



Assalamu Alikum

Ahmed Zubayerul Huq
SEVP, IBTRA



Syllabus for eBanking 205

- 1. Introduction**
- 2. Database Management System**
- 3. Network and Security Issues**
- 4. Different Approaches to Bank Mechanization**
- 5. Electronic Payment Systems & Funds Transfer Systems**
- 6. Instrument Handling Systems, Additional Banking**
- 7. Applications & Other Aspects**
- 8. Monitoring Security and Auditing of IT Operations**
- 9. Risk Management and Legal Framework in ICT**

[Details](#)



History of IT in IBBL

1. **Manual Ledger**
2. **BEXI software from Beximco**
3. **IBBS software from Onus / Millinium**
4. **eIBS distributed software**
5. **eIBS centralized software**
6. **eIBS centralized software and database**

eBanking related stakeholders of IBBL: ICTW & ABW

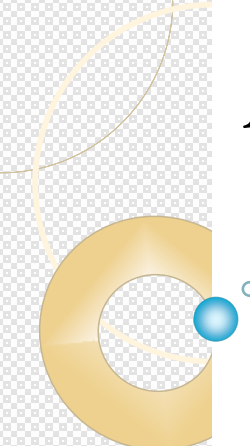
Organogram of ICTW:

1. Software Division (SWD)
2. Infrastructure Management Division (IMD)
3. Implementation & Operations Management Division (IOMD)
4. Management Information System Division (MISD)
5. Information Security & Risk Management Division (ISRMD)

Organogram of DBW:

1. Financial Inclusion and Channel Management Division (FICMD)
2. Digital Services Division (DSD)
3. ATM Management Division (ATMMD)
4. System Management Division (SMD)
5. Settlement & Dispute Management Division (SDMD)
6. Card Division (CD)
7. Contact Center Department (CCD)

Activities of Software Division

- 
1. Requirement analysis, design, development, modification, implementation and maintenance of in-house developed software.
 2. Research of state of the art technology for incurring those in development process.
 1. Analyze and develop detailed, precise and accurate documentation to support development process.
 2. Manage of database
 1. Provide software related training to the users for different modules
 2. Examples of some developed software: CBS (Core Banking System)- GB, INV, F.Ex , Middle wire software's like (ATM, mCash etc.), Allied software (HR, FTOD etc.), Cheque Processing System, TMS, CASM, iBanking, TP & KYC etc.
 3. Capacity Building, Stationary Cloud, Circular Curator



Activities of Infrastructure Management Division

1. Management of computer hardware (Troubleshooting, repairing, billing of hardware like server, PC, UPS, Printer, Scanner etc.).
2. Installation, administration & operations management of email system (open source).
3. Technical operation of SWIFT, BACH, Exadata, Storage, Backup System.
4. Design, development, implement & operations management of core network (DC, HDR & SDR), LAN (Branch, HO, ZO & ATM) and WAN (Branch & ATM)
5. Design, development & operations management of Data Center, Disaster Recovery & Hot Disaster Recovery Sites.
6. R&D to design, develop and implement new technology & solutions and improvement of support and other services for the Bank.



Activities of Implementation & Oper. Mgt. Division

- 1. Perform User Acceptance Testing (UAT)**
- 2. Train up the branch users how to use different modules / allied s/w**
- 3. Rectification of mistakes made by the users.**
- 4. Handling exceptions**
- 5. Controlling income leakage**
- 6. Requirement analysis for change management**
- 7. Risk analysis and risk mitigation**
- 8. Verify the reports of external, internal and shariah auditors**
- 9. Bridging the stakeholders of the Bank with Software Division.**



Activities of MIS Division

- 1. Data Checking (mismatch in balancing, balance remains in closed head etc.)**
- 2. Top lists**
- 3. Comparisons**
- 4. Performance & Target**
- 5. Register**
- 6. KYC & TP**
- 7. Decision making**
- 8. Software developed by MISD: Circular Curator, Asset Infinity, Repair Tracker, Stationery Cloud, eDistributor, Capacity Building**

Activities of ISRM Division

1. Planning, developing and developing the Enterprise Information Security Strategy and Framework.
2. Development and maintain ICT security policies, procedures and guidelines.
3. Performing Vulnerability Assessment and Penetration Testing (VAST), Code Review, computer forensics and monitoring (system, network) of all ICT assets to identify adverse ICT security events.
4. Enterprise wide approach to record, identify and manage ICT security incidents through the incident response and management plan.
5. Firewall, Antivirus, Network and host IDS / IPS & DLP monitoring and logging.
6. ISO, PCIDSS certification
7. Awareness buildup training

