



## Certified Banking Compliance Professional (Revised Syllabus) Rules & Syllabus 2025

### INTRODUCTION

The course on Compliance in Banks has been planned based on the suggestions made by the Governing Council members of IIBF. The Institute pursued the suggestion by organizing workshops in collaboration with International Compliance Association (ICA), London. As compliance function primarily deals with local laws and regulations, the Institute decided to develop the courseware internally and seek collaboration for offering a certification course. The Institute of Company Secretaries of India (ICSI), New Delhi, came forward to offer a joint certification with IIBF for their members, as well as for the members of IIBF, to provide well-qualified candidates for compliance departments in banks.

### OBJECTIVE

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

### COVERAGE

The course broadly covers:

Compliance function - Roles and Responsibilities

### TARGET GROUP

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

### METHODOLOGY

Course has two components viz.,

- a) Online examination for 100 marks based on a specially designed courseware
- b) Classroom Training of 3 days

For details of Course Structure & Delivery refer page 3.

### ELIGIBILITY

1. Members and Non-Members of the Institute
2. Members of ICSI (who have passed final CS course)

### SUBJECTS OF EXAMINATION

Compliance in Banks

### PASSING CRITERIA

1. Minimum marks for pass in the subject is 50 out of 100 for online examination.
2. Minimum 25 marks for pass out of 50 marks in the Classroom training

### EXAMINATION FEES/ REGISTRATION FEES

Particulars	For Members of IIBF	For Members of ICSI
First attempt fee	Rs.6,000/- *	Rs.6,000/- *
Second attempt fee	Rs.200/- *	Rs.200/- *

\* 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 second week of registration, the fees will be regular examination fee plus Rs. 100/- and for third and fourth week of registration, the fees will be regular examination fee plus Rs. 200/-. In case, the registration date is extended beyond 4 weeks the examination fees will be regular examination fee plus Rs. 200/- for the extended days. This extended days of registration, also gives candidates additional 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.

- Training fees are to be paid after the candidate clears the online examination conducted by the Institute.
- 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.
- Candidates who do not pass the online examination in their second attempt, need to enroll again by paying a fee of Rs. 6,000/-.
- 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.

### **MEDIUM OF EXAMINATION**

Examination will be conducted in English only.

### **PATTERN OF EXAMINATION**

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

### **DURATION OF EXAMINATION**

The duration of the examination will be of 2 hours

### **PERIODICITY AND EXAMINATION CENTRES**

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

### **"CLASS OF PASS" CRITERIA**

1. The Institute will consider the FIRST PHYSICAL ATTEMPT of the candidate at the examination as first attempt for awarding class. In other words, the candidate should not have attempted the examination any time in the past and has to pass the subject as per the passing criteria and secure prescribed marks for awarding class. Candidates re-enrolling for the examination after exhausting all permissible attempts as per the time limit rule will not be considered for awarding class.
2. First Class: 60% or more marks in aggregate and pass in the subject in the FIRST PHYSICAL ATTEMPT
3. First Class with Distinction: 70% or more marks in the 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](http://www.iibf.org.in). The schedule of examination and dates for registration will be published on IIBF website.

### **PROOF OF IDENTITY**

Non-members applying for Institute's examinations/ courses are required to attach/ submit a copy of any one of the following documents containing Name, Photo and Signature at the time of registration of Examination Application. Application without the same shall be liable to be rejected.

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

### **STUDY MATERIAL/ COURSEWARE**

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s. Please visit IIBF website [www.iibf.org.in](http://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 March to August 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 September to February 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 March 2025 to August 2025	31st December 2024
For the examinations to be conducted by the Institute for the period September 2025 to February 2026	30th June 2025

## 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](http://www.iibf.org.in).

## SYLLABUS FOR ONLINE EXAMINATION

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus. The Institute also reserves to itself the right to vary the syllabus/ rules/ fee structure from time to time. Any alterations made will be notified from time to time. Further, questions based on current developments in banking and finance may be asked. Candidates are advised to refer to financial newspapers/ periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

## COMPLIANCE IN BANKS

### MODULE I – REGULATION and SUPERVISION OF BANKS

#### Unit 1: Financial Sector Regulation

- Aspects of Financial Regulation
- Functions and Role of Financial Regulators
- Regulatory Models
- Financial Sector Composition in India
- Financial Sector Regulatory Authorities

#### Unit 2 : Regulation of Banks

- Importance of Banks and Role of Banks
- Bank Regulation – Principles, Instruments
- Organisational Structure, Functions and Role of RBI
- Enforcement Department of RBI and process for levying penalties
- Acquisition and Holding of Shares or Voting Rights in Banking Companies
- 'Fit and Proper' Criteria for Elected Directors on the Boards of PSBs
- Amalgamation of Banks

### Unit 3 : Laws for Regulation of Banks and Para Banking Activities

- a. Banking Regulation Act, RBI Act, Companies Act 2013 (applicable to banks)
- b. Para banking Activities
- c. Activities regulated by other Regulators Permitted for banks

### Unit 4 : Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)

- a. Cash Reserve Ratio (CRR)
- b. Computation of DTL
- c. Statutory Liquidity Ratio
- d. Procedure for Computation of SLR
- e. Penalties for violations

