



DIPLOMA IN BANKING & FINANCE

Rules & Syllabus 2015

ABOUT THE DIPLOMA

There will be a growing demand for qualified manpower for the banking and finance sector in the coming years on account of expansion of volume of business and large scale retirement of personnel. Banking and finance industry will require professionally qualified manpower endowed with banking and finance knowledge and skills together with technology-familiarity, customer-orientation and hands-on application skills who can be assigned to various desks / jobs with minimal training intervention at the bank level.

In view of the huge current as well as potential demand for the professionally qualified manpower for the banking and finance sector, and to ensure a steady stream of industry-ready professionals at the entry-level, IIBF has designed this course as professional qualification who aspire for a career in banking and finance.

The course will give knowledge inputs to the candidates and expose them to the operational processes and modern banking environment so that they can man the counters at the bank from the first day of their joining the bank. It is expected that successful candidates of Diploma in Banking & Finance would have a competitive edge and will be absorbed by banks and financial institutions and Diploma in Banking & Finance would emerge as a preferred professional qualification with graduation for employment in banking and finance industry.

Hosting of the Resume of successful candidates on IIBF's website for employment :

IIBF will host on its website details of all the successful candidates and make it available to its member Banks / Institutions which include Reserve Bank of India, State Bank of India, Public Sector Banks, Private Sector Banks, Foreign Banks, Co-operative Banks and IT / BPO companies providing services to banking industry, for considering them for employment.

INDIAN BANKS ASSOCIATION (IBA) HAS APPROVED DIPLOMA IN BANKING & FINANCE EXAMINATION CONDUCTED BY IIBF AS A DESIRABLE QUALIFICATION ALONG WITH OTHER PRESCRIBED ENTRY LEVEL QUALIFICATION FOR RECRUITMENT IN BANKS.

Salient Features

- Diploma in Banking & Finance will impart banking and finance knowledge and skills together with technology-familiarity and customer-orientation
- High quality academic rigor and specially prepared courseware.
- Candidates undertaking the course will have comprehensive and up-to-date knowledge in the subject of banking and finance. The Diploma offers practical insights into the subjects while, at the same time, emphasizes robust theoretical foundation.
- The course will make the candidates job ready.
- The course is so designed that most employers would value it for talent scouting.
- This will ensure that banks can reduce their post recruitment training intervention.
- The course is cost effective and at the same time high in quality. At an additional fee, candidates can seek educational support in the form of e-learning / virtual classes / contact classes.
- The diploma carries professional recognition among the banking and finance community as it is equivalent to banking industry recognized JAIB qualification of IIBF.
- The certification is backed by a system of high professional standards of the Institute.

Educational Support

- Specially developed courseware.
- e-learning support / Class room learning.

ELIGIBILITY

12th Pass.

(Members of the Institute are not eligible for DB&F examination since they are eligible to appear for JAIB examination. In case if any Member of the Institute appears for DB&F examination, their result / certificate will be liable for cancellation)

SUBJECTS OF EXAMINATION

- (1) Principles & Practices of Banking,
- (2) Accounting & Finance for Bankers,
- (3) Legal & Regulatory Aspects of Banking

EXAMINATION FEES / REGISTRATION FEES

	For Non-members only
First Block of 2 attempts	₹3,200/- *
Second Block of 2 attempts	₹2,400/- *

* Plus Service Tax as applicable (Reg. No. AAATT3309DSD002)

MEDIUM OF EXAMINATION

The examination will be conducted in English medium only.

PATTERN OF EXAMINATION

- (i) Each Question Paper will contain approximately 120 objective types multiple choice questions, carrying 100 marks including questions based on case study / case lets. **The Institute may, however, vary the number of questions to be asked for a subject.** There will NOT be **negative marking** of wrong answers.
Questions for the Examination will be asked calling for :
(a) Knowledge testing, (b) Conceptual grasp, (c) Analytical / logical exposition, (d) Problem solving, (e) Case analysis
- (ii) Examination will be held in **on three consecutive Sundays** (one paper each Sunday).
- (iii) Examination will be held in **online** mode only.

DURATION OF EXAMINATION

The duration of the examination will be of 2 hours.

PERIODICITY AND EXAMINATION CENTRES

- (i) The examination will be conducted normally twice a year in May / June and November / December on Sundays.
- (ii) A list of Examination centers will be provided in the online exam application form.

