



Diploma in Treasury, Investment & Risk Management (old syllabus) Rules & Syllabus 2026

OBJECTIVE:

With the advent of market oriented approach to banking, globalization, financial sector reforms and competition in the financial sector, finance/ banking professional face the challenge to continuously innovate and improve their products and services. This calls for excellence in the performance and specialization. One of the areas which are crucial to banks performance and profits is Treasury, which Bank has to educate and train a number of staff. The Institute has therefore introduced the Diploma in Treasury, Investment and Risk Management to help the staff of financial institutions to acquire the required competence. After passing this diploma examination, the candidate will be in a position:

- To understand and appreciate the instruments and intricacies of operation in the money market, capital market and foreign exchange market including risk management.
- To acquire proficiency in management of funds in relation to short-term, medium term and long term investment operations with liquidity/ maturity planning.
- To manage foreign exchange (front and back offices) in the context of regulatory framework and recent liberalization and autonomy given to banks.
- To acquire skills for Asset Liability Management in the context of risk, control and hedging operations.

ABOUT FIXED INCOME MONEY & DERIVATIVES ASSOCIATION OF INDIA (FIMMDA)

The Fixed Income Money Market and Derivatives Association of India commonly known as FIMMDA was incorporated on June 3, 1998 as a Company under the Indian Companies Act, 1956.

It is a 115-member strong representative body for the bond, money and derivatives markets players in India. Its membership includes the State Bank of India, its Associate Banks, all Nationalized Banks, Indian Financial Institutions, Primary Dealers and Life Insurance Corporation of India.

FIMMDA as a voluntary association of banks, financial institutions and primary dealers, has been working on the following areas, since its inception:

- Standardization of market practices
- Introduction of securities benchmarks as required by the financial markets
- Valuation of securities on a regular basis
- Interaction with market regulators on all pertinent issues
- Training programmes and certification for the benefit of members

In order to effectively discharge its role, FIMMDA has established several working groups/ committees in areas of Market Practices, Legal Practices, Accounting, Training, Risk Management and Valuation. Each of these committees is headed by a Director on the Board of FIMMDA and constitutes eight to ten experts from related fields from member organizations. FIMMDA has been instrumental in organizing a number of conferences/ seminars on subjects of topical interest to members, such as Negotiated Dealing System, Guaranteed Trade Settlement, Real Time Gross Settlement ISDA Documentation, Monetary Policy implications, etc. FIMMDA plays a pivotal role in lobbying for issues with various Government bodies concerning sustained growth of the financial markets and its players.

The details of the examination in Diploma in Treasury, Investment and Risk Management are as under:

ELIGIBILITY:

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

SUBJECTS OF EXAMINATION:

- I. Treasury and Investment Management
- II. Risk Management

PASSING CRITERIA:

1. Minimum marks for pass in the subject is 50 out of 100.
2. Candidates securing at least 45 marks in each subject with an aggregate of 50% marks in all subjects of examination in a single attempt will also be declared as having completed the Examination.
3. Candidates will be allowed to retain credits for the subject they have passed in an attempt till the expiry of the time limit for passing the examination as mentioned below:

TIME LIMIT FOR PASSING THE EXAMINATION:

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

EXAMINATION FEE:

Particulars	For Members	For Non-Members
First attempt fee	Rs.17,000/- *	Rs.20,500/- *
Second attempt fee	Rs.2,000/- *	Rs.2,000/- *
Third attempt fee	Rs.2,000/- *	Rs.2,000/- *
Fourth attempt fee	Rs.2,000/- *	Rs.2,000/- *

* Plus Convenience charges and Taxes as applicable.

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

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

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

MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

PATTERN OF EXAMINATION:

- (i) Question Paper will contain 100 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 Website. Institute conducts examination on half yearly basis, however periodicity of the examination may be changed depending upon the requirement of banking industry.
- b) List of Examination centers will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates.)

