



Certified Banking Compliance Professional Course Rules & Syllabus 2019

INTRODUCTION

The course on compliance in banks has been planned based on the suggestions made by the Governing Council members of IIBF. The Institute pursued the suggestion by organizing workshops in collaboration with International Compliance Association (ICA), London. As compliance function primarily deals with local laws and regulations, the Institute decided to develop the courseware internally and seek collaboration for offering a certification course.

The Institute of Company Secretaries of India (ICSI), New Delhi came forward for offering a joint certification with IIBF to their members as also the CAIIB holders to make available well qualified candidates to work in the compliance department in banks.

OBJECTIVES

The course primarily seeks to cover related areas viz. importance of compliance function in banks, compliance and organizational benefit, structure and issues in compliance function, various aspects/ coverage of compliance in banks, role and functions of compliance officer.

COVERAGE

The course broadly covers:

- Risk Management in banking and financial institutions covering inter-alia Credit Risk Management, Operations Risk Management, Market Risk and organization of risk functions in Banks
- Legal and Regulatory aspects of Risk, Governance and Compliance
- Compliance function - Roles and Responsibilities

TARGET GROUP

- Persons working in the compliance department in banks and/ or persons identified for working in such departments.
- ICSI members, who are desirous of working in banks in the compliance area

METHODOLOGY

Course will have two components viz.,

- a) Online examination in 2 subjects for 100 marks each based on specially designed courseware
- b) Classroom Learning for 5 days in Mumbai or at pre-announced centres. For details of Classroom Learning, Course Structure & Delivery, refer page 7.

ELIGIBILITY

The examination is open to:

- Members of IIBF who have passed CAIIB and working in Banks
- Members of ICSI (who have passed final CS course)

SUBJECTS OF EXAMINATION

1. Risk, Regulation & Governance
2. Compliance in Banks

PASSING CRITERIA

1. Minimum marks for pass in the subject is 50 out of 100.
2. Candidates 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.
3. Candidates will be allowed to retain credits for the subject they have passed in an attempt till the expiry of the time limit for passing the examination as mentioned below:

TIME LIMIT FOR PASSING THE EXAMINATION

1. Candidates will be required to pass the examination within a time limit of 2 years (i.e. 4 consecutive attempts).
2. Candidates not able to pass examination within stipulated time period of two years are required to re-enroll themselves afresh. Such candidates will not be granted credit/s for subject/s passed, if any, earlier.
3. Time limit of 2 years will start from the date of application for First block. Attempts will be counted irrespective of whether a candidate appears at any examination or otherwise.

EXAMINATION FEES/ REGISTRATION FEES

Particulars	For Members of IIBF	For Members of ICSI
First attempt fee	Rs.6,000/- *	Rs.6,000/- *
Second attempt fee	Rs.2,000/- *	Rs.2,000/- *
Third attempt fee	Rs.2,000/- *	Rs.2,000/- *
Fourth attempt fee	Rs.2,000/- *	Rs.2,000/- *

* Plus convenience charges and Taxes as applicable

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

As a measure to streamline the traffic for registration, Institute will charge regular examination fee to candidates who registers for the examination during the regular open period for registration. **For the extended days of registration, late fee of Rs.200 plus taxes, will be charged in addition to regular examination fee.** This extended days of registration, also gives candidates addition opportunity to register for the examination, having missed the regular open period of registration.

The fee once paid will **NOT** be refunded or adjusted on any account.

MEDIUM OF EXAMINATION

Examination will be conducted in English only.

EXEMPTION

CAIIB passed candidates, who have passed the Diploma in Treasury, Investment & Risk Management and/ or the CAIIB Elective in the paper Risk Management would be exempted from appearing in the first paper on Risk, Regulation & Governance. Candidates those who are eligible for exemption as per the above criteria are required to send a separate request for granting exemption in the subject along with

- 1) Copy of the TRANSACTION DETAILS received by him/ her through e-mail from IIBF while applying for examination online
- 2) Copy of the Result Advice/ Final certificate of the above examinations passed to Examination Department, Central Office of the Institute immediately after applying for the examination so as to reach on or before the last date for applying for examination. Institute will scrutinize the same, if found in order will communicate to the candidate granting of exemption.