PASSING CRITERIA

- (i) Pass : Minimum marks for pass in every subject -50 out of 100 marks.
- (ii) **Candidate securing at least 45 marks in each subject with an aggregate of 50% marks in all subjects of examination in a single attempt will also be declared as having completed the examination.**
- (iii) Candidates will be allowed to retain credits for the subject/s they have passed in one attempt till the expiry of the time limit for passing the examination as mentioned below :

TIME LIMIT FOR PASSING THE EXAMINATION

- (i) Candidates will be required to pass the examination within a time limit of 2 years (i.e. 2 blocks of 2 consecutive attempts). Initially a candidate will have to pay course fee which includes CBS learning and first 2 attempts examination fee. In case a candidate is not able to pass examination in the first 2 attempts, candidate should necessarily submit the Examination Application form for the second block of 2 attempts, without any gap on payment of requisite examination fee. If they do not submit the examination form immediately after exhausting the first 2 attempts, the examination conducted will be counted as 3rd attempt for the purpose of time limit for passing.
- (ii) Candidates not able to pass examination within the stipulated time period of two years are required to re-enroll themselves afresh by submitting a fresh Examination Application Form. Such candidates will not be granted credit/s for subject/s passed, if any, earlier.

"CLASS OF PASS" CRITERIA

- 1) The Institute will consider the **FIRST PHYSICAL ATTEMPT** of the candidate at the examination as first attempt for awarding class. In other words, the candidate should not have attempted any of the subject/s pertaining to the concerned examination any time in the past and has to pass all the subjects as per the passing criteria and secure prescribed marks for awarding class. Candidate re-enrolling for the examination after exhausting all permissible attempts as per the time limit rule will not be considered for awarding class.

- 2) First Class : 60% or more marks in aggregate and pass in all the subjects in the FIRST PHYSICAL ATTEMPT.
- 3) First Class with Distinction : 70% or more marks in aggregate and 60 or more marks in each subject in the FIRST PHYSICAL ATTEMPT.

PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be made online from the Institute's website www.iibf.org.in. No physical form will be accepted by the Institute with effect from 1st January, 2013.

PROOF OF IDENTITY

Candidates applying for Institute's exam / course are required to submit a copy of any one of the following documents along with Examination Application Form. Forms without the same shall be liable to be rejected.

- 1) Collage ID Card (Preferable) or 2) PAN Card or 3) Election Voter's i/card or 4) Passport or 5) Driving Licence or 6) Aadhaar Card

STUDY MATERIAL / WORKBOOK

The Institute has developed a courseware to cover the syllabus. Candidates are advised to make full use of the courseware and also the updates put on the IIBF website from time to time. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Hence, candidates should keep themselves updated on latest developments by going through Master Circulars issued by RBI, visiting the websites of organizations like RBI, SEBI, BIS etc.

The Institute has published study books and work books to facilitate study and they will be available at outlets / showrooms / distributors of Macmillan Publishers India Ltd. and Taxmann Publication Pvt. Ltd. as under :

Study books in English Medium : Macmillan Publishers India Ltd.

Work book in English Medium : Taxmann Publication Pvt. Ltd.

The price of each book and detail list of outlets is mentioned below.

Candidates may purchase directly from outlets / showrooms / distributors of the above.

Candidates who purchase books directly from outlets of publishers will be offered a discount of 20% on the cost price of the book. Candidates desirous of purchasing books by post will not be offered any discount. However the postage will be borne by publishers. Candidates would be required to send their indent to publishers' outlet along with a Demand Draft for the cost of book/s. The Demand Draft should be drawn in favour of M/s. Taxmann Publication Pvt. Ltd. and or M/s. Macmillan Publishers India Ltd. as the case may be. **(No cheques will be accepted). Candidates are requested not to send any request for the purchase of books to the Institute's Zonal Offices / Corporate Office.**

ENGLISH MEDIUM

Name of the Book	Price
Principles & Practices of Banking	₹365.00
Accounting & Finance for Bankers	₹365.00
Legal & Regulatory Aspects of Banking	₹365.00

ADDRESSES OF STUDY MATERIAL PUBLISHERS

Addresses of Macmillan Publishers India Pvt. Ltd. Branches & Showrooms for English Medium Books

New Delhi

2/10 Ansari Road, Daryaganj,
New Delhi-110002
Phone : (011) 23273624 / 23273814 /
47972200
E-mail : mildel@macmillan.co.in