Activities of the Divisions/Departments under DBW

1. **FICMD:** CellFin, mCash, Agent & Merchant management
2. **Digital Services Division (DSD):** Khidmah Card / POS and QR Merchant Management
3. **ATM Management Division (ATMMD):** 670 (Old) + 5000 (New)
 - a) Implementation and Testing of ATM, CRM, CDM, Support services for card related issues
 - b) Monitoring and live operation of all existing ATM, CRM & CDM through SmartVista.
4. **System Management Division (SMD):**
 - a) Integration of Switching System with different entities of the Bank like CBS, CellFin, iBanking, MIS, mCash, payment gateway and others,
 - b) Integration and Operation management with different interchanges like VISA, MC, NPSB, UPI or others
 - c) Development of allied systems related to different ADC products and services

Activities of the Divisions / Departments under ABW (contd.)

5. Settlement & Dispute Management Division (SDMD):

- a) Dispute settlement of all types of transactions of different ADC products and services like ATM, CRM, CDM, POS, eCom, mCash, CellFin, iBanking, iPaySafe, Phone Banking etc.
- b) Dispute settlement of Interchange transactions like VISA & MasterCard, UnionPay, NPSB etc.

6. Card Division (CD):

- a) Selling of all types of Cards (Debit/Credit/Prepaid) and marketing through Branch & sales channel.
- b) Visit existing POS merchants to increase on-us and off-us acquiring and to ensuring smooth operations of POS terminals.
- c) Review e-Merchant service from time to time, attend e-Merchant complain & queries

7. Contact Center Department (CCD):

- a) Management of Inbound & Outbound calls
- b) Interaction with customers through social media by answering their queries & resolution of their problems.



Documents maintained by ICTW

1. **CBS(core banking system) guideline**
2. **ICT policy and guideline ([Details](#))**
ICT Security Policy Version 5.2 Date: 07.11.2019
2. **BCP & DRP ([Details](#))**
Business Continuity Plan Version 1.0, Date: 17.08.2020
3. **Self-Assessment Check list for Branch as per IBBL ICT Policy ([Details](#))**
4. **Document provide to BB for ICT audit purpose ([Details](#))**
5. **Desktop policy of IBBL ([Details](#))**


Instruction / Guideline to prepare and send the Assessment Report

A	B	C	D	E	F
Instruction / Guideline to prepare and send the Assessment Report					
SL	Guideline	Score for individual issues			
1	All the Branches, Zonal Office, Divisions of Head Office & IBTRA will send the assessment report.				
2	Branch will send report to Zonal Office.				
3	Zonal Office will send assessment report from of branches under their zone along with their zonal office assessment report.				
4	Corporate branches will send the report to ICT Wing Directly.				
5	Division of Head Office will send the assessment report to their respective Wing and wing will accumulate and send those report to ICT Wing.				
6	IBTRA will send the report to ICT Wing Directly.				
7	All the assessment report will be sent mentioning the period "Half Year ended from January 2017 to June 2017".				
8	All the report should be sent to ICT Wing addressing the Deputy Managing Director & Head of ICT Wing in the forwarding letter.				
9	Report should be sent within 13-September-2017				
10	Score may be put in the excel file to calculate the total score. But it is not mandatory to use excel sheet.				
11	Total score must be converted to scale of 100. That means if score is 150 out of 150 the score is 100. if score is 135 out of 150 that means score is 90				
12	If in any special case any issue is not applicable to any particular Branch / Zonal Office / Division then you can put "N/A" in Score column.				
13	In the print out of the report "Branch IT Office, Manager Operation & Head of Branch" must "sign and seal" in every page of the report. Without this report will not be accepted.				
14	Branch Name / Zonal office Name / Name of the Division must appear in the top of the first page of the report. Without this, report will not be accepted.				
15	Every branch, Every Zone, Every corporate Branch and every Division must send soft copy of the report (calculation sheet) to <isrm@islamibankbd.com>				
16	But signed hard copy must be sent to ICT Wing (Branch will send through Zonal Office)				
17	Signed copy of the report must be preserved by branches / zonal offices / divisions / IBTRA for internal and external Audit including BB Audit.				
18	Score may be calculated through qualitative and quantitative judgment based on the nature of the				
Total Score should be converted to scale of 100					
Grade / Interpretation of Total Score					
			Category No.	Score	Interpretation
			Category-1	81-100	Srong
			Category-2	65-80	Satisfactory
			Category-3	51-64	Fair
			Category-4	0.2	Marginal
			Category-5	0.1	unsatisfactory
			Category-1	0.5	Srong
			Category-2	0.4	Satisfactory
			Category-3	0.3	Fair

