Indian Institute of Banking & Finance

ISO 21001:2018
CERTIFIED

A premier institute for
Banking and Finance

About IIBF

The Indian Institute of Banking & Finance was established in the year 1928, with the mission to develop professionally qualified and competent BFSI professionals primarily, through a process of education, training and certifications. IIBF is a professional body of Banks, Financial Institutions and their employees in India with more than 11 lakh ordinary members and 650 banks/financial institutions as Institutional members. During its 98 years of service, IIBF has emerged as a premier institute in banking and finance education for those employed as well as seeking employment in the sector, aiming for professional excellence. Since inception, the Institute has educated numerous members and awarded several banking and finance qualifications, viz., JAIIB, CAIIB, Diploma and Certificates in more than 20 specialized areas and helped them to sustain their professionalism through Continuing Professional Development programs.

Visit:
www.iibf.org.in

Mission

To develop professionally qualified and competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/counselling and continuing professional development programs

Vision

To be the premier Institute for developing and nurturing competent professionals in banking and finance field.

Table of Contents

Our Offerings

I. Flagship Courses

The Indian Institute of Banking & Finance has established a suite of flagship certification programmes that serve as industry benchmarks for professional excellence in banking and financial services.

JAIIB

Increment in Salary

1 Increment in salary after qualifying JAIIB Exam for Officer & Clerical Grade in PSBS

CAIIB

Increment in Salary

2 Increments in salary after qualifying CAIIB Exam for Officer & Clerical Grade in PSBS

JAIIB and CAIIB are considered as the flagship courses of IIBF for entry level bankers. These two certificate courses are designed to empower the bankers with the requisite job knowledge in various aspects of banking so that they can discharge their duties more effectively and efficiently.

The flagship courses of the Institute are also recognised in the recent 12th Bipartite Settlement between Indian Banks' Association & Bank employees. The Officers & Clerical employees of banks who are the signatories to the 12th Bipartite Settlement are eligible for 1 increment for passing JAIIB and 2 increments for passing CAIIB offered by IIBF.

As per the policy of the Institute, only those employees who are serving in banks are eligible to enrol for JAIIB & CAIIB examinations. In order to bridge the skill gap among the students aspiring to join banking & finance sector, Diploma in Banking & Finance (DB&F) is offered to students which is similar to JAIIB. When a candidate with DB&F qualification joins the bank he may convert DB&F Certificate into JAIIB through a simple application process and will be eligible to avail the benefits of JAIIB.

DB&F is recognised by IBA as one of the preferred courses for students aspiring to join BFSI Sector. It is observed that more than 70% of candidates who have passed DB & F examination have converted their certificates to JAIIB which indicates the high probability of employability for this course.

1. JAIIB
(Junior Associate of IIBF)

Subjects of Examination

- Indian Economy & Indian Financial System
- Principles & Practices of Banking
- Accounting & Financial Management for Bankers
- Retail Banking & Wealth Management

Fee Structure

- First Attempt: ₹4,000*
- Reattempt: ₹1,300* (* Plus convenience charges and Taxes as applicable)
- Total Attempts: 5

Eligibility

- Ordinary members of the Institute

2. CAIIB
(Certified Associate of IIBF)

Subjects of Examination

Compulsory Papers

- Advanced Bank Management
- Bank Financial Management
- Advance Business & Financial Management
- Banking Regulations and Business Laws

Electives (Choose One)

- Risk Management
- Information Technology & Digital Banking
- Human Resources Management
- Rural Banking
- Central Banking

Fee Structure

- First Attempt: ₹5,000*
- Reattempt: ₹1,300* (* Plus convenience charges and Taxes as applicable)
- Total Attempts: 5

Eligibility

- JAIIB Qualified Members

3. Diploma in Banking & Finance

In view of the huge current as well as future 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-titled" Diploma in Banking & Finance" (DB&F).

Recoginsed by IBA as one of the preferred courses and advised banks to consider DB&F as a desirable qualification for recruitment in officer cadre.

Subjects of Examination

- Indian Economy & Indian Financial System
- Principles & Practices of Banking
- Accounting & Financial Management for Bankers
- Retail Banking & Wealth Management

Fee Structure

- First Attempt: ₹3,500*
- Reattempt: ₹1,300*

(* Plus convenience charges and Taxes as applicable)

Eligibility

- Non-Members of Institute
- Candidates must have passed the 12th standard examination in any discipline or its equivalent or Candidate who have completed BC/BF examination conducted by IIBF

4. Specialist Officers in Bank

The objective is to provide required level of basic knowledge in banking and financial services, banking technology, customer relations and legal aspects to the officers of Banks and FIs who are placed in specialised cadre/s.

Subjects of Examination

- Indian Economy & Indian Financial System
- Principles & Practices of Banking
- Banking Regulations and Business Laws

Fee Structure

- First Attempt: ₹3,000*
- Reattempt: ₹1,300*

(* Plus convenience charges and Taxes as applicable)

Eligibility

- Member and Non-Members of Institute
- Candidates must have passed the 12th standard examination in any discipline or its equivalent or Candidate who have completed BC/BF examination conducted by IIBF
- The officer should be in the Specialised cadre in a Bank/Financial Institute.