## MODULE II - RISK MANAGEMENT IN BANKS

### Unit 1 : Basel III Capital Adequacy

- a. Basel Committee on Banking Supervision, the Concordat
- b. Objectives/Aims of the Basel III measures
- c. Transition from Basel I to Basel III
- d. Guidelines on Minimum Capital Requirement
- e. Capital Charge for - Credit Risk, Market Risk, and Operational Risk
- f. Supervisory Review and Evaluation Process (SREP)
- g. Guidelines for the SREP of the RBI and the ICAAP of Banks
- h. Market Discipline
- i. Capital Conservation Buffer Framework
- j. Leverage Ratio Framework; Countercyclical Capital Buffer Framework
- k. Utilisation of Floating Provisions/Counter Cyclical Provisioning Buffer
- l. Assets Liabilities Management(ALM)

### Unit 2 : Risks and Risk Management in Banks

- a. Definition of Risk
- b. Various types of Risks faced by Banks- Credit Risk, Market Risk, Operational Risk etc.
- c. Risk Management Models
- d. Risk Management Framework
- e. Organizational Structure and Risk Management Committee
- f. Risk Management Policy
- g. Risk Identification, Measurement, Mitigation, Monitoring & Control
- h. Role of Chief Risk Officer (CRO)
- i. Global Financial Crisis
- j. Emerging Risks – Cyber security risk, Technology risk, Outsourcing Risk, Account Aggregator Risk, ESG and Climate Risk

### Unit 3 : Risk Based Supervision

- a. Introduction & Background
- b. Reserve Bank of India initiatives
- c. Bank Supervision Process in India
- d. Supervisory Approach
- e. Features of an effective Bank Supervisory Framework
- f. Data point reporting under Tranche I, II and III to RBI
- g. Benefits of Risk Based Supervision
- h. Supervisory Methods/Tools - Off-site supervision, On-site examination, Thematic reviews, Supervisory process, Planned Supervisory Activities, Supervisory Rating, Stress Testing
- i. Migration of Reporting under Reserve Bank's Advanced Supervisory Monitoring System (DAKSH)

## MODULE III - COMPLIANCE FUNCTIONS

### Unit 1 : Compliance, Governance Process and Procedures

- a. Evolution of Compliance in banks
- b. Significance, Scope and Role of Compliance Functions
- c. Compliance Principles and Policy
- d. Compliance Risk
- e. Compliance Building Blocks
- f. Role of Chief Compliance Officer, Rights and Duties, Code of Conduct.
- g. Compliance Function Positioning
- h. Co-ordination with Functional Departments
- i. Resourcing of Compliance Functions
- j. Dissemination, Advisory & Validation
- k. Documents Vetting

## Unit 2 : Compliance Governance Structure

- a. Corporate Governance
- b. Appointment of Directors and Constitution of Committees of the Board
- c. Role and Responsibility of the Board and Senior Management
- d. Governance Organizational Structure
- e. Three Lines of Defense
- f. Compliance Structure at the Corporate Office, Functional Departments, Field Levels
- g. Internal Controls and its Importance

## Unit 3 : Framework for Identification of Compliance Issues and Compliance Risks

- a. Compliance Risk, Inherent Risk and Control Risk
- b. Compliance Issues, Testing, Monitoring
- c. Regulatory Returns Validation
- d. Compliance Programme
- e. Reporting Framework and Monitoring Compliance
- f. Risks of Non-Compliance
- g. Role of Audit and Inspection
- h. Risk Based Internal Audit (RBIA)
- i. Long Form Audit Report (LFAR)
- j. Roles and Responsibilities of Head of Internal Audit (HIA)

## Unit 4 : Compliance Culture, Ethics and GRC Framework

- a. What is good Compliance
- b. What is compliance Culture
- c. How to create compliance culture across the organization
- d. Governance, Risk and Compliance - GRC Framework
- e. Benefits of an Integrated GRC approach
- f. Whistle-Blower Mechanism
- g. The components of a whistle-blower policy
- h. Reasons for Compliance Failures
- i. Ethical Foundation of Banking
- j. Ethical Foundation of Being a Professional
- k. Technical and soft skills required in a Compliance role
- l. Banking Ethics in Global Context: Enron and Its Lesson
- m. Indian Case Study: A Bank that went bust

# MODULE IV - GUIDELINES ON LOANS AND ADVANCES

## Unit 1 : Loans & Advances - Statutory/ Regulatory Restrictions

- a. Statutory Restrictions
- b. Regulatory Restrictions

## Unit 2 : Large Exposures and Other Exposure Norms

- a. Definitions
- b. Large Exposures Norms
- c. General Credit exposures
- d. Exemptions
- e. Credit Exposure to Industry and certain Sectors
- f. Exposure to Capital Markets
- g. Exposures to joint ventures abroad

## Unit 3 : Norms for Guarantees and Acceptances and Finance to NBFCs

- a. General Guidelines
- b. Guidelines relating to conduct of guarantee business
- c. Guarantees on behalf of Share and Stock Brokers/ Commodity Brokers
- d. Irrevocable Payment Commitments – Financial Guarantees
- e. Overseas Investment – Guarantee on behalf of a Foreign Entity or any of its Step Down Subsidiary
- f. Finance to NBFCs registered with RBI
- g. Finance to NBFCs not requiring Registration
- h. Activities not eligible for Bank Credit
- i. Factoring & Forfaiting Entities – Bank Finance
- j. Bridge loans / interim finance
- k. Prudential ceilings for exposure of banks to NBFCs

