



## CERTIFICATE COURSE IN ETHICS IN BANKING

(in E-Learning Mode)

### Rules & Syllabus 2019

#### SELF-PACED E-LEARNING COURSE:

Development of self-paced e-learning is an attempt by IIBF to provide a more conducive learning environment to professionals employed in the banking and finance sectors.

Under this approach, which harnesses technology to an optimal extent, a candidate will have the flexibility to register for the exam 'Ethics in Banking', learn at his/ her own pace, and finally take an examination from his/ her own place.

#### EXAMINATION OBJECTIVE:

The principles of Ethics in Banking are envisioned to be applied by bankers and finance professionals when dealing with each other or with their customers, shareholders, employees and with other organizations for ensuring sustainability of the existing reputation and reliability of the banking profession to the public and to protect and maintain stability, consistency and confidence in the banking sector. It is therefore important that banking and finance professionals of today and tomorrow imbibe in themselves the evolving practices of good corporate governance and ethical business practices on a continual basis.

#### ELIGIBILITY:

1. Members and Non-Members of the Institute
2. Candidates must have passed the 12<sup>th</sup> standard examination in any discipline or its equivalent.

**SUBJECT OF EXAMINATION:** Ethics in Banking

**PASSING CRITERIA:** Minimum marks for pass in the subject is 70 out of 100

#### EXAMINATION FEES:

Particulars	For Members	For Non-Members
First attempt	Rs.1,200/- *	Rs.1,700/- *
Subsequent each attempt	Rs.1,200/- *	Rs.1,700/- *

\* Plus Convenience charges and Taxes as applicable.

**Please Note: Candidates are required to Register for every attempt separately.**

Candidates may register for examination at any time, following which login credentials will be provided to them. Candidates must complete the final assessment within 90 days of registration, failing which the existing login credentials shall be rendered defunct and candidates will be required to register again.

The fee once paid will **NOT** be refunded.

#### MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

#### PATTERN OF EXAMINATION:

- (i) Question Paper will contain objective type multiple choice and case study questions for 100 marks.
- (ii) There will NOT be negative marking for wrong answers.

## DURATION OF EXAMINATION:

The duration of the examination will be of 90 minutes.

## PROCEDURE FOR APPLYING FOR EXAMINATION:

Application for self-paced e-learning course should be registered online by paying requisite fees from the Institute's website [www.iibf.org.in](http://www.iibf.org.in). After successful registration, candidates will receive login credentials for the Self-Paced E-Learning Management System in their email within 24 hours.

Non-members applying for Institute's examinations/ courses are required to attach/ submit a copy of any one of the following documents containing Name, Photo and Signature at the time of registration of Examination Application. Application without the same shall be liable to be rejected.

1) Photo I / Card issued by Employer or 2) PAN Card or 3) Driving License or 4) Election Voter's I / Card or 5) Passport 6) Aadhaar Card

## SELF-PACED E-LEARNING MANAGEMENT SYSTEM

The Self-Paced E-learning Management System will host a variety of interactive content to aid wholesome learning. Candidates can learn at their own pace and also measure the learnings imbibed by attempting questions under 'Check Your Progress' which will appear at the end of every unit. There will be three MCQs at the end of every unit and the time available to answer these questions will be 5 minutes. Candidates will not be allowed to go to the subsequent unit unless they have attempted the questions under 'Check Your Progress'. Feedback about each question will be provided. No marks have been assigned to these questions.

Once a candidate completes all the units in the e-learning, there will be a final evaluation consisting of 100 questions (MCQs) for 90 minutes. On observing the minimum marks required to pass, a certificate will be issued to the successful candidate.

The self-paced e-learning on the subject has been prepared keeping the syllabus prescribed in mind. However, candidates should not solely depend on the e-learning. Rather, they are advised to visit the websites of organizations like RBI, SEBI, BIS, IRDAI, FEDAI etc. besides going through other books & publications covering the subject / exam concerned etc. Questions based on current developments relating to the subject / exam may also be asked.

## CUT-OFF DATE OF GUIDELINES/ IMPORTANT DEVELOPMENTS

The Institute has a practice of asking questions in each exam about the recent developments/ guidelines issued by the regulator(s) in order to test if the candidates keep themselves abreast of the current developments. However, there could be changes in the developments/ guidelines from the date the question papers are prepared and the dates of the actual examinations.

In order to address these issues effectively, it has been decided that:

- (i) In respect of the examinations to be conducted by the Institute for the period February to July of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December will only be considered for the purpose of inclusion in the question papers".
- (ii) In respect of the examinations to be conducted by the Institute for the period August to January of a calendar year, instructions / guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

Particulars Developments for Examination/s	Cut-off Date of Guidelines/ Important Developments for Examination/s
For the examinations to be conducted by the Institute for the period February 2019 to July 2019	31st December 2018
For the examinations to be conducted by the Institute for the period August 2019 to January 2020	30th June 2019

## **SYLLABUS:**

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus covered in the e-learning. The Institute also reserves to itself the right to vary the syllabus/ rules/ fee structure from time to time. Any alterations made will be notified from time to time.

