



ADVANCED WEALTH MANAGEMENT COURSE

Rules & Syllabus 2018

The advanced Wealth Management Course has been introduced, with technical support from the Securities Institute, Australia, a pioneer in the area of financial counselling and advising, to create a cadre of financial advisors in the financial sector with the following objectives:

OBJECTIVES:

This course covers the entire spectrum of financial services / products from banking, insurance, pension fund, mutual fund, derivatives, debt market to micro credit. This comprehensive course aims as under:

- i. To create a cadre of competent practitioners of financial advisors / counselors in the country.
- ii. To provide candidates with competencies required to act as an Independent Financial Advisor.
- iii. To enable candidates to possess the needed skills and knowledge to understand clients needs attitudes and fears.
- iv. To enable candidates to design appropriate finance planning strategies suitable to individual clients.
- v. To enable candidates to meet the clients wealth creation and wealth protection needs.
- vi. To enable candidates to attain high ethical and professional standards.

FOR WHOM

- i. Bank Employees
- ii. Insurance Professionals
- iii. People intending to be Financial Counsellors / Advisors / Planners

ADVANCED WEALTH MANAGEMENT COURSE LINKED CFP^{CM} PROGRAMME

Financial Planning Standards Boards of India (FPSB – India)

FPSB-India is the licensing authority for “Certified Financial Planner (CFP)” certification in the country. FPSB-India has developed educational, ethical and disciplinary standards for financial planners in India and has been duly authorized to use the mark vis. Certified Financial Planner (CFP), by FPSB-USA in connection with services related to the financial planning and the certification of financial planning practitioners.

COLLABORATION BETWEEN IIBF AND FPSB-INDIA

IIBF and FPSB-India have entered into collaboration for creation of an enabling environment for making available world class financial planning education in the country. As per the arrangement, candidates who have successfully attained the AWMC qualification from IIBF will be eligible to appear for one final paper of FPSB-India viz. Financial Plan Construction. On successful passing of this paper, FPSB-India will reckon that candidate has met the CFP certification requirements. He/She then, subjected to other criteria such as experience is awarded a CERTIFIED FINANCIAL PLANNER license. In short, to become certified, candidates are required to meet four initial certification requirements vis. Education, Examination, Experience and Ethics.

For more details visit www.iibf.org.in, www.fpsbindia.org

ELIGIBILITY

1. Members and Non-Members of the Institute
2. Graduate in any discipline

SUBJECTS OF EXAMINATION:

- I. Introduction to Financial Planning
- II. Risk Analysis, Insurance and Retirement Planning
- III. Investment Planning, Tax Planning and Estate Planning

PASSING CRITERIA:

1. Minimum marks for pass in the subject is 50 out of 100.

- 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.
- Candidates will be allowed to retain credits for the subject they have passed in a attempt till the expiry of the time limit for passing the examination as mentioned below:

TIME LIMIT FOR PASSING THE EXAMINATION:

- Candidates will be required to pass the examination within a time limit of 2 years (i.e. 4 consecutive attempts).
- 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.
- Time limit of 2 years will start from the date of application for first attempt. Attempts will be counted irrespective of whether a candidate appears at any examination or otherwise.

EXAMINATION FEES* :

Particulars	For Members	For Non-Members
First attempt fee	Rs.4,000/- *	Rs.6,500/- *
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 of 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.

PATTERN OF EXAMINATION:

- 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
- The examination will be held in Online Mode only
- 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:

- Examination will be conducted on pre-announced dates published on IIBF website. Institute conducts examination on half yearly basis, however periodicity of the examination may be changed depending upon the requirement of banking industry.
- 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:

- 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.
- First Class : 60% or more marks in aggregate and pass in all the subjects in the FIRST PHYSICAL ATTEMPT
- 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 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 I / Card issued by Employer or 2) PAN Card or 3) Driving Licence or 4) Election Voter's I / 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 2018 to July 2018	31st December 2017
For the examinations to be conducted by the Institute for the period August 2018 to January 2019	30th June 2018

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 :

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

SUBJECT 1: INTRODUCTION TO FINANCIAL PLANNING

CHAPTER 1: INDIAN ECONOMIC ENVIRONMENT

Introduction to Economics and Indian economy

- What is economics?
- Objectives of economic policies
- Indian economy today
- Economic growth & national income
- Inflation
- Role of money in inflation , Money Multiplier
- business cycles
- international trade and balance of payment

Economic policies and tools

- monetary policy
- fiscal policy

Economic indicators and value of investment

Media and information sources

- the financial press
- research papers
- company reports
- official sources of data as per economic calendar

CHAPTER 2: OVERVIEW OF INDIAN FINANCIAL MARKETS

Basic concepts

- Money
- Financial assets
- Securities
- Debt securities
- Equity
- Risk
- Primary and secondary markets

The Financial System

- Economy and financial system
- Functions of the financial system
- Facets of Market Malpractices and Asset Bubbles

Types of Financial markets

- The equity market
- The debt market
- The foreign exchange market
- The Money market
- The Derivative market
- Insurance and Mutual Funds