**Unit 4 : Rupee / Foreign Currency Export Credit, Customer Service to Exporters, Export Credit Refinance Facility**

- a. Rupee Export Credit
- b. Export Credit in Foreign Currency
- c. Simplification of Procedures
- d. Eligibility for Refinance

**Unit 5 : Interest Rates on Advances**

- a. Definitions, General guidelines
- b. Marginal Cost of Funds Based Lending rate
- c. Foreign Currency Advances
- d. External benchmark / Alternative Reference Rate (ARR)
- e. Notification of Significant Benchmark
- f. Guidelines on Charging Penal Interest / Exemptions
- g. Guidelines on Floating/Fixed Interest rates

**Unit 6 : Prudential Norms for Income Recognition, Asset Classification, Provisioning and Willful Defaulters**

- a. Definitions
- b. Income recognition
- c. Asset Classification
- d. Guidelines for Classification
- e. Consortium Arrangement
- f. Provisioning norms / Expected Credit Loss
- g. Loan review Mechanism/ Credit audit
- h. Resolution Plan
- i. Willful Defaulters (including Amendments)
- j. Compromise Settlements and Technical Write-offs
- k. IBC code, NCLT and NCLAT

**Unit 7 : Prudential Norms for Classification, Valuation, Operation of Investment Portfolio by Banks**

- a. Investment Policy
- b. SLR & Non-SLR Investments, SLR holdings in HTM category
- c. Reconciliation of holdings of Govt. securities - Audit Certificate
- d. Portfolio Management on behalf of clients
- e. Investment portfolio of Banks - Transactions in Government Securities
- f. Valuation, Non-Performing Investments (NPI)

**Unit 8 : Sale or Transfer of Assets and Asset Reconstruction Companies**

**Sale of Financial Assets –**

- a. Asset Reconstruction Companies (ARCs);
- b. NARCL / IDRCL

**Unit 9 : Norms for Certain Retail Lending Products**

- a. Housing Finance
- b. Housing Finance Revised limits regulatory framework
- c. Education Loan
- d. Loans against Gold Ornaments and Jewellery
- e. Guidelines on Digital Lending (including Account Aggregator Framework)
- f. Default Loss Guarantee (DLG) in Digital Lending
- g. Gold (Metal) Loans – Repayment
- h. Personal Loans

**Unit 10 : Priority Sectors, Micro, Small & Medium Enterprises, Micro Finance Loans**

- a. Priority Sectors
- b. Targets and Sub-targets for Banks
- c. Micro, Small and Medium Enterprises
- d. Weaker Sections under Priority Sector
- e. Investments by Banks in Securitised Assets
- f. Bank Loans to MFIs for on-Lending
- g. Non-Achievement of Priority Sector Targets
- h. Definitions/Clarifications
- i. Assessment of Household Income
- j. Limit on Loan Repayment Obligations of a Household
- k. Pricing of Microfinance Loans
- l. Micro Enterprises on Udyam Assist Platform

## Unit 11 : Lead Bank Scheme and Government Schemes

- a. DAY-NRLM
- b. Women SHGs and their Federations
- c. Interest Subvention
- d. DAY-NULM
- e. Role of banks
- f. Lending to SHGs and their individual members
- g. SHG-Bank Linkage Programme
- h. Lead Bank Scheme
- i. Role of Lead District Managers
- j. Banking Penetration
- k. Credit Facilities to SCs/ STs and Minority Communities

## MODULE V - FOREIGN CURRENCY OPERATIONS UNDER FEMA AND OTHER REGULATIONS

### Unit 1 : Fundamental Provisions and Overview of FEMA

- a. Definitions, Sending foreign exchange out of India, Economic Sanctions
- b. Bringing foreign exchange into India
- c. Investments outside India, Norms to get investments from outside country
- d. Transactions covered by FEMA Regulations
- e. Compounding provisions
- f. General Operational Guidelines for AD Category - I Banks
- g. Settlement system under Asian Clearing Union (ACU) Mechanism
- h. International Trade Settlement in Indian Rupees (INR)
- i. Double Tax Avoidance treaties, Safe Havens

### Unit 2 : Export of Goods and Services

- a. General Guidelines for Exports
- b. Setting up of offices abroad and acquisition of immovable property for overseas offices
- c. Receipt of advance payments against exports
- d. Consignment exports
- e. Export of currency
- f. Forfeiting
- g. Exports to Neighboring Countries by Road, Rail or River
- h. Issue of Guarantees by an Authorised Dealer
- i. Operational Guidelines for AD Category - I Banks
- j. Extension of Time
- k. Write Off of Export Bills
- l. 'Netting Off' of Export Receivables Against Import Payments – Units in Special Economic Zones (SEZs)
- m. Refund of Export Proceeds
- n. Exporters' Caution List
- o. UCPDC Rules
- p. EDPMS/IDPMS.
- q. Caution/De-caution Listing of Exporters

### Unit 3 : Import of Goods and Services

- a. General guidelines
- b. Time limit for settlement
- c. Import of Foreign Exchange/ Indian Rupees
- d. Third Party payment
- e. Issue of Guarantees by an AD
- f. Advance remittance
- g. Guarantees/Letters of Credit
- h. Guarantees Governed by regulations issued under FEMA (Guarantees) Regulations
- i. Precautions in case of Letters of Credit
- j. EDPMS/IDPMS
- k. Merchanting Trade Transactions (MTT)