Instrument Handling System

Item	Session	Amount	Presentment Cut off	Return Cut off	Instrument
CPS	High Value	5 lac and above	12.00 pm	3.00 pm	1. Cheque 2. Payment Order (PO) 3. Demand Draft(DD) 4. Divident Warrant(DW)
	Regular Value	Any amount	12.30 pm	5.00 pm	
EFT	Session 1	Any amount	12.00 am-1.59 pm	Next session	1. Credit Instruction 2. Debit Instruction
	Session 2	Any amount	2.00 pm- 11.59 pm	Next session	
RTGS	Session 1	1 lac and above	10.00 am -3.30 pm	Real Time	Only Credit instruction
	Special session	any amount (for Customs and Vat)	Whole day and 3.30 pm - 4.30 pm	Real Time	
NPSB	24 hours	Any amount	Whole day	1. Instant 2. In case of dispute it may take maximum 7 days.	Only Credit instruction

New technologies used or to be used in banking

- 
- 1. Artificial Intelligence (AI) and Machine Learning
 - 2. Robotic Process Automation (RPA)
 - 3. Edge Computing
 - 4. Quantum Computing
 - 5. Virtual Reality and Augmented Reality
 - 6. BlockChain
 - 7. Internet of Things (IoT)
 - 8. 5G Technology
 - 9. Cyber Security
 - 10. Internet of behaviors (IoB)
 - 11. Human augmentation
 - 12. Distributed cloud
 - 13. CryptoCurrency
 - 14. BI (Business Intelligence)
 - 15. 4IR (4th industrial revolution)

Diploma in Islamic Banking Examination, October 2019

PART-II

205: E-Banking

Time: 3 hours

Full Marks: 100

Pass Marks: 45

(N.B.: Answer **any 5 (five)** of the questions given below.

The figures in the right margin indicate full marks.)

1. a) Define ICT Risk? How does a bank mitigate the ICT risks? 10
b) What is self assessment process for ICT risk? Identify the risk points for self assessment of your Branch/Division. 10
2. a) What do you mean by Core Banking Solution (CBS)? What are the advantages of CBS? Name some popular CBS used in banking arena of our country. 8
b) What is the Routing number in MICR instrument? Describe the specification of Routing number? 6
c) What are the special features of BACH-II? 3
d) Define OTP & TPIN. 3
3. Write short notes on any 05 (Five) of the following: 5x4=20
a) 2FA; b) QR Code; c) AML screening; d) E-commerce; e) PCIDSS; f) Online UPS; g) SMS banking.
4. a) What is POS? How does it work? What functionalities are performed through Branch & Agent POS? 8
b) What is Green PIN? Describe the advantages of Green PIN over traditional PIN. 4
c) How can you set your Green PIN through ATM and IVR? 4
d) What is Dual Interface (DI) card? How does it work? 4
5. a) Describe the basic units of a Computer System with their functionalities. 10
b) Distinguish between system software and application software with example. 4
c) What are the functional requirements of DC & DR? 6
6. a) Define NPSB. Describe the functions and services of NPSB. 8
b) Write short notes on the following: 4x3=12
i. Mobile Financial Service (MFS); ii. EMV card; iii. Agent Banking; iv. BACH & BEFTN.
7. a) Describe the physical securities of the Data center as per IT policy of the bank. 6
b) What are the entry control policies for the visitors and guests at your branch and Head office? 10
c) What is data security? Describe how a bank ensures its customers data security. 4
8. Write Standard Operating Procedure (SOP) for the following (any five): 5x4=20
i. SWIFT operation; ii. ON us and OFF us transaction in ATM; iii. EOD and BOD; iv. RIT; v. ATM cash loading; vi. SMS banking; vii. Cyber crime.

Diploma in Islamic Banking Examination, October 2018

PART-II

205: E-Banking

Time: 3 hours

Full Marks: 100

Pass Marks: 45

(N.B. : Answer **any 5 (five)** of the questions given below.