Features of Financial markets

- Primary and secondary markets
- What makes a market tick?
- How securities are bought and sold?
- Investing in securities and financial markets
- Impact of globalization of financial markets

The flow of funds

- Intermediation
- Disintermediation

CHAPTER 3: PARTICIPANTS, INTERMEDIARIES & REGULATORS OF THE INDIAN FINANCIAL SYSTEM: INSTITUTIONAL & NON- INSTITUTIONAL

Participants in the finance industry

- participants and the flow of funds
- Who is an intermediary?
- Intermediaries and financial markets
- role of Intermediaries
- Intermediaries in the Indian Financial System

Types of financial services

- retail financial services
- wholesale financial services
- mutual funds

CHAPTER 4: BASICS OF FINANCIAL PLANNING

Introduction

- What is financial planning?
- The importance of risk profiling
- Pre- and post-retirement planning
- Users of financial planning services
- The role of a financial planner
- Who provides financial planning?
- Increasing professionalism of financial planners
- Remuneration
- You and your client
- You and your dealer

Regulatory controls and practices

- Regulation of the Indian financial system
- Regulatory authorities
- Self-regulatory bodies
- reasonable basis for recommendations
- limited advice
- disclosure requirements
- documentation
- advertising and projections about securities

A brief overview of advisers.

- Liability
- Basic field audits
- Basic licensing review

The consumer life cycle

- stages of the life cycle
- non-traditional life cycle stages
- demographic trends underlying the life cycle
- the changing workforce
- variables that influence financial behaviour over the life cycle
- Stage by stage analysis

The wealth cycle

- accumulation
- preservation
- distribution

CHAPTER 5: THE FINANCIAL PLANNING PROCESS

1. Various views of financial planning
2. The evolution of financial planning as a profession
3. Good practices in financial planning

4. Content of a comprehensive financial plan

Appendix: Preparing financial statements

CHAPTER 6: TOWARDS A FINANCIAL PLAN

Working with clients

- the client introduction
- the financial services guide

Gathering initial information from the client

- data collection

Additional information

- Financial goals
- Assessing risk tolerance
- Analysis of insurance needs
- Analysis of retirement savings
- Analysis of investment preferences
- The conclusion of the first interview

Meeting the client's objectives

- general requirements
- disclosure
- recommendations

Asset allocation

- Selection of investment and insurance products

Implementation

- The written plan
- Your action plan

Ongoing service

CHAPTER 7: RECOMMENDING FINANCIAL PLANNING STRATEGIES TO INVESTORS

1. Financial planning strategies - investing for the long term
2. Asset allocation - the strategic tool
3. Comparison of products

CHAPTER 8: EFFECTIVE COMMUNICATION IN FINANCIAL COUNSELLING

Introduction

Three types of structured communication

- Interviewing
- Counseling
- Advising

Essentials in financial counseling

- Structure
- Rapport
- Recognizing resistance
- Common areas of resistance

Profile of the effective counselor

- Unconditional positive regard
- Accurate empathy
- Genuineness
- Self-awareness

Elements of non-verbal behaviours

- the body
- the voice
- interpreting the meaning of non-verbal behaviours

Attending and listening skills

- Physical attending
- Active listening

- Responding during active listening

Counselor leading responses

The questioning process of a Financial Counseling

SUBJECT 2: RISK ANALYSIS, INSURANCE AND RETIREMENT PLANNING

CHAPTER 1: BASIC CONCEPTS OF INSURANCE AND RISK MANAGEMENT

- The Concept of insurance
- The asset
- The risk
- The Fundamental Principles of Insurance

CHAPTER 2 : INSURANCE ORGANISATION STRUCTURE AND FUNCTIONS

- Background
- Actuary
- Underwriting
- Policy Owner Services
- Claim Administration
- Marketing
- Investment
- Accounting
- Information Systems
- Legal & Compliance
- Distribution Channels
- Agents
- Insurance Brokers
- Insurance Consultants
- Banking outlets
- Direct marketing
- New Product Creation

CHAPTER 3: REGULATIONS AND LEGISLATIONS APPLICABLE TO INSURANCE

- The rationale and scope for insurance legislation
- History of Insurance Regulation in India
- Regulations relating to Insurance:
- The Insurance Act, 1938
- LIC Act, 1956
- Insurance Regulatory and Development Authority Act, 1999
- Consumer Protection Act, 1986
- Ombudsman Scheme (Redressal of Public Grievances Rules, 1998)
- Income-tax Act, 1961

CHAPTER 4: LIFE INSURANCE: ANALYSIS OF LIFE COVER, STRATEGIES AND PRODUCTS

- Life Insurance and general insurance
- Pricing and structure of a life insurance policy
- Mortality and interest
- Expenses and contingencies
- Types of Insurance
- Term insurance
- Whole life insurance
- Endowment insurance
- Annuities
- With and without profit policies
- Distribution of surplus as bonus
- Unit linked policies
- Life Insurance policies – some standard provisions
- Riders

- Health insurance as riders
- Free look provision
- Grace period
- Claim concession
- Lapses, non forfeiture provisions and surrender
- Loans
- Revival. Assignment and nomination
- Suicide clause
- Claims
- Premium calculation – some points and exercises

