



## DIPLOMA IN BANKING & FINANCE

### Rules & Syllabus 2025

#### ABOUT THE DIPLOMA

There will be a growing demand for qualified manpower for the banking and finance sector in the coming years on account of expansion of volume of business and large scale retirement of personnel. Banking and finance industry will require professionally qualified manpower endowed with banking and finance knowledge and skills together with technology-familiarity, customer orientation and hands-on application skills who can be assigned to various desks/jobs with minimal training intervention at the bank level.

In view of the huge current as well as potential demand for the professionally qualified manpower for the banking and finance sector, and to ensure a steady stream of industry-ready professionals at the entry-level, IIBF has designed this course as professional qualification who aspire for a career in banking and finance.

The course will give knowledge inputs to the candidates and expose them to the operational processes and modern banking environment so that they can man the counters at the bank from the first day of their joining the bank. It is expected that successful candidates of Diploma in Banking & Finance would have a competitive edge and will be absorbed by banks and financial institutions and Diploma in Banking & Finance would emerge as a preferred professional qualification with graduation for employment in banking and finance industry.

#### **Hosting of the Resume of successful candidates on IIBF's website for employment:**

IIBF will host on its website details of all the successful candidates and make it available to its member Banks/ Institutions which include Reserve Bank of India, State Bank of India, Public Sector Banks, Private Sector Banks, Foreign Banks, Co-operative Banks and IT/ BPO companies providing services to banking industry, for considering them for employment.

**INDIAN BANKS ASSOCIATION (IBA) HAS APPROVED DIPLOMA IN BANKING & FINANCE EXAMINATION CONDUCTED BY IIBF AS A DESIRABLE QUALIFICATION ALONG WITH OTHER PRESCRIBED ENTRY LEVEL QUALIFICATION FOR RECRUITMENT IN BANKS.**

#### SALIENT FEATURES

- Diploma in Banking & Finance will impart banking and finance knowledge and skills together with technology-familiarity and customer-orientation
- High quality academic rigor and specially prepared courseware.
- Candidates undertaking the course will have comprehensive and up-to-date knowledge in the subject of banking and finance. The Diploma offers practical insights into the subjects while, at the same time, emphasizes robust theoretical foundation.
- The course will make the candidates job ready.
- The course is so designed that most employers would value it for talent scouting.
- This will ensure that banks can reduce their post recruitment training intervention.
- The course is cost effective and at the same time high in quality. At an additional fee, candidates can seek educational support in the form of e-learning/ virtual classes/ contact classes.
- The diploma carries professional recognition among the banking and finance community as it is equivalent to banking industry recognized JAIB qualification of IIBF.
- The certification is backed by a system of high professional standards of the Institute.

## EDUCATIONAL SUPPORT

- Specially developed courseware.
- e-learning support/ Class room learning.

## ELIGIBILITY

1. Non-Members of Institute.
2. Candidates must have passed the 12<sup>th</sup> standard examination in any discipline or its equivalent or Candidate who have completed BC/BF examination conducted by IIBF (Members of the Institute are not eligible for DB&F examination since they are eligible to appear for JAIIB examination. In case if any Member of the Institute appears for DB&F examination, their result/ certificate will be liable for cancellation)
3. Members of the Institute are not eligible for DB&F examination since they are eligible to appear for JAIIB examination. In case if any Member of the Institute appears for DB&F examination, their result/ certificate will be liable for cancellation.
4. Candidates employed in the Banks/Financial Institutions are eligible to become members of the institute. Members are only eligible to appear for JAIIB Examinations and not the DB&F examinations. In case it is found that bankers who are eligible to take ordinary membership of the Institute and appear for JAIIB Examination are appearing for the DB&F examination, their result/certificate will be liable for cancellation.

## SUBJECTS OF EXAMINATION

1. Indian Economy & Indian Financial System
2. Principles & Practices of Banking
3. Accounting & Financial Management for Bankers
4. Retail Banking & Wealth 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 the 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:

## PROVISION FOR CONVERSION OF DB&F CERTIFICATION TO JAIIB:

Candidates who have passed/completed the DB&F course and have later joined a Bank/FI and become ordinary life members of the Institute can apply for the conversion of their DB&F certification to JAIIB.