II. Capacity Building Courses

In line with the advisory issued by the Reserve Bank of India, banks shall make acquiring of the certificate course mandatory for staff before their posting in the areas of:

- **Treasury Operations**
- **Risk Management**
- **Credit Management**
- **Accounting**
- **Marketing of Third-party Retail Products & Wealth Management.**

Apart from the above, **Foreign Exchange** is one of our prominent capacity building course

IIBF offers a suite of **capacity building certification programmes** mapped to these functional areas, enabling banks and financial institutions to build role-based competencies, ensure regulatory alignment, and enhance operational effectiveness.

Eligibility

- Members and Non-Members of the Institute
- Candidates must have passed the 12th standard examination in any discipline or its equivalent

* Plus Convenience charges and Taxes as applicable.

Examination Fees	Training Fees	Total Fees*	Methodology
Rs. 6,000/- plus GST	NIL	Rs. 6,000/- plus GST	Online examination for 100 marks Virtual Classroom Training of 3 days

1. Certified Credit Professional#

Target Group

- Existing/ Newly posted officers in Credit department
- Persons identified for the Credit department
- People aspiring to become Credit officers in banks

Subject of Examination

- Credit Management

2. Certified Treasury Professional#

Target Group

- Existing/ Newly posted officers in Treasury department
- Persons identified for the Treasury department
- People aspiring to become Treasury officers in banks

Subject of Examination

- Treasury Operations

3. Certified Accounting & Audit Professional#

Target Group

- Employees of banks and financial institutions

Subject of Examination

- Accounting and Audit

4. Certificate Examination in Risk in Financial Services - Level I#

Target Group

- Employees of banks and financial institutions

Subject of Examination

- Risk Management

(Offered in collaboration with CISI)

 # These courses are delivered with a training component, ensuring enhanced learning outcomes and practical readiness for specialised roles. Candidates who do not pass the online examination in their first attempt, need to enroll for the second attempt by paying a nominal fee of Rs.200.

5. Certified Wealth Management Professional

Subject of Examination

- Financial Planning and Tax Planning
- Investment Planning, Asset Management and Regulatory Environment
- Risk Management & Insurance, Retirement & Estate Planning

The candidates, who have successfully passed the three certificate examinations, will have to undergo 3 days of training (virtual or physical) on the subject "Development of Financial Plan".

(* Plus convenience charges and Taxes as applicable)

Particulars	For Members	For Non-Members
First Attempt Fee	**Rs. 4,000/-***	**Rs. 6,500/-***
Subsequent Attempt Fee	**Rs. 2,000/-***	**Rs. 2,000/-***

6. Certificate Course In Foreign Exchange Operations

This certificate is only open for employees working with Authorized Dealer (AD) Member Banks of FEDAI.

Subjects of Examination

- Foreign Exchange Operations

Examination Fees

- ₹1,100/-
  (* Plus convenience charges and Taxes as applicable)

III. Blended Courses

1. Banking Compliance Professional

Target Group

- Persons working in the compliance department in banks and/ or persons identified for working in such departments.
- The Institute of Company Secretaries of India (ICSI) members, who are desirous of working in banks in the compliance area.

Eligibility

- Members and Non-Members of the Institute
- Members of ICSI

Subjects of Examination

- Compliance in Banks

* Plus Convenience charges and Taxes as applicable.

Examination Fees	Training Fees	Total Fees*
Rs. 6,000/- plus GST	NIL	Rs. 6,000/- plus GST

 # Candidates who do not pass the online examination in their first attempt, need to enroll for the second attempt by paying a nominal fee of Rs.200

 # If a candidate fails in the virtual classroom training, he/she can enroll for the second attempt by paying a fee of Rs. 1,000/- plus GST.

2. Certified Information Technology Audit Professional (CITAP)

Certified Information Technology Audit Professional (CITAP) is a reimagined version of the DISA certification by IIBF, designed to align with global IT audit standards.

To acquire CITAP qualification candidates must complete the following three examinations within a period of two years*

- **Certificate Exam in IT Security**
- **Certificate Exam in Prevention of Cyber Crimes & Fraud Management**
- **Certified Information System Banker**

Candidates must register individually for the above three examinations which are conducted in Remote Proctored mode

Pass Required Examinations
Candidates must successfully pass all the three prescribed certificate examinations.

Register for CITAP
After passing all three examinations, candidates are required to register for CITAP by paying **₹1,000 + applicable taxes (For both Members & Non-Members)**

(Only after CITAP registration will candidates become eligible for the training program)

Complete Training Within 6 Months
Candidates must complete the CITAP training within 6 months from the date of passing all three certificate examinations.

Training Schedule Announcement
Training dates will be announced on the IIBF website. Candidates who have already registered for CITAP can then apply for the training program.

Register for CITAP Training
Candidates need to pay **₹4,500 + applicable taxes (Training Fees)** to enroll for the CITAP training program.

Training Outcome

If Candidate Passes
Candidate successfully completes CITAP training.

If Candidate Fails / Remains Absent
Candidate can register for a **second attempt** by paying ₹1,000 + applicable taxes

Second Attempt Outcome

If Candidate Passes
Training completed successfully.