PATTERN OF EXAMINATION

- (i) Question Paper will contain 120 objective type multiple choice questions for 100 marks including questions based on case studies/ case lets. The Institute may however vary the number of questions to be asked for a subject
- (ii) The examination will be held in Online Mode only
- (iii) There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION

The duration of the examination will be of 2 hours.

PERIODICITY AND EXAMINATION CENTRES

- a) Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on half yearly basis, however periodicity of the examination may be changed depending upon the requirement of banking industry.
- b) List of Examination centers will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates.)

“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 subject as per the passing criteria and secure prescribed marks for awarding class. Candidates 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.
4. Candidates who were granted Exemption in any subject will be considered only for Pass Class.

PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be registered online from the Institute's website www.iibf.org.in. The schedule of examination and dates for registration will be published on IIBF website.

PROOF OF IDENTITY

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

STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s. Please visit IIBF website www.iibf.org.in under the menu "Exam Related" for details of book/s and address of publisher/s outlets. Candidates are advised to make full use of the courseware. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Therefore, the courseware should not be considered as the only source of information while preparing for the examinations. Candidates are advised to go through the updates put on the IIBF website from time to time and go through Master Circulars/ Master Directions issued by RBI and publications of IIBF like IIBF Vision, Bank Quest, etc. All these sources are important from the examination point of view. Candidates are also 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 FOR EXAMINATIONS

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

TUTORIAL/ CONTACT PROGRAMMES:

Tutorial/ Contact programmes may be organized by the Institute at various centres. For details in this regard candidates may visit Institute's website www.iibf.org.in.

Syllabus for online examination

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. 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 newspapers/ periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

Paper-I: Risk, Regulation & Governance

MODULE-A: AN OVERVIEW

- Risk definition/ policies
Risk Process-Risk Organization - Key risks - Credit risk, market risk, operational risk, liquidity risk, legal risk, interest rate risk and currency risk
- Asset Liability Management
ALM Concept - ALM organization - ALCO techniques/ tools - Simulation, Gap, Duration analysis, Linear and other statistical methods of control
- Risk measurement & Control
Calculation - Risk exposure analysis - Risk management/ mitigation policy - Risk immunization policy/ strategy for fixing exposure limits - Risk management policy and procedure - Risk adjusted return on capital - Capital adequacy norms
- Risk management
Capital adequacy norms - Prudential norms - Exposure norms - Concept of Mid office - Forwards - Futures - Options - Strategies and Arbitrage opportunities - Regulatory prescriptions of risk management

MODULE-B: CREDIT RISK MANAGEMENT

Introduction - Basel-I - Three pillars of Basel-II and Capital for Operational risk - Frame work for risk management - RBI guidelines on risk management - Risk rating and risk pricing - Methods for estimating capital requirements - Credit risk - standardized approach - Credit risk - advanced approach - Credit rating/ credit scoring and rating system design - Credit Bureaus - Stress test and sensitivity analysis - Internal Capital Adequacy Assessment Process (ICAAP) - Introduction to structured products

MODULE-C: OPERATIONAL RISK

Introduction, Basel-I & II - RBI guidelines - Likely forms of operational risk and causes for significant increase in operational risk - Sound Principles of Operational Risk Management (SPOR) - SPOR - organizational set up and key responsibilities of ORM - SPOR - policy requirements and strategic approach for ORM - SPOR identification, measurement, control/mitigation of operational risks - Capital allocation for operational risk, methodology, qualifying criteria for banks for the adoption of the methods - Computation of capital charge for operational risk

MODULE-D: MARKET RISK

- Introduction and definition - Prescriptions of Basel-I & II - Liquidity risk - Interest rate risk - Foreign exchange risk - Price risk (Equity) - Commodity risk
- Treatment of market risk under Basel
 - a) Standardized duration method
 - b) Internal measurement approach - VaR

Basel-III guidelines

- Risk Management Policy - ALCO structure and functions.

Paper-II: Compliance in banks

MODULE-A: REGULATION AND REGULATORY FRAMEWORK

- 1) Need for regulation in banks; importance of regulation, the role of regulators, the instruments of regulation, regulatory models, regulatory authorities.

