Fundamentals of Retail Banking

National Council for Vocational Education and Training (NCVET) recognised Skill Course

Level 4.5
4 Credit Course (120 Hours)

Rules & Syllabus 2025

1. INTRODUCTION

The National Education Policy (NEP) 2020 has introduced essential reforms in the Indian education system, particularly emphasizing skill-based learning for undergraduate students and post graduate students. To align with this requirement, the Indian Institute of Banking & Finance has developed a specialized course titled as '*Fundamentals of Retail Banking*'. This course not only adheres to NEP requirements but also aims at enhancing the employability of the UG/PG students in the Banking, Financial Services, and Insurance (BFSI) sectors.

The course "*Fundamentals of Retail Banking*" aims to equip learners with the essential skills required for various roles in banks and financial institutions. Aligned with the National Credit Framework (NCrF) at level 4.5, this course offers 4 credits to the students. It also adheres to the National Skill Qualification Framework (NSQF), ensuring that the curriculum meets recognized standards for skill development. This demonstrates the Institute's commitment to preparing the future workforce with modern retail banking skills and knowledge.

2. OBJECTIVE

The primary objective of this course is to equip learners with the requisite skills and knowledge necessary for proficient performance in various job roles within the retail banking sector which includes positions such as Relationship Managers, Customer Service Executives, Front Desk Managers, Retail Banking Loan Officers, Retail Banking Product Managers, Credit Officers, Credit Appraising Officers, and Customer Service Assistants, among others. By the end of the course, participants will be prepared to effectively engage with clients and manage relationships within banks and financial institutions, thereby enhancing their operational competencies in the retail banking landscape.

3. ELIGIBILITY

1. Passed 12th grade and 1.5 Years of experience in BFSI sector,

Or,

2. Pursuing Graduation in any discipline,

Or,

3. Completed Graduation in any discipline,

Or,

4. Pursuing Post Graduation in any discipline.

4. SYLLABUS

The "*Fundamentals of Retail Banking*" qualification is designed to equip learners/learners with a comprehensive understanding of the dynamic field of retail banking. With modules dedicated to regulatory frameworks, compliance, credit management, and customer relationship management, this certification emphasizes both technical knowledge and essential soft skills. The syllabus has been divided into seven modules, details of the same is given below:

MODULE A: INTRODUCTION
Definition, and scope of Retail Banking, Evolution of Retail Banking, Role of Retail Banking in Indian Economy, Importance of Retail Banking in Bank operations, Distinction between Retail and Corporate/Wholesale Banking, Institutions engaged in Retail Banking. (Banks/NBFCs/FinTech etc.). Regulatory guidelines for classification of Retail Banking Products.

MODULE B: RETAIL PRODUCTS
- **Retail Products Overview** - On-Boarding of Customer -Customer requirements, Account Opening and Nominations, KYC guidelines, Video KYC, Digital Onboarding, e-sign workflow, Aadhar Stack Integration, Products development process (Product-specific, customer-specific personalization/hyper-personalization), Liabilities and Assets Products, Applicability of CRR/SLR.
- **Description of Liability products** - Savings Account (including salary accounts, pensioner accounts etc.), Financial Inclusion- BSBDA, Current Account (including RERA, Escrow A/c), Regulatory guidelines on Current Accounts, MCA (Spice platform), Demand and Time Deposits, Fixed Deposit and Recurring Deposit schemes, Capital Gain Account (Capital Gain Account Scheme 1988), Advantages of Bank Deposits, Other liability products, Senior citizen account, 3-in-1 Pension Account, Corporate Salary account, NRI account (NRE, NRO, FCNR, SNRR, RFC).
- **Credit Management of Retail Banking Products** - Principles of lending, Types of loans – Term Loans and Demand Loans, Secured and Unsecured Loans, Processing of Retail Loans, Origination of application, Processing of loans-credit appraisal, Credit scoring (CIBIL & Experian) & Approval process for retail loans, Environmental Impact Assessment in Loan Appraisal, Valuation of Property, Role of due diligence agencies (Property Valuation, Legal Search Report, KYC etc.) Creation of charge – Pledge, Lien, Mortgage, Hypothecation, Assignment, Documentation and Disbursement of loans, Legal Clearance of the property and flow of title, End-to-end digitalization of loan processing, STP Loan processing and digital decision engines, Role of Processing Centres, Risk Management for Retail Loans, Concept of LTV, Priority sector guidelines for Retail Loans.
- **Salient Features of Important Retail Loan Products**
    Home Loans-Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection, Take over of home loans, PMAY scheme. Interest Subvention.
    Loan Against Property (LAP)