The figures in the right margin indicate full marks.)

- | | | | |
|----|----|--|------------|
| 1. | a) | What is Operating System (OS)? Distinguish between OS and Application Softwre. | 6 |
| | b) | Write the basic units of a Computer System & their functions. | 7 |
| | c) | Brifly explain the role of Alternative Delivery Channel (ADC) products for ensuring financial inclusion in Bangladesh. | 7 |
| 2. | | Dfferentiate between following terms: | 5×4
=20 |
| | a) | BEFTN and RTGS | |
| | b) | OTP and TPIN | |
| | c) | Agent Banking and Mobile Banking | |
| | d) | Debit Card and Credit Card | |
| | e) | DC and DRS | |
| 3. | a) | Describe the Desktop Policy of your bank. | 6 |
| | b) | What are the precautionary measures should be taken to protect your PC from virus? | 7 |
| | c) | What is MIS? Mention ten uses of MIS in your bank. | 7 |
| 4. | a) | What are the IT policies regarding password maintainance in your bank? | 6 |
| | b) | Prepare a list of IT hardware devices that are available in your branch/division. | 7 |
| | c) | What measures are taken by your branch/division to protect and secure those valuable IT assets? | 7 |
| 5. | a) | What are the ICT risks? | 4 |
| | b) | Describe the physical security process of the branch premises and data center as per IT Policy of the bank. | 7 |
| | c) | What is Self-Assessment Process for the ICT risk mitigation? Identify the risk points for Self-assessment Process of your branch/division. | 9 |
| 6. | a) | What is Spam Mail? | 3 |
| | b) | Describe the Email & Internet Usage Policy of your bank. | 8 |
| | c) | Describe the adventages and disadvantages of Virtual Banking. | 9 |
| 7. | a) | Describe the Risk-based Framework in AMLD system. | 8 |
| | b) | What is NID verification? Why is it needed and how is it managed? | 8 |
| | c) | What do you understand by the Sanction Screening? | 4 |
| 8. | | Write short notes on any 5 (five) of the following: | 5×4
=20 |
| | a) | POS | |
| | b) | 2 FA System | |
| | c) | Cyber Crime | |
| | d) | ISS | |
| | e) | NPSB | |
| | f) | OCR | |
| | g) | SMS Banking | |
| | h) | F-Commerce | |

Diploma in Islamic Banking Examination, April 2019

PART-II

205: E-Banking

Time: 3 hours

Full Marks: 100

Pass Marks: 45

(N.B. : Answer **any 5 (five)** of the questions given below.
The figures in the right margin indicate full marks.)

1. a) What are the network devices used to build Local and Wide area network of your bank? 5
 - b) What is Operating System (OS) of your computer at your office? Why it is require for your PC? Compare the multiuser and Multi-tasking operating system. 5
 - c) What is DC & DR? How they will perform in an organization like IBBL in the context of BCP? What are Physical securities of DC & DR. 10
 2. a) What is ICT Audit? What is the scope of IT auditing in e-banking system? How are you/your office complying IT audit observation? What documents are your office provide to the IT auditor as per their demand? Discuss the importance of ICT Audit in e-Banking. 12
 - b) Define Cyber Security. Discuss the role of Non-IT employees to minimize IT security risk in e-Banking environment. 8
 3. a) What is financial inclusion? Discuss the role of agent banking system for financial inclusion in Bangladesh. 7
 - b) What is e-Commerce? How can a bank contribute to the development of e-Commerce in Bangladesh? 7
 - c) Compare between cyber banking and traditional banking. 6
 4. a) What do you mean by the alternative delivery services in e-banking system? Mention the features of i-banking, mCash and NPSB. 12
 - b) Name the Debit, Credit and Prepaid cards issued by your bank. What are the features of those cards? 8
 5. a) What is MIS? What are the uses of MIS in bank management? 8
 - b) What is RDBMS? Discuss the merits and demerits of Centralized and Decentralized database management in e-Banking system. 6
 - c) Describe in brief about BIG data. 6
 6. a) What is Phishing mail? Describe the email and internet use policy of your bank. 12
 - b) Describe the differences between BACH and upcoming BACH2 services. 8
 7. a) "Information technology can help a bank to achieve competitive advantage" - Explain. 10
 - b) "IT security is not only a tool but also a practice and culture" - Explain. 10
 8. Write short notes on the following: 10x2= 20
- | | | | | |
|------------|---------|---------|--------|------------|
| 1. Fintech | 2. NFC | 3. CRM | 4. OTP | 5. PCI DSS |
| 6. eGP | 7. BIOS | 8. RTGS | 9. POS | 10. SWIFT |

Diploma in Islamic Banking Examination, April 2020

PART-II

205: E-Banking

Time: 3 hours

Full Marks: 100

Pass Marks: 45

(N.B.: Answer **any 5 (five)** of the questions given below.