#### Unit 4 : External Commercial Borrowings, Trade Credits and Structured Obligations

- a. Methods of Accessing Funds
- b. Routes for Raising ECB
- c. Parking of ECB Proceeds
- d. Conversion of ECB to Equity
- e. Foreign Currency bonds
- f. Refinancing of ECB
- g. Powers Delegated to AD CAT I Branches
- h. Framework for issuance of Rupee Denominated Bonds Overseas
- i. Non-resident Guarantee for Domestic Fund Based and Non-fund-based Facilities
- j. Facility of credit enhancement
- k. ECB under erstwhile USD 5 Million

#### Unit 5 : Borrowing and Lending in Indian Rupee between Persons Resident in India and NRIs/PIOs/Persons Outside India

- a. Routes for Trade Credit; Guarantee
- b. Borrowing and Lending in Foreign Currency by an Authorised Dealer
- c. Borrowing and Lending in Foreign Currency by persons other than Authorised Dealer

#### Unit 6 : Foreign Investment in India

- a. Key Terms
- b. Foreign Direct Investment
- c. Prohibited sectors/ persons
- d. Transfer of equity instruments of an Indian company by or to a person resident outside India
- e. Portfolio Investment Scheme (PIS)
- f. Investment by Foreign Portfolio Investors (FPI) in Government Securities: Medium Term Framework (MTF)
- g. Foreign Investment in Tier I and Tier II Instruments Issued by Banks in India

#### Unit 7 : Establishment of Offices in India

- a. General criteria
- b. Branch Office, Liaison Office, Project Office
- c. Opening of bank account
- d. Annual Activity Certificate
- e. Remittance of profit/surplus
- f. Place of business in India by foreign law firms

#### Unit 8 : Acquisition and Transfer of Immovable Property under FEMA

- a. Acquisition/ transfer by a Non- Resident Indian (NRI)
- b. Joint acquisition by the spouse of an NRI or an OCI
- c. Acquisition by a Long-Term Visa holder
- d. By Foreign Embassies/ Diplomats/ Consulate Generals
- e. By person resident outside India for carrying on a permitted activity
- f. Repatriation of sale proceeds of immovable property
- g. Prohibition

#### Unit 9 : Overseas Investments

- a. Definitions, General Provisions
- b. Direct Investments (Financial Commitments) Abroad
- c. Operational Instructions to Authorised Dealer Banks
- d. General Procedural Instructions
- e. Other Regulatory Investments
- f. Investment in Entities from FATF Non-compliant Jurisdictions

#### Unit 10 : Money Changing Activities

- a. Money Changing Activities: Bringing in and taking out of Foreign Exchange
- b. Export/Disposal of Surplus Foreign Currency notes/ Travelers' Cheques
- c. Write-off of Fake Foreign Currency Notes
- d. Registers and Books of Account of Money-Changing Business; Opening of Foreign Currency Accounts by AMCs
- e. Opening of Nostro Account by Authorised Dealers Category-II
- f. Guidelines for Appointment of Agents/ Franchisees by Authorized Dealer Category – I Banks, Authorized Dealers Category – II and FFCMs

#### Unit 11 : Remittance of Assets out of India, Remittance Facilities to Residents, Non-Residents and Persons of Indian Origin, and Insurance from Outside India

- a) Remittance of Assets
  - a. Remittances by individuals not being NRIs/ PIOs
  - b. Remittances by NRIs/ PIOs
  - c. Remittances by companies/ entities
  - d. Remittances/ winding up proceeds of branch/ office
  - e. Remittance of assets requiring RBI approval
- b) Miscellaneous Remittances from India - Facilities for Residents
  - a. Release of Foreign Exchange by Authorised Dealer Category II
  - b. Remittance Facilities for Resident Individuals
  - c. Remittance Facilities for others
  - d. Remittances for making tour arrangements by agents/facilities for tour operators
  - e. Liberalised Remittance Scheme of USD 250000 for Resident Individuals
  - f. Remittance Facilities for Non-resident Indians/Persons of Indian Origin/ Foreign Nationals; Operational Instructions to Authorised Persons; Indo-Nepal Remittance Facility
- c) Insurance from Outside India
  - a. General/ Health Insurance policies from Insurers outside India
  - b. General/ Health Insurance from insurers in India
  - c. Settlement of claims in foreign currency
  - d. Re-Insurance
  - e. Life Insurance from insurers in India

#### Unit 12 : Rupee/ Foreign Currency Accounts of Residents/Non-residents

- a. Deposits and Accounts for Non-residents
  - a. Definitions
  - b. Exemptions
  - c. Deposit Accounts for NRIs
  - d. Escrow Accounts
  - e. Acceptance of deposit by a company in India from NRIs/PIOs on Repatriation Basis
  - f. Other Accounts/Deposits
  - g. Nomination
  - h. Responsibility of Authorised Dealers Maintaining Foreign Currency Accounts
- b. Foreign Currency Deposits and Accounts for Residents in India and Overseas
  - a. Definition
  - b. Foreign Currency Accounts held in India
  - c. Foreign Currency Accounts held Outside India
  - d. Salient aspects of Foreign Currency Accounts
  - e. Rules framed under the FCRA Act and Reporting by Banks
  - f. Foreign Currency Accounts