“CLASS OF PASS” CRITERIA:

1. The Institute will consider the FIRST PHYSICAL ATTEMPT of the candidate at the examination as first attempt for awarding class. In other words, the candidate should not have attempted any of the subject/s pertaining to the concerned examination any time in the past and has to pass all the subject as per the passing criteria and secure prescribed marks for awarding class. Candidates re-enrolling for the examination after exhausting all permissible attempts as per the time limit rule will not be considered for awarding class.
2. First Class: 60% or more marks in aggregate and pass in all the subjects in the FIRST PHYSICAL ATTEMPT
3. First Class with Distinction: 70% or more marks in aggregate and 60 or more marks in each subject in the FIRST PHYSICAL ATTEMPT.

PROCEDURE FOR APPLYING FOR EXAMINATION

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

SCRIBE GUIDELINES:

Candidates who are visually impaired / have low vision or affected by cerebral palsy with locomotor impairment whose writing speed is affected and Physically Handicapped (PH) candidates who cannot operate Keyboard and Mouse can use scribe at his/her own cost during the examinations. Compensatory time and facility of scribe would be provided to only the above categories of Physically challenged candidates. Physically challenged candidates of other categories are not eligible to get the above-mentioned benefits.

To avail the facility of a scribe/special assistance/extra time, eligible candidates are required to apply online on the Institute's website www.iibf.org.in. Candidates who do not apply for availing the facility of a scribe/special assistance/extra time as per the procedure well before the said examination/s may be denied the facility of a scribe/special assistance/extra time.

[Click Here - GUIDELINES/RULES FOR USING SCRIBE BY VISUALLY IMPAIRED & ORTHOPEADICALLY CHALLENGED CANDIDATES \(Physical Classroom exam\)](#)

PROOF OF IDENTITY

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

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

STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s. Please visit IIBF website www.iibf.org.in under the menu "Examination/courses" 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 2026 to August 2026	31st December 2025
For the examinations to be conducted by the Institute for the period September 2026 to February 2027	30th June 2026

ONLINE TUTORIAL/ CONTACT PROGRAMMES SYLLABUS

Total 150 hours of e-learning specially designed for the course.

In order to enhance the practical utility of the course to be bankers the Institute has tied up with KESDEE Inc. a leading e-learning and reference solutions provider for the global finance professionals located in USA to offer 8 e-learning courses/ calculators as part of the Diploma examination. The following are the calculators/ courses:

- (i) Financial Mathematics
- (ii) Futures & Forwards
- (iii) Swaps
- (iv) Options
- (v) Money Markets
- (vi) Fixed Income Markets
- (vii) Foreign Exchange Markets
- (viii) Treasury Analytics

KESDEE will host the e-learning materials in its website with a separate window for the institute. Candidates will be given a separate login id & password with 150 hours or six months whichever is earlier for browsing the above course through internet.

Need based Lectures/ Tutorial/ Contact programmes will be organized by the Institute/ accredited Institutions. For further details, candidates may get in touch with Zonal Office or login to the Institute's website www.iibf.org.in.

SYLLABUS

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the

realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus. The Institute also reserves to itself the right to vary the syllabus/ rules/ fee structure from time to time. Any alterations made will be notified from time to time. Further, questions based on current developments in banking and finance may be asked.

Candidates are advised to refer to financial newspapers/ periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

PAPER- I: TREASURY AND INVESTMENT MANAGEMENT

CHAPTER 1 - FINANCIAL MARKETS

- i. An overview of markets and functions
- ii. Classification of financial markets
 - Capital market
 - Money market
 - Foreign exchange markets
 - Insurance markets
 - Mutual funds
 - Commodities market
- iii. Role of the Emerging Markets: BRICS
- iv. Roles and functions of participants in the financial market
 - Banks
 - Primary dealers
 - Financial institutions
 - Stock exchanges
 - Brokers;
 - Investment bankers
 - Foreign institutional investors
 - Custodians
 - Depositories