If Candidate Fails / Remains Absent
Candidate must re-register afresh for CITAP training by paying ₹4,500 + applicable taxes

**The time-period of two years will start from the examination date of the first application for any of the above-mentioned examinations.*

IV. Diploma Courses

1. Diploma in Treasury, Investment & Risk Management

Eligibility

- Members and Non-Members of the Institute
- Graduate in any discipline

Subjects of Examination

- Treasury and Investment Management
- Risk Management

Fees*

Members: ₹5,000

Non-Members: ₹7,500

And for Subsequent Attempts: ₹2,000

(* Plus convenience charges and Taxes as applicable)

2. Diploma in International Banking & Finance

Eligibility

- Members and Non-Members of the Institute
- Graduate in any discipline

Subjects of Examination

- International Banking Operations
- International Banking - Legal & Regulatory Aspects
- International Corporate Finance

Fees*

Members: ₹4,000

Non-Members: ₹6,500

And for Subsequent Attempts: ₹2000

(* Plus convenience charges and Taxes as applicable)

V. Certificate Courses

IIBF offers a wide range of specialised certificate courses designed to build expertise in specific functional areas of banking and finance. They are ideal for professionals and students seeking targeted skill enhancement and quick upskilling aligned with industry needs.

The Certificate Courses are categorised on the basis of Mode of Examination

Eligibility

- Members and Non-Members of the Institute
- Candidates must have passed the 12th standard examination in any discipline or its equivalent

* Plus Convenience charges and Taxes as applicable.

Particulars	For Members	For Non-Members
First Attempt Fee	Rs. 1,100/-*	Rs. 1,600/-*
Subsequent Attempt Fee	Rs. 1,100/-*	Rs. 1,600/-*

Category A
Remote Proctored

Sr. No	Certificate Name
1.	**Certificate Examination in Basics of Microfinance: Foundation Course** *Focuses on MFI operations, product delivery, and technical/behavioral skills for frontline staff*
2.	**Emerging Technologies** *Equips banking professionals and students with insights into Data Analytics, Big Data, and Blockchain to drive innovation and stay ahead in the evolving financial landscape.*
3.	**Certificate Examination in Anti-Money Laundering & Know Your Customer** *Equips professionals and aspirants with comprehensive knowledge of Know Your Customer (KYC) guidelines and Anti-Money Laundering (AML) standards issued by RBI, Indian Banks' Association (IBA), and international bodies to ensure robust regulatory compliance.*

4. **Certified Information System Banker**

Designed for Information Systems professionals and aspirants; a mandatory certification for obtaining the Certified Information Technology Audit Professional (CITAP) qualification.

5. **Certificate Examination in International Trade Finance**

Develops core competencies in domestic and international trade finance under RBI, World Trade Organization (WTO), and Uniform Customs and Practice for Documentary Credits (UCPDC) 600 guidelines for banking professionals, corporate practitioners, and aspirants.

6. **Certificate Examination in Customer Service in Banks**

Develops essential soft skills, Client Relationship Management (CRM) strategies, and digital service expertise for professionals and aspirants to deliver superior customer experiences in the evolving Banking, Financial Services and Insurance (BFSI) ecosystem.

7. **Strategic Management & Innovations in Banking**

Provides cutting-edge insights into strategic management and innovation, empowering professionals and aspirants to navigate technological shifts and drive growth in the evolving BFSI sector.

8. **Certificate Examination In Prevention Of Cyber Crimes And Fraud Management**

A mandatory building block for the prestigious Certified Information Technology Audit Professional (CITAP) qualification providing professionals and aspirants with the expertise to detect, mitigate, and prevent global cyber threats in the banking ecosystem.

9. **Certificate Course on MSME**

The candidates who complete the Micro, Small and Medium Enterprise (MSME) examination will be eligible to be certified as Certified Credit Counselors (CCC). Such of those candidates who are recommended by Small Industries Bank of India (SIDBI) will be issued a joint certificate by Indian Institute of Banking and Finance (IIBF) and SIDBI.

10. **Certificate Examination in IT Security**

One of the three mandatory certifications for the Certified Information Technology Audit Professional (CITAP) qualification; delivers essential training in IT security implementation and regulatory standards based on the Gopalakrishnan Committee Report.

11. **Certificate Course in Digital Banking**

Provides a comprehensive foundation in digital products including Cards, ATMs, Mobile Banking, and Point of Sale (PoS) to enhance customer service and guidance for professionals and aspirants.

12. **Certificate Course on Resolution of Stressed Assets with Special Emphasis on Insolvency and Bankruptcy Code,2016 for Bankers**

Developed in partnership with Insolvency and Bankruptcy Board of India (IBBI); equips professionals and aspirants with the expertise to navigate Insolvency and Bankruptcy Code (IBC) 2016 and manage the time-bound resolution of stressed assets.

Category B
Centre-Based

Sr. No	Certificate Name

1. **Certificate Examination in Foreign Exchange Facilities for Individuals**

Equips professionals and aspirants with essential knowledge of Foreign Exchange Management Act (FEMA) provisions and individual foreign exchange facilities to ensure compliant branch-level operations.

2. **Certificate Course For Non-Banking Financial Companies**

Provides a deep understanding of Micro Finance Institution(MFI) and Self-Help Group (SHG) operations through theory and case studies, supporting RBI's mission for financial inclusion and literacy in the Small and Medium Enterprise (SME) sector.

3. **Certificate Examination in Microfinance**

Explores the specialized credit needs of the Non-Banking Financial Company (NBFC) sector, including Micro, Small and Medium Enterprise (MSME) financing and infrastructure loans, to drive inclusive growth across niche markets.