#### Unit 13 : Risk Management and Inter-Bank Dealing

- a. Definitions
- b. Facilities for Persons Resident in India other than AD Category – I
- c. Management of Banks' Assets-Liabilities
- d. Hedging of gold prices
- e. Hedging of Capital
- f. Participation in the Currency Futures Market in India
- g. Participation in the Exchange Traded Currency options Market in India
- h. Hedging of Commodity Price Risk and Freight Risk in Overseas Markets
- i. Exchange of variation margin (VM) for non-centrally cleared derivatives
- j. Credit Default Swaps (CDS) Guidelines
- k. Rupee Vostro Accounts of Non-resident Exchange Houses
  - a. Operations in the Rupee Vostro Accounts
  - b. Permitted transactions
  - c. Rupee Drawing Arrangement Procedures and Collateral Cover
  - d. Miscellaneous provisions
  - e. Reports/Statements
  - f. Annual Review
- l. Accounts of Non-residents Banks
  - a. General Provisions
  - b. Rupee Accounts of Non-resident Banks
  - c. Responsibilities of Paying and Receiving Banks

- d. Refund of Rupee Remittances
- e. Overdrafts/Loans to Overseas Branches/Correspondents by AD – I
- f. Inter-Bank Foreign Exchange dealings
- g. Reports to The Reserve Bank

#### Unit 14 : Reporting requirements related to FEMA

- a. Money Transfer Service Scheme (MTSS)
- b. Rupee Drawing Arrangements (RDA)
- c. Liberalised Remittance Scheme
- d. Establishment of liaison office (LO)/Branch Office (BO)/Project Office (PO)
- e. Foreign Investment; External Commercial Borrowing (ECB)
- f. Non-resident Foreign Accounts
- g. Immovable Property
- h. Overseas Direct Investment (ODI)
- i. Trade Exports
- j. Trade Imports; Guarantees
- k. Compounding
- l. Reporting Guidelines for Foreign Investments in India

#### Unit 15 : International Financial Services Centres

- a. Regulations in IFSCs
- b. Setting up of IFSC Banking Units (IBU) by Indian Banks
- c. Permissible activities
- d. Rupee derivatives
- e. Remittances Under LRS
- f. Operations of subsidiaries and branches of Indian banks and All India Financial Institutions (AIFIs) in foreign jurisdictions and in International Financial Services Centers (IFSCs)

## **MODULE VI - GUIDELINES ON DEPOSITS/OTHER SERVICES & DIGITAL BANKING**

### Unit 1 : Operational Aspects Deposit Accounts, Remittance Instruments, etc.

- a. Facilities in Savings Accounts and Senior Citizen accounts
- b. Guidelines on Current Account opening
- c. Term Deposit Account
- d. Demand Drafts
- e. Collection of Instruments
- f. Cheque Truncation Scheme
- g. Positive Pay Scheme
- h. Clean Note Policy
- i. Basic Savings Bank Deposit Account (BSBDA)
- j. Automated Teller Machine (ATM)
- k. Reconciliation of Transactions at ATMs Failure - Time Limit
- l. Cassette - Swaps in ATMs
- m. Deceased Constituents – Payment of Assets
- n. Nomination Facilities
- o. Cash Operations – As per Income Tax Act
- p. Garnishee Order, Seizure etc. – as per court order
- q. UDGM RBI
- r. Framework on Green Deposits
- s. Other Government Deposit accounts like PPF, Sukanya Samriddhi Yojana

### Unit 2 : Call, Notice, Term Money Markets and Money Market Instruments

- a. Eligible Participants
- b. Prudential limits; Reporting requirements
- c. Interest Rate
- d. Commercial Paper
- e. Certificates of Deposit
- f. Buyback of CDs
- g. Reporting requirements
- h. Non-Convertible Debentures (NCDs) of original or initial maturity up to one year
- i. Issue of Long Term Bonds by Banks – Financing of Infrastructure and Affordable Housing

### Unit 3 : Interest Rates on Deposits

- a. Definitions
- b. Interest rate Framework
- c. Interest rate on Domestic Deposits
- d. Discretion - Interest on the Minimum Credit Balance in the Composite Cash Credit Account of a Farmer
- e. Penalty on Premature withdrawal of Term Deposit
- f. Rupee Deposits of Non-residents
- g. Foreign Currency Deposits
- h. Prohibitions
- i. Exemptions

### Unit 4: Agency Banking

- a. Appointment of Scheduled Private Sector Banks as Agency Banks
- b. Disbursement of Government Pension
- c. Conduct of Government Business – Commission
- d. Relief/Savings Bonds
- e. Collection of indirect taxes through ICEGATE payment
- f. Sovereign Gold Bond (SGB) Scheme 2023-24
- g. Floating Rate Savings Bonds, 2020 (Taxable)
- h. Cash & Currency Chest Management

### Unit 5 : Other Financial Services by Banks

- a. Forms of Business
- b. Prudential Regulation for Banks' Investments
- c. Conditions for Specific Financial Services
- d. Disclosure of Commissions/ Remunerations
- e. Code of Conduct Requirements
- f. The Grievance Redressal Systems
- g. Gold Monetisation Scheme, 2015
- h. Safe Deposit Locker/Safe Custody Article Facility
- i. Doorstep Banking (PSB Alliance Pvt. Ltd.)