Kolkata

Unit No 302, L&T Chambers,
(3rd Floor), 16 Camac Street,
Kolkata-700017
Phone : (033) 22834481-5
E-mail : milcal@macmillan.co.in

Chennai

21 Patullos Road, Chennai-600002
Phone : (044) 28520646 / 30915100
E-mail : rnilmds@macmillan.co.in

Bhopal

76 Malviya Nagar, TT Nagar, Bhopal-462003
Phone : (0755) 2553895 / 2576029
E-mail : milbho@macmillan.co.in

Chandigarh

First Floor, SCO 91, Sector 44 C,
Chandigarh-160047
Phone : (0172) 2611561/ 5088291
Email : milchd@macmillan.co.in

Cuttack

Maitree Vihar, Link Road, Cuttack-753012
Phone : (0671) 2311979 / 2331979
E-mail : milcut@macmillan.co.in

Guwahati

S. C. Goswami Road,
Pan Bazar, Guwahati-781001
Phone : (0361) 2516564 / 2633529
E-mail : milguw@macmillan.co.in

Jaipur

B-48 Sahkar Marg, Opp. Imliwala Phatak,
Lai Kothi Scheme, Jaipur - 302015
Phone : (0141) 2741308
E-mail : miljai@macmillan.co.in

Lucknow

17/1, Mudra Building,
Madan Mohan Malviya Marg,
Lucknow-226001
Phone : (0522) 2209780 / 2208810
E-mail : milluc@macmillan.co.in

Mumbai

404, Antariksh, Makwana Road,
Off. Marol Maroshi Road, Marol,
Andheri East, Mumbai-400059
Phone : (022) 42152803/ 04
E-mail : mumvpo@macmillan.co.in

Mumbai

Mercantile House, Magazine Street,
Reay Road (East), Mumbai-400010
Phone : (022) 23724401 / 23726017 /
23741423

Nagpur

G9-11, Achraj Towers- II, Chhaoni,
Nagpur-440013
Phone : (0712) 2593103 / 2552595
E-mail : milngp@macmillan.co.in

Patna

Sinha Kothi, Sinha Library Road, Patna-001
Phone : (0612) 2232550 / 2224348
E-mail : milpat@macmillan.co.in

Pune

Plot no.17, 1st floor,
Swastishree Co-op Hsg. Society Ltd.,
Ganesh Nagar, Karve Nagar, Pune-411052
Phone : (020) 25420321 / 22
E-mail : milpun@macmillan.co.in

Bangalore

Jaico Publishing House, 14/1,
1st Main Road, 6th Cross,
Gandhi Nagar, Bangalore-560009
Phone : 080-22267016 / 22257083
E-mail : bangalore.sales@jaicobooks.com

The BOOKWORM - Good Books Great Prices

No. 80/1, Shrunghar Shopping Complex,
M. G. Road, Bangalore-560001
Phone : (080) 40913205, Mob. 9854076757
E-mail : kris.bookworm@gmail.com

The BOOKWORM - Good Books Great Prices

No. 32 Basement, Brigade Road,
Cross Brigade Rd., Below Prabhu Digitals,
Bangalore-560001
Phone : (080) 41126755, Mob. 9845076757
E-mail : krishana_ruk@yahoo.com

E. R. Manoharan

UBS Publisher's & Distributors Pvt. Ltd.,
No. 148, Mysore Road, Bangalore-560026
Phone : (080) 26756671-73
E-mail : manohar@bngm.ubspd.com

Madurai

M/s. Selvi Book, Shop. 92, Nethaji Road,
Near New Arya Bhavan Signal,
Madurai-625001.
Phone : (0452) 4380169 / 2343510
E-mail : selvibookshop@yahoo.com

Trichy

M/s. Golden Book House, No. 5, First Floor,
Vignesh Aparna, New Bishop Heber Colleg,
Vayalur Road, Puthoor, Trichy-620017
E-mail : goldenbookhouse1@gamil.com

Tanjore

M/s. Sri Murugan Publications,
Raja Rajan Vanigga Valaga Arangam,
Southrampet, Tanjore-613001
Phone : (04362) 272922 / 272168

Palayamkottai

M/s. Eagle Book Centre, 168 Trivandrum
Road, Opp to VOC Ground,
Palayamkottai-627002
Phone : (0462) 2578899

Trichy

M/s. International Books, 76,
Nandhi Koil Street, Trichy-620002
Phone : (0431) 2703743
E-mail : intbok@yahoo.co.in,
ntbok@gmail.com

ADDRESSES OF TAXMANN PUBLICATION PVT. LTD.