4. **Certificate Examination For Small Finance Banks**

Co-branded by Indian Institute of Banking and Finance (IIBF) and Small Industries Bank of India (SIDBI); provides specialized competencies for current staff and prospective recruits to excel in the unique Small Finance Bank ecosystem.

5. **Certificate Course in Ethics in Banking**

Instills essential ethical principles and corporate governance practices to ensure long-term stability, sustainability, and public trust in the banking sector.

6.	**Certificate in Urban Cooperative Banking** *Builds professional competence and enhance decision making skills in cooperative banks.*
7.	**Certificate in Operational Risk Management** *Equips professionals and aspirants with the expertise to identify, assess, and mitigate operational, technological, and compliance risks to ensure institutional resilience in a digital banking landscape.*

Category C
Self-Paced E-Learning

* Plus Convenience charges and Taxes as applicable.

Sr. No	Certificate Name	Member Fees*	Non-Member Fees*
1.	**Climate Risk & Sustainable Finance (Foundation)** *Developed in collaboration with the International Finance Corporation (IFC) (World Bank Group); provides a foundational introduction to climate change risks and the strategic transition towards green financing.*	1,100	1,600
2.	**Climate Risk & Sustainable Finance (Advanced)** *Developed in collaboration with the International Finance Corporation (IFC) (World Bank Group), this advanced certification focuses on climate risk management and disclosures; requires prior completion of the foundation level.*	1,100	1,600
3.	**Certificate Course in Project Finance (Foundation)** *Equips professionals and aspirants with a foundational understanding of financing large-scale infrastructure and industrial projects, including Public-Private Partnerships (PPPs).*	1,200	1,700
4.	**Certificate Course in Ethics in Banking** *Instills essential ethical principles and corporate governance practices to ensure long-term stability, sustainability, and public trust in the banking sector.*	1,200	1,700
5.	**Certificate Course in Digital Banking** *Provides a comprehensive foundation in digital products including Cards, ATMs, Mobile Banking, and PoS to enhance customer service and guidance for professionals and aspirants.*	1,100	1,600

6.	**Certificate Course in Project Finance (Advanced)** *Designed to strengthen the financial, risk assessment, and structuring capabilities of banking professionals involved in funding largescale infrastructure and capital-intensive projects.*	**1,200**	**1,700**
7.	**Artificial Intelligence & Machine Learning for Bankers** *Designed to provide banking professionals with an understanding of how AI and ML are transforming important banking activities like customer service, risk management, security, and operational efficiency.*	**1,200**	**1,700**
8.	**Soft Skills & Workplace Etiquette** *Designed to equip banking professionals with essential skills in professional conduct, communication, customer interaction, and workplace etiquette*	**1,200**	**1,700**
9.	**Green & Resilient Building Financing** *Designed to equip banking professionals with the knowledge, tools, and frameworks required to assess and finance environmentally sustainable and climate-resilient building projects*	**1,200**	**1,700**

VI. Path to Professional Banker

IIBF offers a gold level aspirational qualification, “Professional Banker” to meet the twin objectives of bridging the skill gaps and having a system of continuous professional development among the Banking fraternity.

This Professional Banker qualification aims to create a pool of professionals in specialized and interlinked verticals to meet emerging challenges in banking domain.

The candidates who have five years’ experience in financial service can select any track amongst the 5 specialised fields viz. Credit, Treasury, Accounting & Audit, Information Technology & International Banking to apply for Professional Banker qualification.

1 PRE-REQUISITE

- CAIIB
- 5 Years Experience

Basic Knowledge Of Banking

2 COMPULSORY SUBJECTS

- Ethics In Banking
- Strategic Management & Innovations In Banking

Foundation In Growth & Corporate Governance

3 CHOOSE THE TRACK

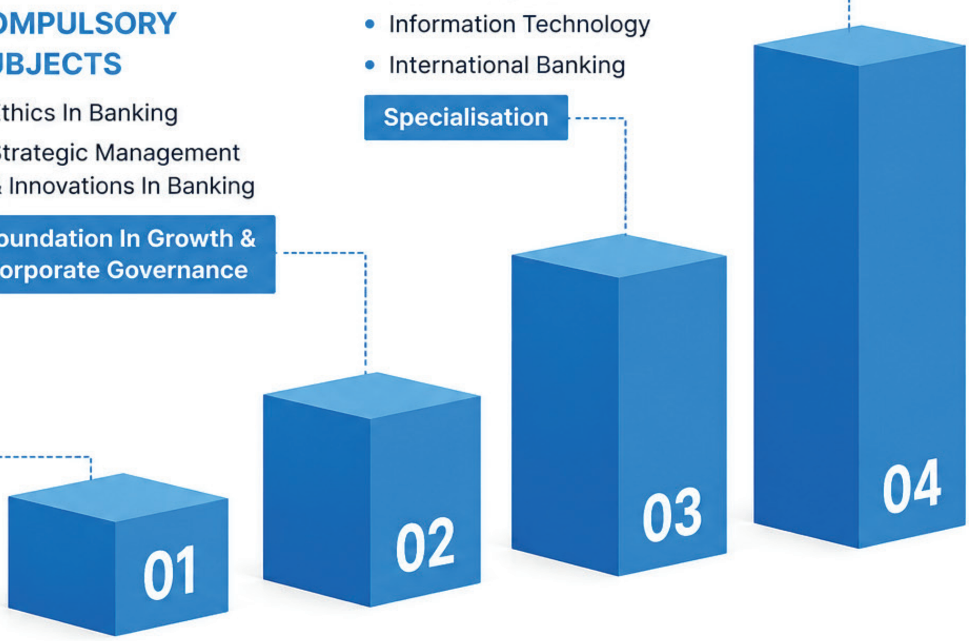
- Credit
- Treasury
- Accounting & Audit
- Information Technology
- International Banking