### Unit 6 : Electronic Remittances and Online/Offline Banking

- a. National Electronic Funds Transfer (NEFT) System
- b. Real Time Gross Settlement System (RTGS)
- c. Electronic Clearing Services / National Electronic Clearing Services
- d. Immediate Payment Services
- e. United Payment Interface
- f. E-mandates for recurring transactions
- g. Digital Payment Transactions – Streamlining QR Code infrastructure
- h. Payment Frauds – Enhancing Public Awareness Campaigns
- i. UPI-Pay Now Linkage for cross-border remittances – Pre-sanctioned credit lines
- j. Online Banking, Mobile Banking, Neo-banking
- k. Digital Banking Unit

### Unit 7 : Cards and Prepaid Instruments

- a. Smart/Debit Card Business
- b. Guidelines for issue of Debit Cards by Banks
- c. Guidelines on issuance and Operation of Pre-paid Payment Instruments in India
- d. Electronic Cards for Overdraft Accounts
- e. Device based Tokenisation
- f. Escrow Account with a Scheduled Commercial Bank
- g. General Credit Cards
- h. Kisan Credit Cards
- i. Issuance of PPIs to Foreign Nationals / Non-Resident Indians (NRIs) visiting India
- j. Levy of charges on forex prepaid cards/store value cards/travel cards, etc
- k. FETERS – Cards: Monthly Reporting

## **MODULE VII - GUIDELINES ON CUSTOMER SERVICE AND PROTECTION**

### Unit 1 : Know Your Customer and Anti-Money Laundering

- a. International Scenario
- b. The Indian Scenario
- c. Obligations under PMLA and PMLR
- d. Customer – For KYC Purposes
- e. Customer Acceptance Policy (CAP)
- f. Know your customer and Due Diligence

- g. Customer Due Diligence for transactions in Virtual Currencies
- h. Customer Identification Procedures
- i. Risk Management
- j. AML & Transaction Monitoring including Alert Management
- k. Reports to be Furnished to FIU-Ind; Preservation of Records
- l. FATF Recommendations
- m. Trade Based Money Laundering

#### Unit 2 : Guidelines on Customer Service

- a. Customer Service Committee of the Board
- b. Role of the Customer Service Committee
- c. Standing Committee on Customer Service
- d. Board Approved Policies on Customer Service
- e. Customer Confidentiality Obligation
- f. Guidance to Customers and Disclosure of Information
- g. Branch Level Facilities
- h. Disclosure of Information by Banks in the Public Domain
- i. Dealing with Complaints and Improving Customer Relations
- j. Grievance redressal Mechanism
- k. Display of Names of Nodal Officers
- l. Internal Ombudsman
- m. Integrated Ombudsman Scheme, 2021 (RBIOS, 2021);
- n. Fair Practice Code

#### Unit 3 : Information Technology and Security Related Norms

- a. Cyber Security Framework in Banks
- b. Information System Audit
- c. Business Continuity Planning (BCP), Vulnerability Assessment and Penetration Tests (VAPT) and Information Security
- d. Digital Payment Security Controls
- e. Security Measures for Electronic Transactions
- f. Enhancing Security of Card Transactions
- g. Storage of Payment System Data
- h. Relevant sections of the Digital Personal Data Protection Act, 2023

#### Unit 4 : Outsourcing of Financial and Information Technology Services

- a. Definitions
- b. Engaging Business Facilitators/ Correspondents
- c. Recovery Agents
- d. Direct Marketing Agents
- e. Activities that should not be Outsourced
- f. Material Outsourcing
- g. Role of the Regulated Entity
- h. Regulatory and Supervisory requirements
- i. Business Continuity and Management of Disaster Recovery Plan
- j. IT Outsourcing Policy
- k. Role of the Board and Senior Management
- l. Evaluation and Engagement of Service Providers
- m. Outsourcing Agreement
- n. Risk Management
- o. Monitoring and Control
- p. Outsourcing within a Group / Conglomerate
- q. Cross-Border Outsourcing
- r. Exit Strategy
- s. Cloud Computing Services
- t. Outsourcing of Security Operations Centre

#### Unit 5 : Frauds & Vigilance Frameworks in Banks

- a. Classification of Frauds
- b. Central Fraud Registry (CFR)
- c. Reporting of frauds to RBI / Reports to the Board
- d. Cases of Attempted Fraud
- e. Reporting Frauds to Police/CBI
- f. Cheque Related Frauds
- g. Loan Frauds - New Framework
- h. Early Detection and reporting / Early Warning Signal (EWS) / Red Flag Accounts (RFA)

- i. Filing Complaints with Law Enforcement Agencies
- j. Legal Audit of Title Documents
- k. Cases Of Theft, Burglary, Dacoity And Bank Robberies
- l. Chief Vigilance Commissioner
- m. Internal Vigilance & Chief Vigilance Officer (CVO)

## **MODULE VIII - OTHER IMPORTANT REGULATIONS AND GUIDELINES**

### **Unit 1 : Disclosure Requirements**

- a. Disclosure Requirements – RBI
- b. Disclosures under Basel III
- c. Accounting Standards
- d. Disclosures relating to securitization
- e. Disclosures under listing Regulations of SEBI – LODR, BRSR, BRSR Core etc.
- f. Other relevant disclosures to SEBI including Insider Trading etc.