The figures in the right margin indicate full marks.)

- | | | | |
|----|----|---|--------|
| 1. | a) | What do you mean by Data Encryption? Write down the purpose of data encryption. | 7 |
| | b) | What is Operating System? Name some of OS used in banking operations. | 6 |
| | c) | Why BIOS (Basic Input Output System) is used in computer system? | 7 |
| 2. | a) | Write short notes on the following:
i) EMV Card ii) Ransomware iii) Spyware iv) Hacking v) Pirated Software | 5x2=10 |
| | b) | How does social engineering act as a threat of information security? | 5 |
| | c) | Describe the desktop policy of your bank. | 5 |
| 3. | a) | What is storage device of a computer? What are common types of storage device? | 6 |
| | b) | Mention the services available in iBanking. | 6 |
| | c) | Define BCP? How does a bank implement BCP? | 8 |
| 4. | a) | What is Payment Gateway? What are the roles of payment gateway in e-commerce? | 6 |
| | b) | What are the main components of a PC? Write the differences between Server & PC. | 6 |
| | c) | How does CBS security maintain user privileges through Central Authentication Security Module (CASM)? | 8 |
| 5. | a) | Define the ADC system of a bank. What are the major products & services of ADC system? | 10 |
| | b) | What are the differences between Multitasking and Multiprocessing? | 4 |
| | c) | Write a short note on Digital Wallet Services. | 6 |
| 6. | a) | “Future banking is transforming towards Virtual Banking” justify it. | 8 |
| | b) | What is NPSB? Who are the members of NPSB? How is NPSB system working? Describe interbank settlement and dispute resolution process in NPSB. | 8 |
| | c) | How data backup is performed through DC & DRS? | 4 |
| 7. | | Write Standard Operating Procedure (SOP) for the following any 5 (five)
i) SWIFT Operation ii) Agent Banking iii) Sub-Branch iv) eKYC
v) ISS (Integrated Supervision System) vi) Green Pin | 5x4=20 |
| 8. | a) | What is LAN & WAN? What are the differences between LAN & WAN? Where Firewall and Router are used? Write purpose of Firewall and Router. | 10 |
| | b) | What is the meaning of financial inclusion? What are the tools of financial inclusion? | 4 |
| | c) | How Agent Banking and Mobile Banking are playing vital roles for financial inclusion to reduce poverty? | 6 |



eBanking syllabus based discussion

Introduction

Syllabus:

- History and development trends of Computer, Types of Computer
- Computer Hardware: Central Processing Unit (CPU), Main Memory, Computer Peripherals: Peripheral Controllers, Terminal, Printer, Floppy Drive, Disk Drive, Compact Disk, Tape Drive, Cartridge, Tape Drive Graph Plotter, Mark Sense Readers, Etc.
- Computer Software: Definition and Applications of Software, Types of Software: Systems Software (Operating Systems), Application Software: Programming Language, Data Base Management Systems (DBMS) etc.
- Information of Communication Technology (ICT): Concept and Importance of Information and Communication Technology, Role of ICT in Financial and Business World.
- Management Information System (MIS) and role of MIS in Banks & Financial Sectors.
- Concept of Electronic Banking and Electronic Commerce.



Questions:

1. Name of OS of the computer used at Office, importance of OS, Compare the multi-user and Multi-tasking operating system, name some OS used in banking operations
2. Use of BIOS in computer system
3. Common types of storage devices of computer
4. Main components of a PC
5. Differences between Server & PC
6. Differences between Multitasking and Multiprocessing
7. Distinguish between OS and Application Software
8. Basic units of a Computer System & their functions
9. List of IT hardware devices that are available in your branch./division, measures to be taken by branch,/division to protect and secure those valuable IT assets
10. Basic units of a Computer System with their functionalities
11. Distinguish between system software and application software with example.



2. Database Management System

Syllabus:

- Definition of Database, Database Management System
- Distributed and Centralized Database Systems : Advantages and Disadvantages
- Database Application in Banking: Role for recording transaction, Use of Redundant Database System, Disaster Recovery and Data restoring System.