> ***Auto/Vehicle Loans*** – Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection.
>
> ***Personal Loans*** – Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection.
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> ***Educational Loans*** – Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments, IBA model loan scheme, CSIS Scheme.
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> ***Loan against Securities (LAS)*** – LIC/NSC/MF etc.
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> ***Loan against Gold Ornaments***.
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> Guarantee cover guidelines in retail advances (NCGTC).
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> ***Others***- Small business loans including MUDRA, reverse mortgage, pension loan etc.

- **Retail Portfolio Growth.**

- **Ancillary products and services** - Demat Account, Safe Deposit Lockers and Safe Deposit Receipts, Credit/ Debit/Smart/Co-Branded cards, Cash Management Services, Trade Finance & Forex services (Basics)- LRS, Guarantees, LC, Bills, Basics of FEMA, Green Banking Products –Introduction to ESG. Green Deposits, PM Surya Ghar Yojana etc.

- **Financial Inclusion Products**

MODULE C: RETAIL PRODUCTS- INVESTMENTS

Introduction to investments, Savings vs Investments, Types of Investments, Avenues of Investments, Risks in Investments, Investment Products - Capital Market products- Equity, IPO, Derivatives, Mutual Funds- Equity, Debt and Hybrid Schemes, SIP, STP and SWP, Insurance and Insurance-linked Products, Social sector schemes- APY, NPS, SCSS, Govt. schemes, Sovereign Gold Bond and other retail government schemes -RBI Retail Direct, Alternative investments- REIT, InVIT, AIF etc., Portfolio Management Services and Wealth Advisory.

MODULE D: RETAIL DIGITAL PRODUCTS

Introduction-Role of digitalization in Retail Banking, Neobanking, Product, process and delivery of digital products, Digital Banking Products - Mobile Banking, Internet Banking, Whatsapp Banking, Chatbot and virtual cards, Phone Banking, ATM /POS/NFC cards, Digital Wallets, CBDC, Peer to peer lending. Digital lending- Concepts, Recent RBI Guidelines, Payment Systems - UPI, UPI 2.0, IMPS, RTGS, NEFT, NACH, BBPS, AEPS, Fastag, CTS/Clearing services, Overseas payments. Digital Security Measures – Do's and Don'ts.

MODULE E: MARKETING OF RETAIL BANKING PRODUCTS

Basics of Marketing, Special features of marketing of bank products, Role of Human Resource in Retail Banking, Role of FinTech and AI in designing & delivery of retail banking products.

Strategies for Marketing of Retail products - Tie-up with Institutions for personal loans/ credit cards/educational loans, with OEMs/ Authorized Dealers for auto/vehicle loans, and with builders/developers for home loans. Co-lending activities. Targeting customer segments.

Customer segmentation and behaviour analysis - Customer segmentation, Customer lifecycle management, Behavioural aspects of customers, Cross-selling/ Data Driven Cross Selling/Up-selling Opportunities Customer Financial Literacy, Digital Segmentation and customer behavioural analytics.

Marketing channels - Physical Channels - Brick-and-Mortal Model, Direct Selling Agents, Business Correspondents and Business Facilitators, ATMs.

Virtual Channels - App-based marketing, Social Media Marketing.

Customer Relationship Management - Customer Service Excellence, Role and Impact of Customer Relationship Management, Stages in Customer Relationship Management Process, Strategies for acquisition and retention of Customers, Customer Loyalty, Product Per Customer, Customer Lifetime Value and Consultative Training, Handling Customer Complaints Customer Protection – Limiting Liability of Customers in unauthorised electronic banking transactions - Customer Protection – Regulatory Guidelines, Management Information System- Customer Data Management and Data Secrecy, Importance of Soft Skills in retail banking- communication, multilingual communication, negotiation, presentation, and handling different types of customers etc. Role of EQ, Time, Crisis and Conflict Management, Negotiation, Objection Handling & Persuasion Skills.