### **Unit 2 : Returns to be Submitted to RBI**

- a. Various returns to be submitted to RBI
- b. RBI Reporting Portals
- c. Automated Data Flow
- d. Important Data Definitions

### **Unit 3 : Other Relevant RBI Regulations and Initiatives**

- a. Legal Entity Identifier for Entities
- b. Financial Benchmark Administrators
- c. Account Aggregators
- d. Payment System Operators
- e. Payment Aggregators
- f. Retail Direct Scheme
- g. Central Bank Digital Currency (CBDC)
- h. NDS – OM web
- i. Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs)
- j. Targeted Long Term Repo Operations
- k. Depositor Education and Awareness Fund Scheme, 2014
- l. Electoral Bond Scheme, 2018
- m. Customer Facilitation Centres for NEFT and RTGS
- n. Enabling Framework for Regulatory Sandbox
- o. Capacity Building in Banks

### **Unit 4 : Recent Important Reports of RBI**

- a. Report of the Committee for Review of Customer Service Standards in RBI Regulated Entities
- b. Report of the Inter-Departmental Group (IDG) on Internationalisation of INR
- c. Concept Note on Central Bank Digital Currency

## **MODULE IX - IMPORTANT LAWS RELEVANT FOR BANKS**

### **Unit 1 : Important Laws Relevant for Bank's Business Activities**

- a. Indicating Key Compliances under important laws related to bank's business, such as, The Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016
- b. Indian Contract Act 1872 and amendments.
- c. The Negotiable Instruments Act, 1881
- d. Bankers' Books Evidence Act; CGST & IGST Acts;
- e. The Consumer Protection Act, 2019
- f. The Copyright Act, 1957
- g. The Income-tax Act, 1961
- h. The Information Technology Act, 2000
- i. The Limitation Act, 1963
- j. The Profession Tax Related (State Laws)
- k. The Right to Information Act, 2005
- l. Transfer of Property Act 1882 and amendments.
- m. The Payment & Settlements Systems Act, 2007
- n. Digital Personal Data Protection Act, 2023

## Unit 2 : Important Laws Pertaining to Bank's Organisation and Support Functions

- a. Indicating Key Compliances under important laws pertaining to organisation and support functions, such as, The Air (Prevention and Control of Pollution) Act, 1981
- b. The Central Industrial Security Force Act, 1968
- c. The Code on Wages, 2019
- d. The Environment (Protection) Act, 1986
- e. The Equal Remuneration Act, 1976
- f. The National Building Code 2016
- g. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
- h. The Shops and Establishments Related Acts
- i. The Telecom Regulatory Authority of India Act, 1997

Unit 3: Case Studies (including global case studies and learnings from Compliance failures/deficiencies)

Unit 4: List of RBI Returns for Banks

## MODULE X - INTERNATIONAL BEST PRACTICES

Unit 1 : International Best Practices in Compliances

Annexure I – Perspectives on Banking Supervision

Annexure II – Back to Basics

## 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](http://www.iibf.org.in).

## COURSE STRUCTURE & DELIVERY

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

### 1. Study:

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

### 2. Examination:

Candidates will have to appear for the online examination conducted by IIBF (Multiple Choice Questions mode) and pass the examination

### 3. Classroom Learning:

i. Candidates who have passed the written examination have to undergo classroom learning. This will be offered in IIBF and/ or ICSI centres. For this purpose, the candidate, after passing the examination will log on to IIBF website - [www.iibf.org.in](http://www.iibf.org.in) and select his/ her convenient slot for classroom learning (3 days) from the predetermined dates and venue (IIBF or ICSI) put-up on the website and pay the fees prescribed for classroom learning to the respective organization where he/ she seeks to undergo classroom learning.

ii. Total MARKS FOR CLASSROOM LEARNING is 50 and passing marks is 25. Marks for classroom learning is awarded by faculty based on classroom participation, analytical skills, discussion ability on compliance case-studies etc.

### 4. Time Limit for Classroom Learning:

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

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

## CLASSROOM LEARNING FEE

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

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

### 4. Virtual Class Room Training/Learning:

In view of present situation due to COVID-19, the physical class room training may not be possible. Considering this, the Physical Class Room Training methodology is converted from physical to Virtual Class Room Training. **Virtual Classroom Learning will be** for 3 days, instead of physical class room learning of 5 days.

Evaluation Process of Virtual Class Room Training and Criteria for Evaluation:

- 1) Candidates who have successfully passed the online examination have to undergo Virtual Class Room Training. For this purpose, the candidate, on passing the examination should log on to IIBF website - [www.iibf.org.in](http://www.iibf.org.in) and select his/her convenient slot for virtual classroom training (3 days) from the pre-determined dates .
- 2) During the virtual classroom training, candidates will be assessed (Internal assessment) for training performance for a total of 50 marks. Marks for training will be awarded to candidates by faculty for their training participation and performance in test, based on MCQs.

Sr No.	Particulars	Weightage	Total marks (Max)	Min marks to be obtained	Remarks
1.	Attendance	50%	50	25 (50%)	Total 10 sessions (spread in three days). Attending minimum 5 sessions will be compulsory. This will correspond to 25 marks out of 50 (50%). On 1st day and 2nd day 4 sessions each and on 3rd day two sessions (4+4+2)
2.	MCQs	50%	50	25 (50%)	The MCQ test will be at the end of the course. There will be a total 50 MCQs (1 mark each). Total 50 marks. A candidate has to obtain a minimum of 25 marks out of 50 (50%)
Total			100	50 (50%)	

The overall aggregate (attendance + marks in MCQs) to be obtained by a candidate will therefore be 50 (50%). However, if a candidate gets overall 50% with 30 marks in attendance (60%) and 40 % (i.e. 20 marks) in MCQs he/she will also be considered as passed. But, vice versa is not permitted. In other words, a candidate should get minimum 20 marks in MCQs.

