SYSTEMS IN INDIA AND DIGITAL BANKING
- 85** Overview of Global Payment Systems **UPDATED** **1** MARKS
Overview of Global Payment Systems
- 86** Overview of Domestic Payment Systems **UPDATED** **1** MARKS
Overview of Domestic Payment Systems
- 87** New Domestic Payment Vehicles and Platforms **1** MARKS
New Domestic Payment Vehicles and Platforms
- 88** Cheque Truncation System (CTS) **1** MARKS
Cheque Truncation System (CTS)

D Module D — PAYMENT SYSTEMS
· 2/4

14%
MODULE WEIGHT

89 National Financial Switch (NFS)
National Financial Switch (NFS)

1
MARKS

90 Real Time Gross Settlement (RTGS) System **UPDATED**
Real Time Gross Settlement (RTGS) System

1
MARKS

91 National Electronic Funds Transfer (NEFT) **UPDATED**
National Electronic Funds Transfer (NEFT)

1
MARKS

92 National Electronic Toll Collection (NETC)
National Electronic Toll Collection (NETC)

1
MARKS

93 Bharat QR
Bharat QR

1
MARKS

D Module D — PAYMENT SYSTEMS
· 3/4

14%
MODULE WEIGHT

94 UPI QR **UPDATED**
UPI QR

1
MARKS

95 Bharat Bill Payment System (BBPS) **UPDATED**
Bharat Bill Payment System (BBPS)

1
MARKS

96 Society for Worldwide Interbank Financial Telecommunications (SWIFT)
Society for Worldwide Interbank Financial Telecommunications (SWIFT)

1
MARKS

97 Forex Settlements
Forex Settlements

1
MARKS

98 Securities Settlements
Securities Settlements

1
MARKS

D Module D — PAYMENT SYSTEMS
· 4/4

14%
MODULE WEIGHT

99 Innovative Banking and Payment Systems **UPDATED**
Innovative Banking and Payment Systems

1
MARKS

100 Payments, Digital Banking, Information Security **UPDATED**
Payments, Digital Banking, Information Security

2
MARKS

101 Banking Super Apps
Banking Super Apps

1
MARKS

Chapters & key topics

DIGITAL BANKING (CCDB)

E Module E — FUTURE TRENDS IN DIGITAL BANKING · 1/3

11%
MODULE WEIGHT

102 **FUTURE TRENDS IN DIGITAL BANKING** **UPDATED**
FUTURE TRENDS IN DIGITAL BANKING

1
MARKS

103 **Background**
Background

1
MARKS

104 **Fintechs** **UPDATED**
Fintechs

1
MARKS

105 **Business Ecosystem**
Business Ecosystem

1
MARKS

106 **Blockchain** **UPDATED**
Blockchain

1
MARKS

E Module E — FUTURE TRENDS IN DIGITAL BANKING · 2/3

11%
MODULE WEIGHT

107 Cryptocurrencies **UPDATED**
Cryptocurrencies

1
MARKS

108 Peer Financing
Peer Financing

1
MARKS

109 Cloud Computing
Cloud Computing

1
MARKS

110 Virtualization
Virtualization

1
MARKS

111 Data Analytics **UPDATED**
Data Analytics

1
MARKS

E

Module E — FUTURE TRENDS IN DIGITAL BANKING · 3/3

11%
MODULE WEIGHT

- 112** **Artificial Intelligence (AI) Machine Learning (ML) and Deep Learning (DL)** UPDATED **1** MARKS
Artificial Intelligence (AI) Machine Learning (ML) and Deep Learning (DL)
- 113** **Robotic Process Automation (RPA)** **1** MARKS
Robotic Process Automation (RPA)
- 114** **Internet of Things (IoT)** **1** MARKS
Internet of Things (IoT)
- 115** **Central Bank Digital Currency (CBDC)** UPDATED **1** MARKS
Central Bank Digital Currency (CBDC)
- 116** **Digital Transformation of Banks in India** UPDATED **1** MARKS
Digital Transformation of Banks in India

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