Branches & Showrooms for Hindi Medium Books and Workbook

Jaina Book Agency

649-A, Girgaum Road, Dhobi Talao,
Mumbai - 400 002
Tel. : 22012143, 22018485

Asia Law House

Shop No. 10, Aiyangar Plaza,
Between UTI & Central Bank
Bank Street Kothi,
Hyderabad - 500 095
Tel. : 24742324

Standard Book Distributors

104, Labh Complex, 12-B,
Sattar Taluka Society,
Opp.Old High Court Rd.,
Ahmedabad - 380 014
Tel. : 7540731,7540732

Student Book Centre

527, Kalbadevi Road,
Opp. Edward Cinema,
Mumbai - 400 002
Tel. : 22050510, 22080668

Commercial House

149, Rajendra Market,
Opp. Tis Hazari Court, Delhi - 110 054
Tel. : 23947862, 23947863

Book Corporation

4, R. N. Mukherjee Road,
Kolkata - 700 001
Tel. : 22101089, 22206669, 31000405

Student Agencies (I) Pvt. Ltd.

102, Konark Shram,
Behind Everest Building,
156, Tardeo Road, Mumbai - 400 034
Tel. : 2351334-37

C. Sitaraman & Co.,

37, Royapettah High Road,
Chennai-600 014
Tel. : 28111516, 28117069, 28113950

Law Point

6C, R. N. Mukherjee Road,
Opp. Birla Building, Stephen House,
Kolkata - 700 011
Tel. : 22101821

Krishna Law House

35-36, Gokhale Market,
Opp. Tis Hazari Court, Delhi -110 054
Tel. : 23969866, 23919317

Book Corporation

108, Nandan Complex,
Near Mithkhali Rly. Crossing,
Mithakhali, Ahmedabad - 380006
Tel. : 6465385

Puliani & Puliani

Ground Floor, Sujatha Complex,
1st Cross Gandhinagar,
Bangalore - 560 009
Tel. : 2265500, 2254052

Modern Law House

1/1, A. D. A. Flat,
(Near Bishop Johnson School),
M. G. Marg, Allahabad - 211001
Tel. : 2560700, 2560616

Arora Law Agency

Shivala Road, Hussainpura, Amritsar - 143 001
Tel. : 2584548

Commercial Book House

LG-2, 23, Aakarshan Bhawan,
Anasari Road, Darya Ganj,
New Delhi - 110 002
Tel. : 23267860

M/s. Taxmann Publication Pvt. Ltd.

35, Bodke Building, M.G. Road,
Opp. Mulund Railway Station,
Mulund (West), Mumbai - 400 080
Tel. : 022-25934807/32516684/25644807
E-mail: Nileshbhanushali@taxmann.com

M/s. Taxmann Publication Pvt. Ltd.

59/32, New Rohtak Road, New Delhi - 110 005
Tel. : 011-45562222
E-mail: sales@taxmann.com

M/s. Taxmann Publication Pvt. Ltd.

7, Abhinav Arcade, Ground Floor,
Nr. Bank of Baroda, Pritam Nagar,
Paldi, Ahmedabad - 380 007
Cell : 9909984900
E-mail: bdrugaprasad@taxmann.com

TUTORIAL / CONTACT PROGRAMMES

Tutorial / Contact programmes will be organized by the Institute / accredited Institutions. For further details candidates may get in touch with Zonal Office or logon to the Institute's website www.iibf.org.in.

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 subjects of the said examination although those topics may not have been specifically included in the syllabus. 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. Further, questions based on current developments in banking and finance may be asked.

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

SYLLABUS

PAPER - 1 : PRINCIPLES & PRACTICES OF BANKING

Objective :

The candidates would be able to acquire knowledge in the following:

- Various functions associated with banking.
- Practice and procedures relating to deposit and credit, documentation, monitoring and control.
- An insight into marketing of banking services and banking technology.

Module A - Indian Financial System.