MODULE F: CREDIT MONITORING, RECOVERY AND NPA MANAGEMENT

Credit Monitoring Aspects of Retail Banking – SMAs, Resolution of Stressed Assets and IRAC norms, Asset classification - Sub-standard/Doubtful/Loss, Red Flagging of Accounts ,Provisioning norms, Different methods of recovery- Hard Recovery and Soft Recovery, Negotiated settlements, Legal Processes- Take over norms, Debt Recovery Tribunal / Civil suit, Important Acts related to recovery: Recovery of Debts and Bankruptcy Act, 1993, SARFAESI Act (2002), Legal Services Authorities Act, 1987 (Lok Adalat), Right to set off/other recovery measures for salaried and businesses, Role of BC/BF and DRAs, Restructuring and sale of assets, (Transfer of loan exposure and securitisation of assets), Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), Fair Practices Code on Lender's Liability, Types of Defaulters - Wilful defaulters – RBI guidelines , Non-Cooperative Borrowers, Fugitive Economic Offender , Look Out Circular , FIU, Criminal Offenses and Investigative Agencies.

MODULE G: FRAUDS IN RETAIL BANKING & GRIEVANCES REDRESSAL MECHANISM

Regulatory Guidelines – KYC/AML, e-KYC through Digilocker.

Fraud Risk Management - Types of frauds, Prevention of frauds, Cyber Frauds and its preventive measures, Monitoring and reporting of frauds, Regulatory guidelines.

Guidelines for Grievances Redressal- Grievances Redressal Mechanism by Banks/FIs, Integrated Ombudsman Scheme, Internal Ombudsman, Consumer Protection Act 2019.

5. Enrolment

5.1. Website Navigation and Course Information

5.1.1. Interested candidates are required to visit the official website of IIBF. Within the website, there exists a designated section for '*NCVET recognised skill courses.*'

5.1.2. Prospective candidates must review the eligibility criteria, guidelines, and syllabus pertaining to the course before proceeding to the registration process.

5.1.3. The enrolment window for the courses will open bi-annually i.e., in every six months, and will remain open for a duration of 30 - 45 days from the date of starting of registration.

5.1.4. Enrolment window will open tentatively in *April-May* and in *October- November* every calendar year.

5.1.5 APAAR ID is mandatory for enrolment, and all candidates are instructed to obtain APAAR ID.

5.2. Initial Enrolment / Re-Registration for Training/ Re-Registration for Exam and Related Fees

5.2.1. Applicants must complete the enrolment form, provide all necessary information, and pay the requisite fees.

5.2.2. Applicants, who are pursuing graduation or post-graduation, must fill a verification form available on the website of IIBF under *'NCVET recognised skill courses'* tab. This form should be stamped and verified by the concerned college or institution's HOD, coordinator, or any authorized signatory before uploading it as part of the enrolment process.

5.2.3. The fee paid at the time of initial enrolment includes Learning Management System (LMS) access fee, training fees (only first attempt), and examination fees (only for the first attempt).

5.2.4. In case a candidate does attend the requisite training hours, he/she will have to re-register for attending the training by paying the training fees of Rs.1400 in the immediate next cycle. However, he/she is not required to pay the examination fees upon successfully attending 75% of the training hours in this 2nd training period. In this regard, its important to note that this opportunity will be valid for one immediate subsequent attempt. Therefore, total number of attempts for training is (1 original +1 immediate next) = 2 attempts.

5.2.5. Candidates who are eligible (i.e., criteria for 75% attendance of training hours is met) but *either fail in the exam* or *did not appear* or *did not register for the exam*, will need to pay an exam fee of Rs. 500 when re-registering for the exam. The total number of attempts is (1 original + 5 immediate subsequent) = 6 attempts i.e., within 3 years from initial enrolment.

6. GENERAL RULES ON LEARNING & TRAINING

6.1. LMS Access Credentials

6.1.1. Candidates will receive their LMS access ID and password in their registered email addresses within two working days post-registration.

6.2.2. The candidate to use the same login credentials to access the LMS.

6.2.3. Access to LMS will remain valid till the examination is over from the date of receiving the log-in credential.

6.2.3. Candidates not meeting the requisite training criteria i.*e., 75% attendance of 72 hours of training*, will have to re-register for training by paying requisite fees of Rs. 1400. He/she will receive the access to LMS and the same will remain valid till the examination is over.