MODULE-B: COMPLIANCE PROGRAMME

- 1) Compliance Risk and significance of Compliance Function; Compliance Policy; Compliance principles, process and procedures; Steps taken by Banks for compliance; Scope of compliance function; The Compliance Programme
- 2) Compliance governance structure; Organizational structure; Responsibility of the Board and Senior Management; Compliance structure at corporate office; Functional departments; Field level; Internal controls and its importance
- 3) Compliances issues; Compliance Risk; Inherent risk and Control risk; Independent testing and effective audit programme; Reporting Framework and monitoring compliance, reporting of breaches/ non-compliances observed; Role of Audit and Inspection; Essentials for good compliance
- 4) Creating compliance culture across the organization; Governance, risk and compliance - GRC framework; Benefits of Taking an Integrated GRC Approach; Whistleblower mechanism; The Components of a Whistle-Blower Policy; Reasons for compliance failures

MODULE-C: REGULATORY COMPLIANCES

- 1) Disclosures in Financial statements of Banks; Disclosure Requirements; Capital; Repo Transactions, Investment Portfolio; Derivatives; Asset Quality; Asset Re-construction, Business Ratios; Asset Liability Management; Accounting Standard; Disclosures relating to Securitization
- 2) Exposure norms; credit exposure to individuals/ groups; exposure to certain industries; exposure to capital markets; exposures to joint ventures abroad
- 3) Computation of CRR/ SLR
- 4) Capital adequacy, Basel II, Basel III
- 5) KYC/ Anti-Money Laundering guidelines

MODULE-D: STATUTORY, REGULATORY RESTRICTIONS AND GUIDELINES ON LOANS AND ADVANCES

- 1) Statutory, Regulatory restrictions on certain sectors
- 2) Priority sectors and MSME
- 3) Interest rates on advances
- 4) NPA regulations

MODULE-E: FOREIGN CURRENCY OPERATIONS UNDER FEMA AND OTHER REGULATIONS

- 1) Investment in India and abroad
- 2) Guidelines for exports
- 3) Guidelines for External commercial borrowings (ECB)
- 4) Money changing, Miscellaneous Remittances from India - Facilities for Residents; Remittance Facilities for Non-Resident Indians/ Persons of Indian Origin/ Foreign Nationals; Risk Management and Inter-Bank Dealings
- 5) Guidelines for import of goods and services
- 6) Deposit accounts for NRIs; Memorandum of Instructions for opening and maintenance of Rupee/ Foreign Currency/ Vostro Accounts of Non-resident & Exchange Houses

MODULE-F: GUIDELINES FOR CUSTOMER SERVICE

- 1) Customer Service Committee of the Board; Role of the Customer Service Committee; Board approved policies on Customer Service, government business, Frauds
- 2) Financial Distribution: Insurance, Mutual funds
- 3) Alternate delivery channels: credit/ debit cards; smart cards; NEFT; RTGS

COURSE STRUCTURE & DELIVERY

Certified Banking Compliance Professional course has two parts viz. written examination and class room learning. To be declared successful, a candidate has to secure a minimum of 50% marks in each subject in the online examination and 50% in class room learning. The steps in completing the course are as under:

1. Study:

A minimum 3 months' study of the stipulated courseware is envisaged. Institute will accept application within a certain period before the dates of announced exams so as to ensure that the study period is adhered to.

2. Examination:

Candidates will have to appear first for the online examination conducted by IIBF (Multiple Choice Objective Type Questions) and pass the examination.

3. Classroom Learning:

- i. Candidates who have passed the written examination have to undergo class room learning. This will be offered in IIBF and/ or ICSI centres. For this purpose, the candidate, after passing the examination will log on to IIBF website - www.iibf.org.in and select his/ her convenient slot for class room learning (5 days) from the pre-determined dates and venue (IIBF or ICSI) put-up on the website by paying the fees prescribed for class room learning to the respective organization where he/ she seeks to undergo class room learning.
- ii. Total MARKS FOR CLASS ROOM LEARNING WILL be 50 and passing marks is 25. Marks for class room learning will be awarded by faculty based on class room participation, analytical skills, discussion ability on compliance case studies etc.

