



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001 - 2018 CERTIFIED ORGANISATION)

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

Web-site : www.iibf.org.in

DIPLOMA IN URBAN CO-OPERATIVE BANKING

Rules & Syllabus 2026

EXAMINATION OBJECTIVE:

To build professional competence and enhance decision making skills in co-operative banks.

ELIGIBILITY:

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

SUBJECTS OF EXAMINATION:

- I. Co-operative Banking: Principles, Laws & Practices
- II. Management and Operations of Co-Operative Banks

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 FEES* :

Particulars	For Members	For Non-Members
First attempt fee	Rs.4,000/- *	Rs.6,500/- *
Second attempt fee	Rs.2,000/- *	Rs.2,000/- *
Third attempt fee	Rs.2,000/- *	Rs.2,000/- *
Fourth attempt fee	Rs.2,000/- *	Rs.2,000/- *

* Plus Convenience charges and Taxes as applicable.

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

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

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

MEDIUM OF EXAMINATION :

Examination will be conducted in English only.

PATTERN OF EXAMINATION:

- (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 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 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 loco-motor 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 I / Card issued by Employer or 2) PAN Card or 3) Driving License or 4) Election Voter's I / Card or 5) Passport 6) Aadhaar Card

STUDY MATERIAL / COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s. Please visit IIBF website www.iibf.org.in under the menu "Exam Related" for details of book/s and address of publisher/s outlets. Candidates are advised to make full use of the courseware. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Therefore, the courseware should not be considered as the only source of information while preparing for the examinations. Candidates are advised to go through the updates put on the IIBF website from time to time and go through Master Circulars / Master Directions issued by RBI and publications of IIBF like IIBF Vision, Bank Quest, etc. All these sources are important from the examination point of view. Candidates are also to visit the websites of organizations like RBI, SEBI, BIS, IRDAI, FEDAI etc. besides going through other books & publications covering the subject / exam concerned etc. Questions based on current developments relating to the subject / exam may also be asked.

Cut-off Date of Guidelines / Important Developments for Examinations

The Institute has a practice of asking questions in each exam about the recent developments / guidelines issued by the regulator(s) in order to test if the candidates keep themselves abreast of the current developments. However, there could be changes in the developments / guidelines from the date the question papers are prepared and the dates of the actual examinations.

In order to address these issues effectively, it has been decided that:

- (i) In respect of the examinations to be conducted by the Institute for the period 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.

SYLLABUS :

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

PAPER 1: CO-OPERATIVE BANKING: PRINCIPLES, LAWS & PRACTICES

Module A: Principles of Co-operative Banking

1. Introduction: Brief History of Co-operative Banking with focus on evolution of Urban Co-operative Banking, Principles of Co-operation, brief overview of structure of co-operative credit institutions - Federal, central and primary credit societies. Types of credit co-operatives, recommendations of different committees
2. Membership shares linkage, types of members-regular, nominal & associate membership, Salient provisions of Multi State Co-op. Societies Act, 1984 relating to :Registration, duties and privileges of the members, Members and their rights and obligations

Module B: Deposits & Customer Service

1. Different Deposit Products, Banker - Customer relations - services rendered by Banks - Mandate and Power of attorney - Know Your Customer (KYC), Various types of relationships with customers such as Creditor - Debtors, Bailor- Bailee, Principal - Agent, etc.
2. Customer services: The Consumer Protection Act, 1986 Definition, Consumer Protection Councils Chapter-II (Sections 4-8) Consumer Disputes Redressal ,Agencies (Sections 9-15) District Forums, State Commission and National Commission, their powers etc., Banking Ombudsman (relevant portion),Code of ethics / conduct for bankers

Module C: Legal & Regulatory Aspects of Banking

1. Legal aspects pertaining to banking operations including NI act, Responsibility of Paying / Collecting Bankers, (This will cover various legal aspects pertaining
2. Garnishee orders and Attachment orders, Bankers' right of lien, set-off and appropriation Indemnities and Bank Guarantees; scope and application Customer and Deposit Policy (Fixing ROI , Products, etc.)

Module D: Technology Banking

1. Electronic Payment systems - Teller Machines at the Bank Counters - Cash dispensers - ATMs - Anywhere Anytime Banking - Home banking (Corporate and personal) - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, note and coin counting devices.
2. Internet Banking, SMS banking, mobile banking, IT Security aspects etc.

PAPER 2: MANAGEMENT AND OPERATIONS OF CO-OPERATIVE BANKS

Module A.: Management

1. Management of Societies,-Audit and related matters including systems audit,-Disputes between members and societies & Co-op. Courts,- Liquidation and winding up,-Election of committee members and other officers of the societies,-Officers, penalties, appeals and revision etc.,-
2. Supervisory and Regulatory Role of state / Central Govt.

Module B.: Loans & advances and Investments

1. Loans and advances-concepts, terms and conditions, refinance, exposure limits, appraisal standards, Priority sector lending, Financing of small Business, Retail Trade, Professional and Self Employed, Transport Operators, SSI / Tiny Sector Units, Housing loans, poverty and Financing of subsidy-linked programs, Other loans: Personal Finance and Consumer Durables etc.
2. Non-fund based services: Guarantees & Indemnities, LC and Deferred Payment, Bancassurance, Investment products.
3. Investment Policies, Eligible Investments, Safeguards to be taken for Investments, Valuation of Investments etc

Module C.: Credit Management

1. Loan Policy and operation:(Fixing rate of interest, delegation, exposure, ALM for loans etc),Laws relating to securities-valuation of securities-modes of charging securities - lien, pledge, mortgage, hypothecation etc-registration of firms / companies - creation of charge and satisfaction of charge, Provisions of Bankers Book Evidence Act, Special features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993, The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, NPA - Management of NPA, Restructuring and re-phasing of credit, Exposure limits, Asset Liability Management.

Module D: Risk Management

1. Risk Management: Capital Adequacy - BASEL Norms Profit and Profitability- Approach of Banks to profitability Effects of NPA on profitability-A profitability Model-Share holder's value Maximization and EVA-Profit Planning-Measures to improve profitability.

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.

j. Always visit the website one day prior to the examination for any important updates on the exam/center/venue etc.

i. 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.

j. 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 "EXAM RELATED" 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

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

West Zone	North East Zone	PDC-Lucknow
Indian Institute of Banking & Finance Professional Development Centre 192-F, Maker Towers, 19th Floor, Cuffe Parade MUMBAI - 400 005 Tel : 022-69437301/02 Email:iibfwz@iibf.org.in	Indian Institute of Banking and Finance, 3rd Floor, Rani Sati Sadan, Motilal Nehru Road, Pan Bazaar, Guwahati, Assam – 781 001 Email: je.pdcgau1@iibf.org.in	Indian Institute of Banking & Finance A-301 3rd Floor Tower A, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar, Lucknow 226010 (U.P.) Email: se.pdclko1@iibf.org.in

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