6.2. Self-Study Requirements

6.2.1. Each candidate is required to engage himself/herself in 48 hours of self-directed study utilizing the PDF copy of the study material uploaded on the LMS at their individual pace.

6.2.2. Furthermore, candidates are also encouraged to also go through e-learning resources provided in the LMS as additional learning support.

6.3. Online Training Sessions

6.3.1. Candidates must participate in 72 hours of online training sessions conducted via virtual training platform integrated within the LMS.

6.3.2. Details regarding the schedule for these sessions will be communicated to all registered candidates at least 15 days in advance.

6.3.3. It is recommended that candidates regularly monitor the IIBF website and their registered email for updates.

6.4. Training Schedule Details

The training program is structured to consist of two weeks of intensive training, with each day comprising six hours, culminating in a total of 72 hours live virtual training.

6.5. Attendance Requirement

6.5.1. Registered candidates are required to attend training sessions according to the instructions provided in the Learning Management System (LMS). It is essential that all candidates strictly adhere to these instructions. Any deviation from the guidelines will result in an automatic absence, as attendance tracking is automated.

6.5.2. Registered candidates attending training sessions will have to keep his/her video on during all the sessions.

6.6. Minimum Attendance Requirement i.e., Eligibility for Exam Registration

6.6.1. It is mandatory for all participants to attend at least 75% of the scheduled virtual training hours.

6.6.2. Candidates who do not meet the attendance requirement as mentioned above may attend the training in the immediate next cycle by re-registering for training and paying a training fee of Rs. 1400.

6.6.3. A candidate who does not complete the required training hours during the original registration cycle, also in the immediate next cycle, for whatsoever reason, but wish to pursue this course, must register as a fresh candidate by paying the initial enrolment fees of Rs. 3000.

7. VIRTUAL TRAINING

7.1. Minimum System Requirement for Attending the Online Training Sessions

A student may attend training session from his or her Desktop/Laptop/Tablet or Mobile with stable internet connection.

7.2. Module-wise Theory & Practical Learning/Training Hours Allocation

Module Details	Theory Duration (Hours)	Practical Duration (Hours)	Total Duration (Hours)
Module A: Introduction	5	-	5
Module B: Retail Products	10	12	22
Module C: Retail Products - Investments	8	12	20
Module D: Digital Products	5	12	17

Module E: Marketing of Retail Banking Products	5	12	17
Module F: Credit Monitoring, Recovery and NPA Management	8	12	20
Module G: Frauds in Retail Banking & Grievances Redressal Mechanism	7	12	19
TOTAL DURATION	**48***	**72**	**120**

Learners are required to do self-study at their own convenience from the Study Material (Soft Copy of the book & e-learning module as additional learning support) in LMS.

7.3. Module-wise Training Summary

MODULE B: Retail Banking			
Day	**Session**	**Broad Area of Training**	**Duration (Hours)**
1	1	Onboarding of Customer and AML/KYC norms	3
1	2	Foundational Concepts of Lending, Risk Assessment	3
2	1	Credit Monitoring & Management	3
2	2	Ancillary Retail Banking Products and Services	3
		Total	**12**
MODULE C: Retail Products-Investments			
Day	**Session**	**Broad Area of Training**	**Duration (Hours)**
3	1	Creation of Personal Investment Plan	3
3	2	Risk Mitigation through Diversification and Hedging	3
4	1	Effective Retirement Planning, Social Sector Investment & Investment in Government Securities	3
4	2	Behavioural Finance & Wealth Management for High Net-Worth Individuals	3
		Total	**12**
MODULE D: Retail Digital Products			
Day	**Session**	**Broad Area of Training**	**Duration (Hours)**
5	1	Digital Transformation in Retail Banking	3
5	2	Introduction to Digital Wallets, CBDCs, P2P Lending Platforms	3
6	1	Card Usage and Security Features	3
6	2	Incident Response and Cybersecurity	3
		Total	**12**
MODULE E: Marketing Of Retail Banking Products			
Day	**Session**	**Broad Area of Training**	**Duration (Hours)**
7	1	Enhancing Customer Service Excellence	3
7	2	Marketing and FinTech Integration in Retail Banking	3
8	1	Working in Teams and Strategy Execution	3
8	2	Customer Relationship Management and Retention Strategies	3
		Total	**12**
MODULE F: CREDIT MONITORING, RECOVERY AND NPA MANAGEMENT			
Day	**Session**	**Broad Area of Training**	**Duration (Hours)**