4. Time Limit for Classroom Learning:

Classroom learning is required to be completed within 15 months from the date of declaration of the online examination results in which the candidate passes.

In case a candidate fails to complete the Class Room Learning either on account of not able to successfully complete the Class Room Learning or by not attending the training for Class Room Learning within the stipulated period of 15 months, the candidate would be required to RE-ENROLL himself for the Online examination foregoing credit for the subject/s passed in the Online examination earlier in case he wants to complete the course.

CLASSROOM LEARNING FEE

Class room learning at IIBF, Leadership centre, Mumbai (Non-residential)	Rs.20,000/-*
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* Plus Convenience charges and Taxes as applicable.

Fees for Class room learning at ICSI Centres will be informed separately by ICSI to the eligible candidates.

REFUND OF FEE

Examination fee is not refundable. For refund of classroom learning fee application for the same giving sufficient reason/s should reach the Institute one month in advance and in case the refund is effected 25% will be deducted towards administrative charges.

AWARD OF CERTIFICATE

Candidates, who successfully complete the class room learning, will be eligible for the Course Completion Certificate.

All the successful candidates will be awarded 'Certified Banking Compliance Professional' citation jointly by IIBF and ICSI.

The names of the certified candidates (CBCP) who belong to ICSI and applied under the non-member category of IIBF will only be hosted on IIBF portal and informed to Banks/ Financial Institutions. This will not be regarded as a placement exercise.

THE INSTITUTE OF COMPANY SECRETARIES OF INDIA (ICSI)

The Institute of Company Secretaries of India (ICSI) is a premier national professional body established by an Act of Parliament (Company Secretaries Act, 1980) to develop and regulate the profession of Company Secretaries. ICSI functions under the administrative jurisdiction of Ministry of Corporate Affairs, Government of India.

Vision: "To be a Global leader in promoting Good Corporate Governance"

Mission: "To Develop High Caliber Professionals Facilitating Good Corporate Governance".

The Institute's Headquarters is at ICSI House, 22 Institutional Area, Lodi Road, New Delhi.

The Regional Offices are at Mumbai, Kolkata, New Delhi,

Chennai. Centre for Corporate Governance, Research and Training (CCGRT) is at Navi Mumbai and 69 Chapters of ICSI are located in various cities all across India with one Overseas Chapter at Dubai. It provides postal and oral coaching and training to students to qualify as Company Secretaries. The ICSI has on its rolls over 31,000 qualified members both in Employment & in Practice. Over 3.6 lakh students are currently enrolled in the Company Secretaries Course.

ICSI is the largest CS Professional organization which is globally recognized for guiding Industry and academia on highest standards of Corporate Governance. The ICSI is actively engaged in debate on acceptance and adoption of good governance practices and has pioneered the promotion and propagation of such practices amongst the corporates. www.icsi.edu.

IMPORTANT RULES/ INFORMATION FOR CANDIDATES

1. ADMIT LETTER OF EXAMINATIONS:

- a. While registering for the examination/ course candidates will have provision to choose venue and examination time slot of his/her choice for each subject as per their preference on first-cum-first-serve basis.
- b. **Candidates are required to take utmost care and precaution in selecting Centre, Venue and Time slot, as there is no provision to change the Centre, Venue and Time slot in the system. Hence no request for change of centre, venue and time slot will be entertained for any reason.**
- c. After successful registration of examination, real time admit letter will be generated for the candidate/s. **Candidate/s will be able to save, download and print admit letter.** Admit letters will also be emailed to the candidates in their email id registered with the Institute.
- d. Admit letter will be hosted on Institute's website www.iibf.org.in under the menu 'Examination/Courses>Admit Letter'
- e. For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following:
 - i. Membership or registration number as **login id**
 - ii. **Edit profile password.**
 - iii. If candidates do not remember their Edit profile password, they have to click on the 'Forgot password/ Get Password' button after entering the Membership or Registration number. On clicking fresh edit profile password will be sent to

their registered email id.