Questions:

1. Define RDBMS.
2. Merits and demerits of Centralized and Decentralized database management in e-Banking system.

3. Network and Security Issues

Syllabus:

- Computer network: Wired and Wireless Network, Fiber Optic, Radio and Satellite Network, Personal Area Network (PAN), Local Area Network (LAN), Metropolitan Area Network (MAN), Wide Area Network (WAN), Intranet, Extranet, The Internet: World Wide Web (WWW), Uniform Resource Locator (URL), Hyper-Text Transfer Protocol (HTTP), Hyper-Text Markup Language (HTML), Extensive Markup Language (XML) and Internet Protocol (IP).
- Email: Definition, importance, advantages and disadvantages, communication and Banking transactions through Email
- Data Security: Secured Data Transfer System, Data Encryption and Decryption, Hacking and Prevention of Hacking, Prevention of Data Stolen and Data Modification
- Internet Security: Virus and Anti-virus, Spy-ware and Anti-Spy-ware, Mal-ware, Disaster Recovery and Data restoring System.



3. Network and Security Issues

Questions:

- a) Network devices used to build Local and Wide Area Network of the bank
- b) Role of DC & DR at IBBL in context of BCP.
- c) Physical securities of DC & DR.
- d) Cyber Security
- e) Role of Non-IT employees to minimize IT security risk in e-Banking environment.
- e) Data backup through DC and DRS
- f) Functional requirements of DC & DR
- g) Differences between LAN and WAN
- h) Where the Firewall and Router are used?
- i) Purpose of Firewall and Router



4. Different Approaches to Bank Mechanization

Syllabus:

- Stand Alone Computer System, Local Processing with Batch Updates, Online transactions and offline transactions with Shadow Posting, Remote Computing Facility with Batched Input, Online Systems with Mini Computer Networking and with Mainframe Computer, Duplication of Databases at Different Levels.

Questions:

1. Payment Gateway & its role in e-commerce
2. Meaning of NPSB, members of NPSB, working procedure of NPSB
3. Functions and services of NPSB
4. Interbank settlement and dispute resolution process in NPSB

5. Electronic Payment Systems & Funds Transfer Systems

Syllabus:

- ATM: Teller Machines, Cash Dispensers, Stand Alone ATM, ATM with On-Line Inquiry and Update Facilities, Fund Transfer and Payment through ATM
- Internet Banking: Definition, Features, Advantages & Disadvantages, SMS Banking, Phone and Mobile Banking.
- Plain Messages (Data Communication), Structured Messages (SWIFT Etc.), Direct Fund Settlement Systems (CHIPS, Etc.), two Level Funds Transfer Settlement (FEDWIRE, BANKWIRE, Point-of Sale Systems).

Questions:

1. e-Commerce, contribution of a bank to the development of e-Commerce in Bangladesh
2. Alternative delivery services in e-banking system
3. Features of i-banking, mCash and NPSB
4. The services available in iBanking
5. ADC System of a Bank, Major products & services of ADC system

6. Instrument Handling Systems, Additional Banking Applications & Other Aspects

Syllabus:

- Cheque Sorting and Balancing Systems (MICR, OCR, Etc.), Automated Clearing House, BACH Operation, Document Storage and Retrieval Systems (Microfilming), Document Transmission Systems (FAX).
- Inter-Branch Reconciliation, Foreign Exchange Dealing, Investment Management Systems, Cash Management Systems, Statistical Analysis through e-Banking.
- Personal Identification Numbers and their Use in Conjunction with Magnetic Cards of Both Credit and Debit Types, SMART Cards, Signature Storage and Display by Electronic means, Cheque Truncation, Point of Sale(POS), Microfiche, Note and Coin Counting Devices.