Day	Session	Broad Area of Training	Duration (Hours)
9	1	Stressed Assets – Identification, Recognition & Provisio Norms	3
9	2	Recovery Methods & Legal Framework	3
10	1	Lenders Liability, Fair Practice Code & Types of Defaulters	3
10	2	Legal Framework of Restructuring and Sale of Stressed Assets & Role of Investigative Agencies	3
Total			12

MODULE G: FRAUDS IN RETAIL BANKING & GRIEVANCES REDRESSAL MECHANISM			
Day	**Session**	**Broad Area of Training**	**Duration (Hours)**
11	1	Regulatory Guidelines Related to Frauds, Fraud Management Framework, Fraud Prevention and Monitoring	3
11	2	Grievances Redressal Mechanisms, Consumer Protection 2019 & Dispute Resolution in Banking.	3
12	1	Grievances Redressal Mechanisms, Banking Ombudsman	3
12	1	Consumer Protection Act, 2019 & Dispute Resolution in Banking	3
Total			12
Grand Total (Module B+C+D+E+F+G)			**72 hours**

8. GENERAL RULES ON EXAMINATION

8.1 Eligibility and Procedures

8.1.1. Candidates who successfully complete the mandated training hours (i.e., 75% of 72 hours) will have to register for the examination without paying any examination fees (*as it is included in the fees paid by the candidate at the time of enrolment).*

8.1.2. Candidates who register for the examination will receive admit card in their registered mail id. They will have to attend the Remote Proctored Examination on specified date and time as mentioned on the admit card.

8.1.3. Candidates who have successfully attended the requisite hours of training (*i.e., those eligible for exam registration*) but *did not register for the examination* or *unable to pass* or r*emained absent for the examination,* are required to re-register for the exam in the immediate next exam cycle, by paying the examination fees of Rs. 500. To note, they are not required to undergo the training. Further, they will also not access to LMS.

8.1.4. Candidates are given *six consecutive attempts* (i.*e., 1 initial registration cycle + 5 immediate subsequent attempts*) i.e., within 3 years he/she will have to appear for the examination.

8.1.5. If a candidate does not register for the examination as outlined in 8.1.3, the same will also be considered as a lapse in opportunity i.e., deemed as attempt availed.

8.2. Pattern of Examination

8.2.1. The examination will be held in *Remote Proctored Mode.*

8.2.2. Question Paper will contain *100 multiple choice* questions for 100 marks.

8.2.3. The examination will consist of multiple-choice questions (MCQs) carrying *40 marks* designed to assess theoretical understanding of fundamental concepts related to retail banking. Further, there will be case-based or situation-based multiple-choice questions (MCQs) carrying *60 marks*.

8.2.4. There will be NOT be any negative marking for wrong answers.

8.3. Medium of Examination

Examination will be conducted in English only.

8.4. Duration of Examination

Each candidate appearing for the examination will be given 2 hours of time in total.

8.5 Passing Criteria

The minimum passing mark is 50%, means candidates must secure 50 out of 100 marks to be eligible for certification.

8.6 Periodicity of Examination

Examination will be conducted on half-yearly basis tentatively in the month of May/June and November/December of the calendar year.

9. IMPORTANT RULES FOR CANDIDATES RELATING TO APPEARING FOR EXAMINATION

- **Testing Environment**

Minimum System Requirement

Desktop/Laptop:

a. Browser: Google Chrome version 75 & above, with cookies & popups enabled

b. Video/Audio: Webcam and a good quality Mic is required

c. Operating system: Windows 8 or 10

d. RAM & Processor: 4 GB+ RAM, i3 5th Generation 2.2 Ghz or equivalent/higher

e. Pop-up blocker: Disabled

f. Internet Connection: Stable internet connection with at least 2 mbps+ upload speed.

Examination **not allowed on mobiles or tablets.**

- Remote Proctored Examination will be conducted; *the following rules must be followed by the learners taking the exam:*
  1. Learners will take examination under remote proctored mode on predetermined date/time from a secured environment. (*refer Do's and Don'ts section for more information*)
  2. Learners should login to the system half an hour before the exam start time.
  3. The examination proctor will verify the learner's face with the registered photo image of the learner.