Specialisation

4 COMPLETION

- Apply For Professional Banker

Pinnacle



VII. Customised Courses for Banks

Bank	Courses
Can Fin Homes Ltd (Sponsor : CANARA BANK) HOME LOANS + DEPOSITS Translating Dreams into Reality	Certificate On Aml/Kyc And Compliance In Banks & Nbfcs
केनरा बैंक Canara Bank	Certificate In Cash & Currency Chest Management Certificate On Aml/Kyc & Compliance In Banks
सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India	Certificate Examination On Auditing
इंडियन बैंक Indian Bank	Certificate Exam On Aml-Kyc & Compliance (Advanced) Certificate Exam On Aml-Kyc & Compliance (Basic) Certificate Exam On Aml-Kyc & Compliance (Intermediate)
इंडियन ओवरसीज़ बैंक Indian Overseas Bank	Certificate On Compliance Certificate Exam On Msme

Customised Courses for Banks

Karur Vysya Bank — Smart way to bank

- Certificate In Credit Management (Basic)
- Certificate In Credit Management (Advanced)
- Certificate In Cyber Security (Basic)
- Certificate In Cyber Security (Advanced)
- Certificate In Risk Management (Basic)
- Certificate In Risk Management (Advanced)
- Certificate In Compliance (Basic)
- Certificate In Compliance (Advanced)

Punjab & Sind Bank (A Govt. of India Undertaking)

- Certificate Course On Customer Service In Banks
- Certificate Exam On Aml-Kyc & Compliance

SBI

- Aml-Kyc & Risk Management For Banks
- Certificate In Compliance And Risk Management

यूको बैंक UCO BANK

- Certificate Exam On Kyc-Aml & Compliance

VIII. Advanced Management Programme (AMP)

in collaboration with IIM Calcutta

Advanced Management Programme in Banking & Finance, in Collaboration with IIM Calcutta, is a prestigious management course conducted by IIBF for working Officers and Executives from the Banking / Financial Sector.

Programme Highlights

- Weekend Online sessions (Live sessions)
- Immersion programmes at IIM,Calcutta (5-day) and IIBF, Mumbai (5 -day)
- Module -based learning (20 Modules)
- Evaluation has Online exams, Assignments and Project Work under guidance of mentor.

Pedagogy

- Virtual classroom lectures (Live sessions)
- Interactive and peer learning
- Group presentations
- Assignments
- Project report under the guidance of mentor.

Target Participants

Officers who possess a graduate or higher qualifications, working in supervisory capacity in banks, preferably at middle/senior management levels in banks.

Duration

- 275 hours (10 Months)

Certification

Advanced Management Programme Certification jointly recognized with IIM Calcutta.

IX. Fundamentals of Retail Banking

120 Hours with 4 Credits Skill Enhancement Course recognised by National Council for Vocational Education and Training (NCVET) [Ministry of Skill Development and Entrepreneurship, Government of India]

Eligibility

- Passed 12th grade and 1.5 Years of experience in BFSI sector (OR)
- Pursuing Graduation in any discipline (OR)
- Completed Graduation in any discipline (OR)
- Pursuing Post Graduation in any discipline

Course Duration (120 Hours Total)

- **48 Hours:**
  LMS-based Theoretical Learning
- **72 Hours:**
  Live Virtual Training (12 Days)

Course Fees

Initial Enrolment/ Registration	**Rs. 3000**	Includes access to LMS. 72 hours of virtual training by Industry Experts 1st attempt Examination fees.
Re-registration for Training *(for those who did not attend requisite number of training hours in initial registration cycle)*	**Rs. 1400**	Access to LMS. 72 hours of virtual training *Note:* • *Candidate need not to pay examination fees for appearing for the examination upon successful completion of training.* • *The chance to re-register for training will be available only for the immediate next cycle.*
Re-registration for examination *(for those who attended requisite number of training hours but did not appear for the exam or did not pass the exam)*	**Rs. 500**	Examination fees *Note:* • *No access to LMS* • *No 72 hours of virtual training as they already have attended training earlier* • *The chance to re-register for examination will be available for the immediate next five cycles.*

X. Certified BFSI Professional Course

The course is designed to help young aspirants to propel towards a successful career in BFSI sector. This is a first-of-its-kind initiative, offered jointly by three prestigious institutes in the financial domain viz NISM, IIBF & NIA.

Eligibility

- Graduate
- Pursuing graduation from a Government or UGC recognised college/ University

Course Fees

	Retail Candidate (Rs.) excluding GST	When to be paid	Access to be given
Total Fee	**10,150**	-	-
1st Instalment	**6090**	At the time of registration	Candidate will get access to Semester 1 & 2
2nd Instalment	**4060**	After completion of Semester 2	Candidate will get access to Semester 3 and examination

If any candidate does not clear the exam, he/she can re-attempt after paying an examination fee of Rs. 1500+GST

Course Outline

Duration of the program is 187 hours of intensive e-Learning module spread over 3 semesters. Each semester will be of 2 months' duration.