Questions:

1. Features of Debit, Credit and Prepaid cards issued by your bank
2. Differences between BACH and upcoming BACH2 services
3. Routing number in MICR instrument
4. Specification of routing number
5. Special features of BACH II

7. Monitoring Security and Auditing of IT Operations

Syllabus:

- Monitoring of IT Security System, IT Auditing System, Advantages of IT Auditing over conventional Auditing System, Effective Managerial Decisions from IT Auditing

Questions:

1. ICT Audit, scope of IT auditing in e-banking system
2. importance of ICT Audit in e-Banking, Documents provided to the IT auditor as per their demand
3. Comparison between cyber banking and traditional banking
4. Phishing mail, data security, how a bank ensures its customers data security
5. "IT security is not only a tool but also a practice and culture" – Explain.
6. Data Encryption, purpose of data encryption
7. Social engineering as a threat of information security
8. Describe Desktop policy of IBBL
9. Definition of BCP, How does a bank implement BCP
10. Maintenance of user privilege through CASM by CBS security
11. precautionary measures should be taken to protect your PC from virus
12. Components of ICT Risks
13. Physical security process of the branch premises and data center as per IT Policy of the bank.
14. Self-Assessment Process for the ICT risk mitigation? Identify, the risk points for Self-assessment Process of your branch/division
15. the Email & Internet Usage Policy of your bank
16. ICT Risk, mitigation process of ICT Risk for Bank
17. Entry control policies for the visitors and guests at your branch and Head office




8. Risk Management and Legal Framework in ICT

- National ICT Policy: 2002
- ICT Act-2006
- Bangladesh Bank Guidelines
- Cyber Law
- Core Banking Solution Standards



DBW/ ADC / Miscellaneous:

1. Financial inclusion, tools of financial inclusion
2. Vital roles of Agent Banking and Mobile Banking for financial inclusion to reduce poverty role of Alternative Delivery Channel (ADC) products for ensuring financial inclusion in Bangladesh
3. Role of agent banking system for financial inclusion in Bangladesh.
4. MIS and its use in bank management / 10 uses of MIS at IBBL
5. BIG data
6. Email and internet use policy of your bank
7. "Information technology can help a bank to achieve competitive advantage" – Explain.
8. IT policies regarding password maintenance in bank
9. Advantages and disadvantages of Virtual Banking
10. Risk-based Framework in AMLD system
11. Importance of NID verification and how it is managed?
12. Sanction Screening

- 
13. CBS, advantages of CBS, some popular CBS used in banking arena of your country.
 14. Green PIN, advantages of Green PIN over traditional PIN, setting Green PIN through ATM and IVR
 15. Dual Interface (DI) card, working procedure of DI Card
 15. POS, working procedure of POS, functionalities performed through Branch & Agent POS
 16. "Future banking is transforming towards Virtual Banking" justify it.
 17. Short notes- POS, 2 FA System, Cyber Crime, ISS, NPSB, OCR, SMS Banking, F-commerce, OTP and TPIN, QR Code, AML screening; E-commerce; PCIDSS, Online UPS, SMS banking, Mobile Financial Service (MFS), EMV card; Agent Banking; BACH & BEFTN, Fintech, NFC, CRM, eGP, BIOS, RTGS, SWIFT, Ransomware, Spyware, Hacking, Pirated Software ,
 18. Write Standard Operating Procedure (SOP) for the following:
SWIFT operation, ON us and OFF us transaction in ATM, EOD and BOD, RIT, ATM cash loading, SMS banking, Cyber crime, Agent Banking, Sub-Branches, eKYC, ISS
 19. Differentiate between following terms:
BEFTN and RTGS, OTP and TPIN, Agent Banking and Mobile Banking, Debit Card and Credit Card, DC and DRS
 20. Digital Wallet Services



Summarized Question Papers

1. MIS- Definition, importance, challenges, uses in branch banking
2. Agent banking and mobile banking
3. Operating system, BIOS
4. Payment gateway
5. RDBMS & Flat file database- Definition, features, differences, uses in banking, examples
6. BCP / DRP- uses
7. ATM- Abbreviation, uses in banking, services from ATM
8. Multitasking and Multiprocessing
9. Different kinds of software
10. VPN
11. LAN, WAN, MAN, Firewall, Router
12. CBS, Mobile Financial Services, Spyware, BEFTN, Spam mail



Summarized Question Papers Cont.

13. NPSB in banking industry

14. POS

15. MICR in banking industry

16. Components of PC

17. ICT Audit

18. ICT risk-Definition, features, challenges, mitigate process, self assessment

19. DI

20. Green Pin

21. Cyber security

22. Cellfin

23. Notes : NFC, eKYC, QR code, SWIFT, 2FA, PCIDSS, ISS, EMV card, EOD & BOD, Cyber crime, Fintech, RTGS, Automated Challan system, eGP, URL, User Acceptance Testing



جزا اللّٰهُمَّ خَيْرًا

**‘May ALLAH Reward you
with the Best’**