CHAPTER 2: MONEY MARKET

- i. Introduction
- ii. Need for the market
- iii. Participants in the money market
 - Central Govt; State Govt
 - Public sector undertakings
 - Scheduled Commercial banks
 - Private sector companies
 - Provident funds
 - General Insurance companies
 - Life insurance companies
 - Mutual fund; NBFCs
 - Primary Dealers
- iv. Money market instruments
 - Call money/ notice money
 - Term money
 - Certificate of deposits
 - Commercial papers
 - Bills rediscounting scheme
 - Inter-bank participation certificates
 - Collateralized borrowing and lending obligation
 - Treasury bills

- Repurchase agreements

CHAPTER 3 - CAPITAL MARKETS

- Introduction
- Equity shares
- Preference shares
- External commercial borrowings
- Global Depository Receipts
- American Depository Receipts
- Indian Depository Receipts
- When Issued Securities
- Credit Linked Notes

CHAPTER 4 - FOREIGN EXCHANGE MARKETS

- Introduction
- Definition and exchange rates quotations
- Factors influencing exchange rates
- Role of banks in the Indian forex market
- Relationship with money market operations
- International Financial Institutions – an overview
- Correspondent Banking and NRI Accounts
- Risks in Foreign Trade
- Role of Exim Bank, RBI and FEDAI
- FEDAI guidelines and Forex valuation
- Effects of revaluation
- Registered Foreign Portfolio investors

CHAPTER 5 - DEBT MARKETS AND FIXED INCOME SECURITIES

- Introduction
- Terminologies
- Types of bonds
- Govt of India securities
- State development loans
- Other approved securities
- Non SLR securities
- Public Sector Undertakings' (PSU) Bonds
- Corporate debentures
- Bonds and debentures
- Some other aspects of fixed income securities
- Bond Dynamics
 - Discounted cash flow
 - Time value of Money
 - Accounting
 - Valuation

CHAPTER 6 - INTEREST RATE QUOTATIONS AND MARKET TERMINOLOGY

- Introduction
- Fixed and floating rate of interest
- Simple and compound rate of interest
- Yield
- Premium and discount
- Front end and rear end
- Day count conventions

CHAPTER 7 - DERIVATIVES

- Introduction
- Characteristics
- Users of derivatives

- iv. Futures
- v. Futures Contract
- vi. Currency futures
- vii. Bond futures
- viii. Stock Index futures
- ix. Pricing financial futures
- x. Forward Contract
- xi. Forward Rate Agreement
- xii. Introduction
- xiii. Market Conventions
- xiv. Pricing
- xv. Swaps
- xvi. Interest Rate Swap
- xvii. Currency Swap
- xviii. Pricing Interest Rate Swap
- xix. Types of IRS
- xx. RBI guidelines
- xxi. Options
- xxii. Terminology
- xxiii. Types of Options
- xxiv. Pricing Models
- xxv. Forex Derivatives

CHAPTER 8 - TREASURY MANAGEMENT

- i. Introduction
- ii. Sources of profit for Treasury
- iii. Global Scenario
- iv. RBI Measures
- v. Scope and functions of treasury management
- vi. Nature of Treasury Assets and Liabilities
- vii. Objectives of treasury
- viii. Organizational Structure
- ix. Integrated Treasury: Cost Centre and Profit Centre.
- x. Functions
- xi. Benefits

CHAPTER 9 - LIQUIDITY MANAGEMENT

- i. Objectives, Sources and Deployment
- ii. CRR
- iii. SLR
- iv. CCIL: Netting/ Elimination of Exposures
- v. RTGS

CHAPTER 10 - RISK ANALYSIS AND CONTROL

- i. Interest Rate Risk:
- ii. Investment/ Trading Book
- iii. Value at Risk
- iv. Forex (Market) Risk

CHAPTER 11 - FRONT OFFICE/ MID OFFICE/ BACK OFFICE

- i. Front Office
- ii. Dealing functions
- iii. Mid Office
 - a. Operational Clarity
 - b. Documentation
 - c. Monitoring
- iv. Back office operations

- v. Settlement of transactions
- vi. Investment accounting and investment controls