- f. Candidates are required to **produce printed copy of admit letter** along with Membership identity card or any other valid photo ID card in original (Aadhaar card/ e-Aadhaar/ Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) at the examination venue.
- g. In the absence of printed copy of Admit Letter and Photo Identity Card, candidates will be denied permission to write Examination.

2. Mobile Phones

- a. Mobile phones and other electronic/ smart gadgets (except calculator as permissible) are not allowed in the examination hall. It is clarified that mere possession of mobile phone and other electronic/ smart gadgets in the examination hall whether in switch off mode or silent mode shall also be deemed to be resorting to adoption of unfair means in the examination.

3. Use of calculator

- a. Candidates will be allowed to use battery operated portable calculator in the examination. The calculator can be of any type up to 8 functions i.e. (Addition, Subtraction, Multiplication, Division, Percentage, Sq.-root, Tax+ and Tax -), 12 digits.
- b. Attempt to use any other type of calculator not complying with the specifications indicated above or having more features than mentioned above shall tantamount to use of unfair means. Scientific calculator is not allowed.

4. Other Rules/ Information

- a. Candidates should ensure that they sign the Attendance Sheet.
- b. Candidates are advised to reach the Examination Venue before the reporting time mentioned in the admit letter. **No candidate/s will be permitted to enter the Examination Venue after the gate closing time mentioned in the admit letter.**
- c. **No candidate will be permitted to leave the examination venue in the first 60 minutes from the scheduled start time of the examination.**
- d. **Candidates should occupy the seat mentioned against each subject in the Admit letter.**
- e. Candidates would be able to login to the system only with the password mentioned in this Admit Letter. This password should not be disclosed to others. Keep it safe to avoid the possible misuse.
- f. If the examination could not commence on scheduled time or there is delay due to Failure of power, Technical snag of whatsoever nature or for any such reason having bearing upon the conduct of examination; candidates have to:-
 - i. Wait till resumption of power supply/ solving of technical snag.
 - ii. Take-up the examination at other venue arranged by the examination conducting authority.
 - iii. Follow instructions given by the examination conducting authority.
- g. Candidates are required to strictly follow all the instructions given by the examination conducting authority during the examination and adhere to Rules of the examination.
- h. Violation of any of the Rules/ Instructions, misuse of the Admit Letter 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.

3. Rules, Penalties for Misconduct/ Unfair Practices:

- a. Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
- b. Copying answers from other candidates/ other printed/ Electronic material or permitting others to copy or consultation of any kind will attract the rules relating to unfair practices in the examination.
- c. No candidate shall impersonate others or allow others to impersonate himself/ herself at the examination.

- d. No candidate shall misbehave/ argue with the Examination Conducting Authorities at the centre.
- e. Candidates have to compulsory return any papers given including that given for rough work to invigilator.
- f. Candidates should not possess and/ or use books, notes, periodicals, etc. in the examination hall at the time of examination/ or use mathematical tables, slide rules, stencils etc. 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/ Consolidated Marksheet/ Final Certificate

- a. Result Advice of candidates will be hosted on Institute's website on declaration of result, which can be downloaded by the candidates.
- b. Consolidated mark sheet for candidates completing examination having more than one subject, will be available on the Institute's website after the declaration of results. Candidates can download the same after entering login credentials using their membership number and edit profile password.
- c. Final certificates will be sent by speed post within 2 months after the declaration of result.

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:

Register your queries through website www.iibf.org.in > Members/ Candidates Support Services (Help) or email all your queries to 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,
Kiroil Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.
Tel.: 022 25039746/ 9604/ 9907
E-mail: 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 : iibfsz@iibf.org.in	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 : iibfnz@iibf.org.in	Indian Institute of Banking & Finance Hindusthan Building (Annexe), 7th Floor, 4, C. R. Avenue, Kolkatta – 700 072. Tel. : 033-2212 4992 E-mail : iibfez@iibf.org.in

CORPORATE OFFICE: Indian Institute of Banking & Finance, Kohinoor City, Commercial-II, Tower-1, 2nd Floor, Kiroil Road, Kurla (West), Mumbai - 400 070
Tel.: 022-2503 9746/ 9604/ 990