Curriculum for each semester will cover topics from all three sectors,- Banking & Finance, Securities Markets and Insurance.

Candidate will have access to the course material for a period of 9 months from the date of registration.

Candidates not completing the course within 9 months will have to pay the registration fee again and re-enrol for the course.

XI. Sole Certifying Body - IIBF

The Indian Institute of Banking & Finance (IIBF) acts as the Sole Certifying Body for critical roles in financial inclusion and recovery ecosystem as mandated by regulators and industry stakeholders. These certifications ensure standardized competency, regulatory compliance, and professional integrity across the banking system.

1 Business Correspondents / Business Facilitators (BC/BF) Certification

Objective

This course is aimed at providing the knowledge inputs and skills set to BCs/BFs. The structure of the courses are, therefore to provide basic knowledge in banking operations and help the BCs/BFs in developing an overall understanding of the subject.

Regulatory Background

- Certification mandated as per **Reserve Bank of India (RBI)** guidelines.
- IIBF designated as the **sole certifying authority** for BC/BF personnel across banks.

Distinct Certifications

- **Basic certification:** This certification is to be undertaken by the BC Agents who handle only basic transactions like payment transactions, cash-in cash-out, remittances, etc.
- **Advanced certification:** This certification is to be undertaken by BC Agents who will be acting as full-fledged BC's covering all the activities as prescribed by the regulator.

Certification Process

For obtaining the certificate, a candidate should:

- Register with the training Institute and undergo 28 hours of training for the Basic Certification and 42 hours of training for the Advanced certification, as the case may be;
- After successful completion of the training, apply for the Basic/Advanced certification Examination of the Institute;
- Appear and pass the Examination;

Sr. No.	Model of Certification	Examination Fees#			
		Basic*		Advanced*	
		First	Next	First	Next
1	**Model I: Hybrid Model** Logistic arrangements made by bank & IIBF to offer internet- based test engine.	250.00	250.00	350.00	350.00
2	**Model II: Bulk Model** Banks do bulk registration of BCs & all other arrangements to be done by IIBF.	400.00	300.00	800.00	400.00
3	**Model III: Regular Model** Candidates can directly register for the examination.	400.00	300.00	800.00	400.00

(* Plus convenience charges and Taxes as applicable)

2 Debt Recovery Agent (DRA) Certification

Objective: *This course aims*

- To improve functional knowledge in the areas of banking products, policies, processes, and procedures
- To develop competence and soft skills for collection through fair practices.

Regulatory Background

- Mandatory certification under **RBI Fair Practices Code**
- IIBF designated as **Sole Certifying Body** for DRA certification.

For Whom

- Direct Selling Agent/ Direct Marketing Agent/ Debt Recovery Agent/ Debt Recovery Telecaller or any other agent, by whatever name call, who is engaged directly or indirectly either for remuneration or for commission in connection with recovery of debt of banks or enforcement of securities in banks.
- Any individual who would like to make a career as a Debt Recovery Agent for a bank.

Eligibility

- Qualification of the candidate: The candidate shall possess the minimum qualification of SSC passed or above.
- Age: Candidate must have completed 18 years of age on the date of application for training
- Training:
  a. 10th Std. Passed and up to graduation - 100 hours
  b. Graduation & above - 50 hours
- Employees of BPO/ Call Centres with educational qualification of graduation and above need to undergo only 50 hours of training as per training schedule provided to Banks/ Accredited Institutes.

Mode of Learning

- Training through accredited institutes
- Classroom / Online Training
- Certification Examination

Fee Structure

- First attempt: Rs 1,200/-*
- Subsequent each attempt: Rs 1,200/-*

(* Plus convenience charges and Taxes as applicable)

XII. E-Learning for All

Any individual irrespective of his/her Membership status or Exam Registration status can access the rich E-Learning Modules developed by IIBF on various contemporary topics of Banking & Finance.

List of Certifications/Courses for which e-Learning facilities are available

- Once registered, the candidate shall receive the E-Learning Login ID & Password within 1 to 2 days' time. In case of non-receipt within the said timeline, kindly email to **elearning@iibf.org.in** mentioning your membership number/ registration number and subject name

- The validity of the login credentials will be **60 days** for the 'Climate Risk and Sustainable Finance (Foundation & Advanced)' course and **90 days** for rest all other courses from the date of initial access granted to the E-Learning Course/s.

- Registration for e-learning is available throughout the year and examination registration is not mandatory for the same.

COURSES / CERTIFICATIONS
JAIIB (All Subjects)
CAIIB (All Subjects)
CERTIFIED CREDIT PROFESSIONAL
CERTIFICATE EXAMINATION IN IT SECURITY
CERTIFICATE IN INTERNATIONAL TRADE FINANCE
CERTIFICATE EXAMINATION IN AML/KYC
MSME FINANCE FOR BANKERS
CERTIFICATE EXAMINATION IN PREVENTION OF CYBER CRIMES AND FRAUD MANAGEMENT
INTERNATIONAL BANKING OPERATIONS
INTERNATIONAL CORPORATE FINANCE
INTERNATIONAL BANKING LEGAL & REGULATORY ASPECTS
TREASURY MANAGEMENT
RISK MANAGEMENT

XIII. Training Needs of Banks & Financial Institution

In today's rapidly evolving banking landscape, continuous training and skill development are essential for building a future-ready workforce. Effective learning initiatives enhance productivity, improve customer service, strengthen compliance culture, and support organizational growth.