CHAPTER 12 - REGULATIONS, SUPERVISION AND COMPLIANCE OF TREASURY OPERATIONS

- RBI guidelines
- Extracts from FIMMDA handbook

CHAPTER 13 - ROLE OF INFORMATION TECHNOLOGY IN TREASURY MANAGEMENT

- i. Negotiated Dealing System
- ii. Other Trading Platforms/ Systems
- iii. Straight Through Processing (STP)
- iv. Settlement, Custody and Others
 - Annexure 1 Price calculations – treasury bills
 - Annexure 2 Price calculations – forex treasury
 - Annexure 3 Market practices
 - Annexure 4 Treasury Terminology

PAPER- II: RISK MANAGEMENT

CHAPTER 1 - INTRODUCTION TO RISK MANAGEMENT

- Background
- Types of Risks

CHAPTER 2 - RISK MANAGEMENT PROCESS

- Sources of Risk
- Risk Indicators
- Process
- Controlling Risk

CHAPTER 3 - SETTING UP A RISK ORGANIZATION

- Process
- Some misconceptions
- Comprehensive view

CHAPTER 4 - ASSETS LIABILITIES MANAGEMENT

- Concepts
- Framework of the policy
- ALCO

CHAPTER 5 - SOME IMPORTANT CONCEPTS

- Risk exposure analysis
- Open Position
- Duration
- Modified Duration
- Convexity
- RAROC
- Auditing Risk Management

CHAPTER 6 - UNDERSTANDING BASEL ACCORD AND ITS IMPLICATIONS

- Basel II

BASEL III

IMPORTANT RULES/ INFORMATION FOR CANDIDATES

1. ADMIT LETTER OF EXAMINATIONS:

- a. 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.
- b. **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.**
- c. 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.

d. Admit letter will be hosted on Institute's website www.iibf.org.in under the menu 'Examination/Courses>Admit Letter'

e. For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following:

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

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 allotted to them at the examination hall on the exam day.**
- e. Candidates would be able to login to the system only with the password mentioned in their 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.

i. 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

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 compulsorily 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 "EXAMINATION/COURSES" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.

Candidates may kindly note that their entire activity during the examination will be reviewed post examination. The Institute would review the audit trail reports of the candidate using a scientific method to detect adoption of unfair means. Also, the CCTV footage of centres would be reviewed. Candidates found to be adopting unfair means, using the scientific method of analysis of audit trail reports or review of CCTV footage or through any other scientific method, will be booked and appropriate action shall be initiated as per the Institute's policy. Candidates are also requested to read the Rules and Policy regarding malpractice/unfair means / misconduct / misbehaviour in Examinations from the below link:

[Rules and Policy regarding malpractice/unfair means/misconduct/misbehaviour in examination Classroom based.](#)

6. RESULT ADVICE/ CONSOLIDATED MARKSHEET/ FINAL CERTIFICATE

a. Result Advice of candidates will be hosted on Institute's website on declaration of result, which can be downloaded by the candidates.

b. Consolidated mark sheet for candidates completing examination having more than one subject, will be available on the Institute's website after the declaration of results. Candidates can download the same after entering login credentials using their membership number and edit profile password.

c. Final 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.

MULTIPLE CHOICE QUESTIONS (MCQS) AND ANSWERS

"The Institute conducts its examinations through Multiple Choice Questions (MCQs). These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained."

CONTACT DETAILS:

Register your queries through website www.iibf.org.in > Members/ Candidates Support Services (Help) or email all your queries to care@iibf.org.in

MEMBER SUPPORT SERVICE OFFICE:

Indian Institute of Banking & Finance
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,
Kiroil Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.
Tel.: 080692 60710
E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES:

South Zone	North Zone	East Zone
Indian Institute of Banking & Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp.Hotel Ambica Empire, Vadapalani, Chennai - 600 026. Tel:044- 24722990/24727961 Email:iibfsz@iibf.org.in	Indian Institute of Banking & Finance, Professional Development Centre, Northern Zone, 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) Email:iibfnz@iibf.org.in	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Email:iibfez@iibf.org.in

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