## Virtual Class Room Learning Fee:

First Attempt	Rs.4,500/= (Rs Four thousand five hundred only) + Taxes GST + Convenience charges, as applicable
Second attempt	Rs.2,000/= (Rs Two thousand only) + Taxes + Convenience charges, as applicable

## REFUND OF FEE

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

## AWARD OF CERTIFICATE:

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

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

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

## THE INSTITUTE OF COMPANY SECRETARIES OF INDIA (ICSI)

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

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

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

The Institute's Headquarters is at ICSI House, 22 Institutional Area, Lodi Road, New Delhi. The Regional Offices are at Mumbai, Kolkata, New Delhi, Chennai. Centre for Corporate Governance, Research and Training (CCGRT) is at Navi Mumbai and 69 Chapters of ICSI are located in various cities all across India with one Overseas Chapter at Dubai. It provides postal and oral coaching and training to students to qualify as Company Secretaries. The ICSI has on its rolls over 31,000 qualified members both in Employment & in Practice. Over 3.6 lakh students are currently enrolled in the Company Secretaries Course.

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

[www.icsi.edu](http://www.icsi.edu).

## IMPORTANT RULES/ INFORMATION FOR CANDIDATES

### 1. ADMIT LETTER OF EXAMINATIONS:

- While registering for the examination/ course candidates will only be allowed to select their exam centre. The venue and time slots will be allotted by the Institute.
- Candidates are required to take utmost care and precaution in selecting Centre, as there is no provision to change the Centre in the system after successful application. Hence no request for change of centre, will be entertained for any reason.
- No Admit letter will be issued at the time of registration. Admit Letters with details of Venue and time slots will be available for download 10-15 days prior to the date of examination.
- Admit letter will be hosted on Institute's website [www.iibf.org.in](http://www.iibf.org.in) under the menu 'Examination/Courses>Admit Letter'
- For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following:

- i. Membership or registration number as login id
  - ii. Edit profile password.
  - iii. If candidates do not remember their Edit profile password, they have to click on the 'Forgot password/ Get Password' button after entering the Membership or Registration number. On clicking fresh edit profile password will be sent to their registered email id.
- f. Candidates are required to produce printed copy of admit letter along with Membership identity card or any other valid photo ID card in original (Aadhaar card/ e-Aadhaar/ Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) at the examination venue.
  - g. In the absence of printed copy of Admit Letter and Original Photo Identity Card, candidates will be denied permission to write Examination.
  - h. Admit letter is valid only for the examination, date/s and centre/venue mentioned in the admit letter.

## **2. MOBILE PHONES**

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

## **3. USE OF CALCULATOR**

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

## **4. OTHER RULES/ INFORMATION**

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

- i. Always visit the website one day prior to the examination for any important updates on the exam/center/venue etc.
- j. In the event of any dispute between the Institute and the member, only Competent Courts in Chennai, Kolkata, New Delhi and Mumbai alone have the jurisdiction to entertain the dispute.
- k. Candidates are advised to read the IMPORTANT RULES/INFORMATION FOR CANDIDATES OF JAIIB/DB&F/CAIIB/DIPL & CERTIFICATE EXAMINATIONS on the website i.e. [www.iibf.org.in](http://www.iibf.org.in)

## **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 before leaving the examination hall.
- 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. Candidates can download the marksheet after entering login credentials using their membership number and edit profile password.
- c. Final certificate: Digitally Signed Certificate will be issued to the candidates who have enrolled and passed the examination. The Certificate will be emailed to the email-id of the candidate registered with the Institute, within 3 weeks from the date of declaration of result.

## **INTELLECTUAL PROPERTY RIGHTS**

"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](http://www.iibf.org.in) > Members/ Candidates Support Services (Help) or email all your queries to [care@iibf.org.in](mailto:care@iibf.org.in)

## **MEMBER SUPPORT SERVICE OFFICE:**

Indian Institute of Banking & Finance  
193-F, Maker Towers, 19th Floor,  
Cuffe Parade, Mumbai - 400 005  
Tel.: 08069260700

## 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.: 022-68507000 / 080692 60710

E-mail: [training@iibf.org.in](mailto:training@iibf.org.in)

## PROFESSIONAL DEVELOPMENT CENTERS:

South Zone	North Zone	East Zone	West Zone
Indian Institute of Banking & Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp.Hotel Ambica Empire, Vadapalani, Chennai - 600 026. Tel:044 24722990/24727961 <a href="mailto:iibfsz@iibf.org.in">Email:iibfsz@iibf.org.in</a>	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 Tel:011-2653 2194 / 2191 (office) <a href="mailto:iibfnz@iibf.org.in">Email:iibfnz@iibf.org.in</a>	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Tel: 033-46032850 <a href="mailto:iibfez@iibf.org.in">Email:iibfez@iibf.org.in</a>	Indian Institute of Banking & Finance 192-F, Maker Towers, 19th Floor, Cuffe Parade MUMBAI - 400 005 Tel : 022-69437301/02 <a href="mailto:iibfwz@iibf.org.in">Email:iibfwz@iibf.org.in</a>

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

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