(1) Recent developments in the Indian Financial system; market structure and financial innovation. RBI, SEBI, IRDA etc. their major functions, (2) Role and Functions of banks - Regulatory provisions / enactments governing banks, (3) Retail banking: Approach, products, marketing etc., (4) Wholesale Banking; international banking; (5) Role and functions of Capital markets, (6) Role and Functions of Mutual Funds, (7) Role and Functions of Insurance Companies - Bancassurance, (8) Importance of risk management in banks-types of risk-impact and management Factoring & Forfaiting, (9) Alliances / mergers / consolidation, (10) ADR / GDR / Off Balance Sheet Items, (11) Participatory Notes, (12) Credit Information Bureau Ltd., (13) Fair Practices for Debt Collection, (14) Basel-II, (15) Banking Codes and Standard Boards.

Module B - Functions of banks

Deposits :

Banker-Customer relations - Know your Customer (KYC) guidelines-Different Deposit Products - services rendered by Banks - Mandate and Power of attorney; Banker's lien - right of set off - garnishee order - Income tax attachment order etc.

Payment and collection of Cheque - duties and responsibilities of paying and collecting banker-protection available to paying and collecting banker under NI Act - endorsements - forged instruments - bouncing of cheques and their implications.

Opening of accounts for various types of customers - minors - joint account holders - HUF - firms - companies - trusts - societies - Govt. and public bodies Importance of AML.

Credit :

Principles of lending - various credit Products / Facilities - working capital and term loans - Credit Appraisal Techniques - Approach to lending; - credit management - credit monitoring - NPA Management.

Different types of documents; Documentation Procedures; Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Priority Sector

Lending - sectors - targets - issues / problems - recent developments - Financial Inclusion.

Agriculture / SMEs / SHGs / SSI / Tiny Sector financing

New Products & Services -Factoring, Securitisation, bancassurance, Mutual Funds etc.

Credit Cards / Home Loans / Personal Loans / Consumer Loans-Brief outline of procedures and practices.

Ancillary Services : Remittances, Safe Deposit lockers etc.

Module C - Banking Technology

Electronic Banking- Core Banking -Electronic products

Banking Technology - Distribution channels - Teller Machines at the Bank Counters - Cash dispensers - ATMs - Anywhere Anytime Banking - Home banking (Corporate and personal) Electronic Payment systems.

On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, microfiche, note and coin counting devices.

Electronic funds transfer systems - plain messages (Telex or data communication) - structured messages (SWIFT, etc...) - RTGS

Information Technology - Current trends - Banknet, RBI net, Datanet, Nicnet, I-net, Internet, E mail, etc...- Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit - Information System Audit.

Information System Security and Disaster Management.

Module D - Support Services - Marketing of Banking Services Products

Marketing Management - Meaning, Importance and Functions - Marketing of Services - Product Research & Development - Test marketing of bank products - Product Life Cycle - Product Modification - New Product Development - Packaging and Branding of bank products - Diversification - Pricing of bank products and services - Objectives, Strategies and Methods - Factors Influencing the Pricing Decisions, Importance of Pricing. Distribution - Factors Influencing - Direct and Indirect Channels of bank products - Physical Distribution - Channel Functions and Services - Promotion - Promotion Mix and Role of Promotion in Marketing - Marketing Information Systems.

Role of DSA/ DMA in Bank Marketing

Channel Management

Selling function in a bank

Portfolio and Wealth Management

Tele marketing / Mobile Phone banking

PAPER - 2 : ACCOUNTING & FINANCE FOR BANKERS

Objective :

The candidate would be able to acquire the knowledge of the basics of financial mathematics and basics of accountancy and develop an understanding of the basic financial concepts.

Module A - Basics of Business Mathematics

Calculation of simple Interest and compound interest -Fixed and Floating interest rates - calculation of EMIs - Calculation of front end and back end interest - Calculation of Annuities - Calculation of provisions for NPA and risk weights for Basel-II - Interest calculation using products / balances.

Bonds - Calculation of YTM - Duration - Bond Pricing - Premium and Discount - Bond valuation rules preliminary method, definition of debt, rules on compounding in respect of loan accounts, penal interest etc.

Capital Budgeting - Discounted cash flow - net present value - pay back methods.

Depreciation - different types - methods of calculation

Foreign Exchange Arithmetic for beginners.

Module B - Accounting in Banks / Branches

Definition & Scope and Accounting Standards - Nature and purpose of accounting; historical perspectives - Origins of accounting principles - accounting standards and its definition and Scope.

Generally Accepted Accounting Principles - USA

Transfer Price mechanism

Basic Accountancy Procedures - Concepts of accountancy - entity going concern - double entry systems, Principles of conservatism - revenue recognition and realization - accrual and cash basis.