Banks today require professionals equipped with domain expertise, digital capabilities, regulatory awareness, and customer-centric skills to meet emerging industry challenges.

Why Training Matters in Banking

- Enhances employee productivity & proficiency
- Enhances customer service
- Strengthens compliance & risk awareness
- Enhances mitigation of opertaional risk
- Supports digital transformation
- Builds future-ready banking professionals

A. Business Verticals and Training Programmes

CREDIT

- Balance Sheet & Ratio Analysis
- NPA Management
- Program for Law Officers
- Program on Basic Credit Analysis
- Program on Recovery Management
- Program on Documentation and Charge Creation
- Program on Credit Monitoring & Recovery
- Program on Resolution of Stressed Assets through IBC Code
- Program on Credit Appraisal with thrust on Corporate Credit
- Credit Appraisal for Beginners
- Program on Fundamentals of Credit Analysis
- Program on Advanced Corporate Lending
- Program on Trade Finance (LCs, Guarantees, DPGs, SBLCs and Trade Credits – Both domestic & foreign)
- Comprehensive Credit Management Program for Public/Pvt. Sector banks/FIs
- Capacity Building Program for Certified Credit Professionals

AGRICULTURE

- Program on Priority Sector Lending with focus on financing Agriculture
- Program on Financing Agriculture & Allied Activities
- Orientation Program on Agricultural Finance
- Financing Agriculture and Farm Credit Management

MSME

- Program on MSME Lending & Restructuring
- Program on MSME Lending for RRBs, SFBs, Co-op Banks
- Workshop on Appraisal & Restructuring of MSME Advances.
- Marketing of MSME Products for the Branch Heads

AUDIT & COMPLIANCE

- Program For Internal Auditors
- Program. on KYC/AML and CFT
- Program on Statutory Audit – Preparation & Precautions
- Program on Banking Compliance
- Capacity Building Programs for Accounts & Audit Professionals
- Blended Programs for Certified Banking Compliance Professionals

ETHICS & CORPORATE GOVERNANCE

- Program on Governance, Challenges and Way -forward for UCBs
- Program on Ethics and Protection of Women from Sexual Harassment at Work Place

IT & CYBER SECURITY AND DIGITAL BANKING

- IT & Cyber Security
- IT Security and Prevention of Cyber Crimes
- Program on Digital Marketing & Big Data Analytics in CRM
- Digital Transformation, Emerging Technologies and use of Data Analytics in Banking & Finance
- Program on Cyber Security & Fraud Prevention

FOREX & INTERNATIONAL TRADE

- Program on Foreign Exchange Operations
- International Trade Finance
- Program on Export Credit Management
- FEMA Regulations and Compliances in Export, Imports & Current Account Transactions

LEADERSHIP & SOFT SKILLS

- Executive Development Program for Women officers
- Program on Leadership & Development of Soft Skills for Branch Managers
- Blended Programs for Certified Bank Trainers.
- Program on Personal Effectiveness for the bank officers.

TREASURY MANAGEMENT RISK MANAGEMENT

- Program on Risk Management in Banks
- Program on Asset Liability Management
- Risk Management in Banks with special emphasis on Credit Risk.
- Program on Management of Operational Risk in Banks/FIs.
- Capacity Building Programs on Risk in Financial Services.
- Program for Certified Treasury Professionals

PREVENTIVE VIGILANCE & FRAUD MGMT.

- Program on Preventive Vigilance & Fraud Management
- Program on Trade Based Money Laundering & Prevention of Frauds in International Trade.
- Program on Discipline Mgmt Investigation & Disciplinary Action Procedures in Banks

B. Program Overview

Program Duration

- The Program can be offered as 18 -30 Hrs Program

Training & Hands On Session

- 10.00 a.m. to 5.00 p.m.

Case Studies & Simulation Exercises

- Real life Cases & Modelling Exercises

Batch Size

- 30-35 In Physical Mode
- Up to 110 in Virtual Mode
- Up to 500 for Webinars

Training Cost

- Depends on the Type of Program & No.of participants

Program Faculty

- Experts & Practitioners from the Banking & Finance Industry
- Academicians from leading B-Schools

Program Type

- Customised to the requirement of the Bank / Financial Institution.