Candidates are advised to refer to financial newspapers/ periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

The topics covered for the subject are as under:

### **UNDERSTANDING ETHICS**

1. Introduction to Ethics: An Overview
2. Ethics, Business Ethics & Banking: An Integrated Perspective
3. Banking and Normative Ethics in Management
4. Ethics, Financial Services and Regulation

### **DIFFERENT OPERATIONAL LEVELS OF ETHICS IN BANKING**

1. Ethics at the Individual Level
2. Ethics at the Organizational Level
3. Ethical Dimensions-Customers
4. Ethical Dimensions-Marketing
5. Ethical Dimensions: Employees
6. Ethics at the Corporate Level
7. Corporate Social Responsibility and Sustainability

### **WORKPLACE ETHICS AND AN ETHICAL ORGANIZATION**

1. Work Ethic and the Workplace
2. Building an Ethical Organization
3. Banking Ethics: Changing Dynamics

### **WIDER ASPECTS OF ETHICS IN PRACTICE**

1. Corporate Governance and Ethical Dimensions
2. Environmental Ethics
3. Ethics and Globalization
4. Ethics: A Holistic Approach

## **IMPORTANT RULES / INFORMATION FOR CANDIDATES**

### **1. REGISTRATION FOR EXAMINATIONS:**

- a. Candidates may register on the Institute website at any time as per their convenience.
- b. Login credentials for the e-learning course will be sent to participants within 24 hours of registration.
- c. Registration for the e-learning mode will be valid for 3 months from the date of registration. Participants who do not complete final examination within 3 months' time will have to register again for the course.

### **2. OTHER RULES / INFORMATION.**

- a. Participants will be provided only one attempt to appear for the final examination after the end of e-learning. Participants who cannot secure the passing marks (70%)

in the examination will have to register once again for the course by paying the full course fee.

- b. Candidates would be able to login to the system only with the password provided after registration. This password should not be disclosed to others. Keep it safe to avoid the possible misuse.
- c. **Candidates shall not be allowed to use the keyboard or switch tabs during the final exam. Any attempt to do so shall result in the automatic submission of the examination. Additionally, copy, paste and screenshot functions shall be disabled during the examination.**
- d. Candidates are required to strictly follow all the instructions during the examination and adhere to Rules of the examination.
- e. Violation of any of the Rules / Instructions, misuse of the login credentials will be considered to be an act of serious misconduct and the Institute will take action as per the Rules of the examination, which will also be reported to the employer of the candidate.

## **5. RULES, PENALTIES FOR MISCONDUCT / UNFAIR PRACTICES:**

- a. No candidate shall impersonate others or allow others to impersonate himself / herself during the examination.
- b. Candidates should not use any other application or browse other websites during the examination.

If any candidate violates any of the above rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.

**PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU "EXAM RELATED" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.**

## **6. RESULT ADVICE / FINAL CERTIFICATE**

- a. The wording 'e-learning mode' will be added in the name of the examination in the certificate that will be issued to participants who complete the examination. e.g. 'Certificate course in Ethics in Banking in E-learning Mode'.
- b. Final certificates will be digitally signed and sent to candidates via email within a period of one month from the date of completion of the course.

## **MULTIPLE CHOICE QUESTIONS (MCQs) AND ANSWERS**

"The Institute conducts its examinations through Multiple Choice Questions (MCQs). These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained.

## CONTACT DETAILS:

Email your queries of SPeL to [SPeL@iibf.org.in](mailto:SPeL@iibf.org.in)

Register your all other queries through website [www.iibf.org.in](http://www.iibf.org.in) > Members / Candidates Support Services (Help)

or

Email all your queries to [care@iibf.org.in](mailto:care@iibf.org.in)

### Member Support Service Office:

Indian Institute of Banking & Finance

191-F, Maker Towers, 19th Floor,

Cuffe Parade, Mumbai - 400 005

Tel.: 022-2218 3302 / 2218 5134

### For training / contact classes related queries contact:

Leadership Centre

Indian Institute of Banking & Finance

Kohinoor City, Commercial-II, Tower-I, 3rd Floor,

Kirol Road, Off L.B.S.Marg, Kurla West, Mumbai 400 070.

Tel.: 022 25039746 / 9604 / 9907

E-mail: [training@iibf.org.in](mailto:training@iibf.org.in)

## PROFESSIONAL DEVELOPMENT CENTRES:

South Zone	North Zone	East Zone
Indian Institute of Banking & Finance No. 94, Jawaharlal Nehru Road, (100 Feet Road), Opp. Hotel Ambica Empire, Vadapalani, Chennai – 600 026. Tel. : 044-2472 2990 / 2472 8587 E-mail : <a href="mailto:iibfsz@iibf.org.in">iibfsz@iibf.org.in</a>	Indian Institute of Banking & Finance 102-113, Vikrant Towers, 1st Floor, 4 Rajendra Place, New Delhi – 110 008. Tel. : 011-2575 2191 / 92 E-mail : <a href="mailto:iibfnz@iibf.org.in">iibfnz@iibf.org.in</a>	Indian Institute of Banking & Finance Hindusthan Building (Annexe), 7th Floor, 4, C. R. Avenue, Kolkatta – 700 072. Tel. : 033-2212 4992 E-mail : <a href="mailto:iibfez@iibf.org.in">iibfez@iibf.org.in</a>

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