Record keeping basics -account categories - debit and credit concepts - journalizing - Maintenance of Cash / Subsidiary books and Ledger -Trial Balance - Adjusting and Closing entries - Day Book and General Ledger Posting.

Module C - Bank Accounting and Balance Sheet

Rules for bank accounts, cash / clearing / transfer vouchers / system - subsidiary book and main day book - General Ledger -Branch v/s Bank Accounts Bank Balance Sheet Structure - accounts - categories -Assets, Liabilities and Net Worth Components.

Accounting for NPA/ Provisioning / Suit Filed Accounts.

Preparation of Final Accounts - Final Accounts of Banking Companies.

Disclosure requirements

Module D - Other Accounts

Partnership accounts - partner's fixed capital accounts - Current accounts - loan accounts - treatment of intangibles like goodwill - admission / retirement / death of partner.

Company accounts - classes of Share Capital - issue/ forfeiture of Shares - issue of Bonus Shares.

Bank reconciliation statement - Capital & Revenue Expenditure / Depreciation / Inventory Valuation / Bill of Exchange / Consignment Account / Joint Venture - Special accounts - Leasing and Hire - Purchase Company accounts - Accounts of Non - Trading Concerns - Accounting from incomplete records - Receipts and Payments Account - Income and Expenditure Account, Ratio Analysis.

Module E - Computerized Accounting

Accounting in electronic environment - methods - procedures - security - rectification.

Core banking environment is to be highlighted. Standard books maintained for different accounts are to be shown as model.

PAPER - 3 : LEGAL & REGULATORY ASPECTS OF BANKING

Objectives :

The candidates would be able to acquire knowledge in

- the legal & regulatory framework of the banking system
- and the various laws and enactments affecting day to day Banking operations

Module A - Regulations and Compliance

The questions in this section will be with reference to legal issues and problems

- A. Provisions of RBI Act 1935 ,Banking Regulation Act 1949 Banking Companies [Acquisition and transfer of undertakings Act 1970 & 1980]
- B. Government and RBI's powers
 - Opening of new banks and branch licensing
 - Constitution of board of directors and their rights
 - Banks share holders and their rights
 - CRR / SLR concepts
 - Cash / currency management
 - Winding up - amalgamation and mergers
 - Powers to control advances - selective credit control - monetary and credit policy
 - Audit and Inspection
 - Supervision and control - board for financial supervision - its scope and role
 - Disclosure of accounts and balance sheets
 - Submission of returns to RBI etc.
 - Corporate Governance

Module B - Legal aspects of banking operations

Case laws on responsibility of paying / collecting banker Indemnities / guarantees - scope and application - obligations of a banker - precautions and rights-laws relating to bill finance, LC and Deferred Payments - Laws relating to securities - valuation of securities - modes of charging securities - lien, pledge, mortgage, hypothecation etc - registration of firms / companies - creation of charge and satisfaction of charge.

Module C - Banking Related Laws

Law of limitation

Provisions of Bankers Book Evidence Act

Special features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993

(a) TDS, (b) Banking Cash Transaction tax, (c) Service Tax, (d) Asset Reconstruction Companies

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

(a) The Consumer Protection Act, 1986, (b) Banking Ombudsman, (c) Lok Adalats (d) Lender's Liability Act

Module D - Commercial Laws with reference to banking operations

Indian Contract Act, 1872 (Indemnity, Guarantee, Bailment, Pledge and Agency etc)

The Sale of Goods Act, 1930 (Sale and Agreement to Sell, Definitions, Conditions and Warranties, Express and Implied, Right of unpaid Seller etc)

The Companies Act, 1956 Definition, features of company, Types of Companies, Memorandum, Articles of Association, Doctrines of Ultravires, indoor management and constructive notice, membership of company - acquisition - cessation, rights and duties of members and register of members, Prospects and directors.

Indian Partnership Act, 1932 Definition and types of partnership, relation of partners to one another - Relation of partners to third parties, Minor admitted to the benefits of Partnership, Dissolution of firm, Effect of non - registration - The Transfer of property Act

(i) Foreign Exchange Management Act 2000, (ii) Prevention of Money Laundering Act (iii) Right to Information Act, (iv) Information Technology Act.