Pre-Program Preparation

- Curriculum development
- Customised Content Curation
- Preparatory Pack for the Participants

Evaluation Method

- Poll Questions
- Assessment & Evaluation
- Progress Report
- Certification

Program Collaterals

- ELearning for 10 days before the Training Sessions.
- Trainer's Slides
- Reading Material

International Collaborations

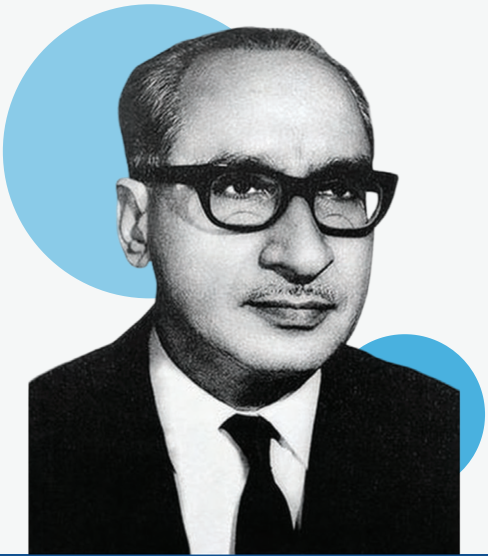
- Chartered Banker Institute, UK
- Chartered Institute of Securities & Investment (CISI), UK
- International Finance Corporation (IFC), USA
- Financial Planning Standards Board, India
- Global Association of Risk Professionals (GARP), USA
- United Nations Environment Programme Finance Initiative

National Collaborations

- Indira Gandhi National Open University, New Delhi
- Fixed Income Money Market and Derivatives Association of India, Mumbai
- Foreign Exchange Dealer's Association of India (FEDAI), Mumbai
- Insolvency and Bankruptcy Board of India (IBBI), New Delhi
- The Institute of Company Secretaries of India (ICSI), New Delhi
- Indian Institute of Management, Mumbai
- Indian Institute of Management Calcutta (IIMC)
- SWAYAM Plus
- National Forensic Sciences University, Gandhinagar
- International Financial Services Centres Authority, Gandhinagar

Memorial **Lectures**

R.K. Talwar Memorial Lecture



In memory of Late Shri Raj Kumar Talwar, youngest Chairman of SBI during 1969-76. He played a significant role in the development and shaping of the State Bank of India. He was also one of the Governing Council members of the Institute.

Sir Purushottamdas Thakurdas Memorial Lecture

In memory of Sir P.T., a founding member who also served in the council of the Institute. He was considered to be both a driving force and a restraining influence in the Board of the Reserve Bank of India.

*In addition, the **Institute** also conducts **webinars** on various contemporary topics periodically for the benefit of the professionals in the **BFSI sector.***

Research

Micro Research
An essay competition presenting the original ideas, thoughts and best practices.

Macro Research
By research scholars in identified areas.

Diamond Jubilee and CH Bhabha Banking Overseas Research Fellowship
Research study on the latest developments in the field of banking and finance.

Research Fellowship in Banking Technology (Joint initiative of IIBF & IDRBT)
Technically and economically feasible technology research projects.

Strategic Report
Provide insights about contemporary global/domestic events.

Publications

- IIBF Vision (Monthly Newsletter)
- Bank Quest (Quarterly Journal)
- Yearbook (Compendium of Regulatory Guidelines)

Institutional Membership

Global Banking Education Standards Board (GBESTB)

European Banking & Financial Services Training Association (EBTN)

Asian-Pacific Association of Banking Institutes (APABI)

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 Kohinoor City, Commercial-II, Tower-1, 2nd Floor, Kirol Road, Kurla (West), Mumbai - 400 070

08069260700

FOR TRAINING/ CONTACT CLASSES

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

08069260710

training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES

South Zone

Indian Institute of Banking & Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp. Hotel Ambica Empire, Vadapalani, Chennai – 600 026

044-24722990/24727961

iibfsz@iibf.org.in

North Zone

Indian Institute of Banking & Finance C-5/30, Safdarjung Development Area (SDA), Near SDA Local Shopping Complex, Outer Ring Road, Opp IIT Delhi, New Delhi – 110 016

011-2653 2194 / 2191

iibfnz@iibf.org.in

East Zone

Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata – 700020

033-46032850

iibfez@iibf.org.in

West Zone

Indian Institute of Banking & Finance 193-F, Maker Towers, 19th Floor, Cuffe Parade, Mumbai – 400 005

022-69437301 / 02

iibfwz@iibf.org.in

PDC Guwahati

Indian Institute of Banking & Finance 3rd Floor, Reni Sati Sadan, Motilal Nehru Road, Pan Bazaar, Guwahati, Assam – 781 001

7003787006

je.pdcgau1@iibf.org.in

PDC Lucknow

Indian Institute of Banking & Finance A-301, 3rd Floor, Tower A, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar, Lucknow – 226010 (U.P.)

8077847373

pdclko@iibf.org.in

PDC Bengaluru

Indian Institute of Banking & Finance 5th Floor, Survey Number 3/2, Hosur Main Road, Bommanahalli, Bengaluru, Karnataka – 560068

9490676330

pdcblr@iibf.org.in

FOR CORPORATE AND INSTITUTIONAL TIE-UPS CONTACT

Indian Institute of Banking & Finance Kohinoor City, Commercial-II, Tower-1, 2nd Floor, Kirol Road, Kurla (West), Mumbai - 400 070

cd@iibf.org.in

CORPORATE OFFICE

Indian Institute of Banking & Finance Kohinoor City, Commercial-II, Tower-1, 2nd Floor, Kirol Road, Kurla (West), Mumbai - 400 070

08069260710

Indian
Institute Of
Banking & Finance
ISO 21001:2018

Facebook

LinkedIn

YouTube

Website

+91 80692 60710 | care@iibf.org.in | www.iibf.org.in

SKILLING INDIA FOR A FINANCIALLY EMPOWERED TOMORROW