CHAPTER 5: GENERAL INSURANCE AND ITS PRACTICE IN INDIA

- General insurance
- The concept of Rating
- Important factors in rating
- Pure and market rate
- Risk assessment and rating
- A note on reinsurance
- Probability
- Tariff Advisory Committee

CHAPTER 6: LIFE CYCLE ANALYSIS, RETIREMENT NEEDS AND FACTORS IN PLANNING

CHAPTER 7: RETIREMENT PLANNING PROCESS

CHAPTER 8: EMPLOYEE BENEFITS AND SUPER

ANNUATION CHAPTER 9: PENSION PRODUCTS

CHAPTER 10: REGULATORY FRAMEWORK OF RETIREMENT PLANS [SUBJECT 3:](#)

[INVESTMENT PLANNING, TAX PLANNING AND ESTATE PLANNING](#)

CHAPTER 1: INVESTMENT CONCEPTS, ASSET CLASSES AND INVESTMENT PRODUCTS

Investment concepts

- Investment styles
- Speculation
- Gambling
- Shorting
- Trading
- Hedging
- Diversification
- Immunization
- Arbitrage
- Leveraging
- Margin trading
- Ethical investment

Asset classes

- Financial asset classes
- Physical asset classes
- Financial investment products
- Equity shares
- Preference shares
- Debentures
- Fixed deposits
- Savings bonds
- National savings certificate
- Mutual funds
- Derivatives

Money market products

- Debt instruments - basic concepts
- Indian debt markets
- Central government securities
- Treasury bills
- State government bonds
- Call money markets
- Corporate bonds
- Commercial paper and certificates of deposit
- Ready forward contracts or repos
- Bond market indices and benchmarks
- Secondary markets and trading in government securities
- Regulatory and procedural aspects
- Bond valuation
- The yield curve
- Duration

Securities markets

Depository & Investment process

Fixed income derivatives

CHAPTER 2: INVESTMENT PLANNING, MEASURING AND ANALYSIS OF RETURNS

- Statistical and mathematical tools
- Risk and return
- Portfolio risk
- Portfolio analysis & selection models
- Introduction to efficient market hypothesis

CHAPTER 3: INVESTMENT STRATEGIES AND PORTFOLIO MANAGEMENT

Investment decision making process

- What is investment?
- Measuring return and risk
- The other aspect - Understanding investor's needs
- Stating investment policy
- Investment portfolio management process
- Investment avenues

Introduction to fundamental and technical analysis

- Basic philosophies and underlying assumptions
- Advantages and disadvantages of each methodology
- Concept of intrinsic value
- top down versus bottom up approach to fundamental analysis

Economic analysis

Industry analysis

Company analysis

- analysis of management
- analysis of competitive advantage and competitive strategies of a company
- analysis of company on the key success factors for the industry
- financial analysis

CHAPTER 4: REGULATORY AND PROCEDURAL ASPECTS OF FINANCIAL PRODUCTS AND SERVICES

- Regulation of Derivatives
- Regulation of Foreign Institutional Investors (FIIs)
- Regulation of Collective Investment Schemes
- Grievance Redressal Mechanisms in the capital market
- Regulatory framework

- Corporate Governance
- Market Malpractices and Asset Bubbles

CHAPTER 5: TAXATION ASPECTS OF WEALTH

- Principles of taxation
- Components of tax liability
- Some other principles of taxation
- Taxation of direct investments
- Taxation of pooled (managed) investments
- Self-assessment, returns and payment of income-tax
- Taxation of perquisites and fringe benefits
- Capital gains tax
- Tax avoidance versus tax evasion
- Gearing and debt management
- Borrowing v. Repayment of existing loans
- Case studies using negative gearing
- Other forms of gearing

CHAPTER 6: ESTATE PLANNING PROCESS AND STRATEGIES

- What is a will?
- Administration of an estate
- How else may assets pass?
- Dwelling house
- Tax planning through wills and trusts
- Taxation of terminal benefits
- Regulatory Framework of Estate Planning

IMPORTANT RULES / INFORMATION FOR CANDIDATES

1. ADMIT LETTER OF EXAMINATIONS :

- Admit letter to all eligible candidates will be emailed to the candidates in their email id registered with the Institute, 10 days before the examination date.
- Admit letter of all eligible candidates will be hosted on Institute's website www.iibf.org.in under the menu 'Exam Related', 1 week before the examination date.
- For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following:
 - Membership or registration number as **login id**
 - Edit profile password.**
 - 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.
- Candidates are required to **produce printed copy of admit letter** along with Membership identity card or any other valid photo ID card (Aadhaar card / Employer's card / PAN Card / Driving License / Election voter's card / Passport etc.) at the examination venue.
- In the absence of printed copy of Admit Letter and Photo Identity Card, candidates will be denied permission to write Examination.**

2. Mobile Phones

- 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

- Candidates will be allowed to use battery operated portable calculator in the examination. The calculator can be of any type up to 6 functions, 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.

5. 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,

Kirol 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

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