COURSES OF IIBF

A. Flagship Courses (for Members*)

- ☞ JAIB
- ☞ CAIB
- ☞ Diploma in Banking & Finance (Only for Non-Members)

B. Specialised Diploma Courses (for Members* and Non-Members**)

- ☞ Diploma in Treasury, Investment and Risk Management
- ☞ Diploma in Banking Technology
- ☞ Diploma in International Banking and Finance
- ☞ Advanced Diploma in Urban Co-operative Banking
- ☞ Diploma in Commodity Derivatives for Bankers
- ☞ Advanced Wealth Management Course
- ☞ Diploma in Home Loan Advising

C. Certificate Courses (for Members* and Non-Members**)

- ☞ Certificate in Trade Finance
- ☞ Certified Information System Banker
- ☞ Certificate in Anti-Money Laundering / Know Your Customer
- ☞ Certificate in Quantitative Methods for Bankers
- ☞ Certificate in Credit Cards for Bankers
- ☞ Certificate Examination in Banking Oriented Paper in Hindi
- ☞ Certificate Examination in SME Finance for Bankers
- ☞ Certificate Examination in Customer Service & Banking Codes and Standards
- ☞ Certificate Examination in CAIB - Elective Subjects
- ☞ Certificate Examination in Basics of Banking / Credit Card Operations / Functions of Banks for employees of IT Companies
- ☞ Certificate Course for Business Correspondents / Business Facilitators
- ☞ Certificate Examination for Debt Recovery Agents
- ☞ Certificate Examination in IT Security
- ☞ Certificate Examination in Rural Banking Operations for RRB Staff
- ☞ Certificate Examination in Prevention of Cyber Crimes and Fraud Management
- ☞ Certificate Examination in Foreign Exchange Facilities for Individuals
- ☞ Certificate Examination in Microfinance

D. Specialised Blended Certificate Courses

- ☞ Certified Bank Trainer
- ☞ Certified Banking Compliance Professional
- ☞ Certified Credit Officer
- ☞ Certified Treasury Dealer
- ☞ Project Finance Management with IFMR, Chennai

E. Management Courses

- ☞ Advanced Management Program
- ☞ CAIB linked MBA with IGNOU.

Educational support :

- ☞ Publishing specific courseware for each paper / examination and Workbooks etc.
- ☞ Classroom learning through Accredited Institutions, Video Classes, e-learning through Portal, Contact Classes or Campus Training - Model Questions and subject updates on the net

Other activities :

- ☞ Research, Seminars, Conferences, Lectures, etc.
- ☞ Publications of books, Daily e-newsletter, monthly newsletter and quarterly journal
- ☞ Training & Consultancy and Financial Education

* Members are employees of Banks and Financial Institutions who have enrolled as members of IIBF.

** Non-Members are eligible candidates for each course / examination without IIBF Membership.

The Rules & Syllabus and other information pertaining to the examinations are available with Institute's Offices at Mumbai, Chennai, New Delhi, Kolkata and also at such other centers / offices as may be notified from time to time. The same is also available at our website www.iibf.org.in.

ADDRESSES FOR CONTACT

Corporate Office :

Indian Institute of Banking & Finance
Kohinoor City, Commercial-II, Tower-1, 2nd Floor,
Kiroli Road, Kurla (West), Mumbai - 400 070
Tel : 022-2503 9746 / 9604 / 9907 Fax : 022-2503 7332
E-mail : iibfgen@bom5.vsnl.net.in

Northern Zonal Office :

Indian Institute of Banking & Finance
109-113, Vikrant Towers, 1st Floor,
4, Rajendra Place, New Delhi - 110 008
Tel. : 91-011-2575 2191/92
Fax : 91-011-2575 2193
E-mail : iibfnz@iibf.org.in

Southern Zonal Office :

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 7961
Fax : 044-2472 6966
E-mail : iibfsz@iibf.org.in

Western Zonal Office :

Indian Institute of Banking & Finance
191-F, Maker Towers, 19th Floor,
Cuffe Parade, Mumbai - 400 005
Tel. : 022-2218 3302 / 2218 5134
Fax : 022-2218 0845
E-mail : iibfwz@iibf.org.in

Eastern Zonal Office :

Indian Institute of Banking & Finance
408, 'Anandlok', 'A' Block, 4th Floor,
227, Acharya J. C. Bose Road,
Kolkata - 700 020
Tel. : 033-2280 9681/82/83
Fax : 033-2280 9680
E-mail : iibfez@iibf.org.in