4. Learners will also be asked to display any valid original photo id-card (*Aadhaar card/e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.*) for verification purpose. After successful verification the proctor will allow the learner to start the examination.

5. Learners may be required to show 360° view of the exam area using the webcam. So that the proctor can identify the object/check the suitability of the exam area/environment. A clear desk/table must be ensured for appearing for the examination. No reference materials, books, notes, periodicals, mathematical tables, slides rules, stencils, chits, mobile phones, headsets (wired/ wireless), any other electronic gadgets are allowed to be kept on the table or the desk.

6. Both sides of the rough sheet (if it is going to be used) should be shown to proctor before and after the examination.

7. Once the examination begins live remote proctoring of the learner's activities will take place throughout the examination period.

8. Under remote proctoring learner's activities will be monitored using webcam, mic etc. Computer screens, browser, mouse, keyboard etc. will be monitored.

9. Proctor, if required, can convey information/ instructions to the learner using chat box.

10. If a learner indulges in unfair practices/suspicious acts, the proctor will intervene and warn the learner through chat box or can cancel/stop the examination immediately as the case may be.

11. After completion of the examination/submission, provisional scorecard will be displayed on the screen.

- **Do's and Don'ts**

1. The learner will take the examination from a secure environment.

i. Place having desk and chair preferably with plain backdrop (area behind the learner) with adequate lighting so that the learner is visible to the proctor. The place should be noise-free with no public movement in the surroundings. All the items should be removed from the desk except computer/external webcam (if internal webcam is not available) /keyboard/mouse, other permitted items, if any.

ii. Examination will not be conducted if the examination area is a public place, a noisy environment, having inadequate lighting, having public movement in examination area/around the learner, having other computer or similar device in the examination area.

iii. The examination cannot be taken sitting on a couch, bed or on the floor.

2. Learner's will take examination on a registered date/time from a secured environment. Learners who try to appear after the scheduled examination date/time will not be allowed to appear for the examination.

3. Learners should login to the system half an hour before the examination start time.

4. No other persons are allowed in the examination area during the examination.

5. Learner must keep ready his/her original photo identity card that has name and photo on the same side, admit letter, rough sheet, pen/pencil and calculator.

6. Learners must dress decently as though they are in a public place and will be video recorded

7. Learners must not talk to anyone during the examination period or talk/read to oneself loudly.

8. In case of emergency he/she can talk to helpdesk in case of any technical issue with permission from proctor.

9. Learners must not use headphones, ear buds, or any other type of listening equipment.

10. Learners must not communicate with any other person by any means.

11. Learners must not use any phone for any reason.

12. Learners must not leave the room/examination area during the examination for any reason without the permission of the proctor. Leaving the room/examination area or moving to another room/area during the examination for any reason will be treated as a violation of examination rules.

13. Learners must not set up the computer at the time of examination. All the settings need to done much before the examination time and tested properly. For any failure of the computer system during the examination period, Institute will not be responsible, and learner will lose his/her attempt.

14. Learners must not switch off the webcam or mic or cover the webcam during the examination.

15. Learners must not navigate away from examination window.

16. Learner's face must be positioned in the middle of the camera view and learner's face must be visible throughout the Examination.

17. Don't Position camera too low, too high or hooked onto a different monitor. Weird camera angles can be very distracting and unflattering during examinations. The learner should make sure that the camera is at eye level and on the monitor which is used for the examination.

18. Learner must not look away from laptop/desktop screen, must face computer screen.

19. Learner must not seek any assistance or refer study material/mobile/ for answering the questions.

20. Learner must ensure that he/she has attempted every question and reviewed the accuracy of his/her answers before submitting the paper. Once submitted (even by mistake), re-examination will not be permitted.

21. On the exam day learner is advised to ensure that the laptop is fully charged and in case of Desktop it is connected to an uninterrupted power source for smooth conduct of examination.

22. Learners are not permitted to log out/switch-off the computer for the sake of going to washroom and if they log out/switch-off, re-login will not be permitted.

23. Learners will be allowed to use battery operated portable calculator during 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-), having 12 digits. Attempt to use any other type of calculator not complying with the specifications indicated above or having more features than

mentioned above shall be tantamount to use of unfair means. Scientific/Financial calculator is NOT allowed.

10. FEES STRUCTURE

Initial 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.

For Registration & Details

Visit: www.iibf.org.in

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