## PROVISION OF CREDIT TRANSFER FOR CANDIDATES WHO HAVE PASSED ONE OR MORE SUBJECTS UNDER DB&F AND LATER JOINED A BANK/FI:

IIBF has introduced a provision of Credit Transfer for candidates who have passed one or more subjects under DB&F before joining the bank and later joined a Bank/FI before completion of DB&F. Such candidates can now apply for transfer of credits of the subjects passed by them under DB&F to JAIIB after taking ordinary membership, subject to the applicable time limit rule. Candidates who have not passed any subjects under DB&F before joining the Bank have to compulsorily apply for JAIIB only. Details of eligibility criteria are given on IIBF's website under the 'Apply now section – Apply for Credit Transfer from DB&F to JAIIB'. Please refer to the same before applying for credit transfer.

## TIME LIMIT FOR PASSING THE EXAMINATION:

1. A candidate will be given **5 attempts** for completion of DB&F exam but, within a maximum period of **three years, whichever is earlier**, from the time he/she registers for the exam. These 5 attempts need not be consecutive.
2. Candidates unable to pass the examination within the maximum stipulated time period of 3 years or 5 attempts, whichever is earlier, will be required to re-enrol themselves afresh. **Such candidates will not be granted credit/s for subject/s passed, if any, earlier.**
3. Time limit of **3 years or 5 attempts, whichever is earlier**, will start from the date of registration for the first attempt. Attempts will be **counted when he/she applies for the**

- exam**, irrespective of whether the candidate appears for any examination or not.
4. The rules mentioned above imply that, normally a candidate will be eligible to apply for **any five examinations out of the six examinations** being conducted within the stipulated period of three years. If a candidate avails all five attempts before completion of **three years**, he/she will be required to re-enrol themselves afresh. Similarly, if a candidate does not avail five attempts but the stipulated period of three years is over, he/she will be required to re-enrol themselves afresh.

## EXAMINATION FEES/ REGISTRATION FEES:

Description	Fees*
First attempt fee	Rs.3,500/-
2nd attempt fee	Rs.1,300/-
3rd attempt fee	Rs.1,300/-
4th attempt fee	Rs.1,300/-
5th attempt fee	Rs.1,300/-

\* 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 first week of registration. For second and third week of registration, the fees will be regular examination fee plus Rs. 100/- 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.** 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:

- Question Paper will contain approximately 100 objective type multiple choice questions for 100 marks. The Institute may however vary the number of questions to be asked for a subject.
- The examination will be held in Online Mode only
- There will be no negative marking for wrong answers.

## DURATION OF EXAMINATION:

The duration of the examination will be of 2 hours.

## PERIODICITY AND EXAMINATION CENTRES:

- 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.
- List of Examination centers will be available on the website. (Institute will conduct examination in those centres 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 the 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 be awarded Pass 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.
4. Pass Class: Candidates who do not fulfil any of the above criteria.

## **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.

## **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 Handicapped 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](http://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 \(Physical Classroom exam\)](#)

## **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 "Education> publication "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.

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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.

<b>Particulars Developments for Examination/s</b>	<b>Cut-off Date of Guidelines/ Important Developments for Examination/s</b>
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).

### **E-LEARNING:**

Institute facilitates e-learning to all the DB&F papers to enhance the understanding of the concepts. Candidates can access the e-learning at their convenience and from their place of choice. The user id and password will be sent to all the candidates registered for the E-learning on their registered email id with the Institute.

### **DISCLAIMER:**

The above said facility of e-learning offered to the candidates is solely at the discretion of the Institute and subject to such terms/ conditions as may be deemed fit by the Institute from time to time. Hence no candidate has any right/ claim whatsoever against the Institute by reason of any technical glitches or any shortcomings as the case may be and the decision of the Institute in the event of any dispute there under will be final and conclusive.

### **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. 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.

### **REVISION IN THE RULES & SYLLABI**

The Institute reserves to itself the right to vary the rules / syllabus / fee structure from time to time. Any alterations made will be notified from time to time.

### **PAPER I – INDIAN ECONOMY & INDIAN FINANCIAL SYSTEM**

#### **MODULE A: INDIAN ECONOMIC ARCHITECTURE**

#### **An overview of Indian Economy**

Evolution of Indian Economy, Basic Characteristics of Indian Economy, Indian Economy in

Pre-British period, Economy till 2008 & after 2008, Structural changes in Indian Economy

### **Economic Planning in India**

Definition of Economic Planning, History of Economic Planning, Objectives of Economic Planning, Types of Planning, Achievements of Planning, Financial resources for 5-year plans

### **Sectors of the Indian Economy**

Role & Importance of Primary, Secondary, Tertiary Sector, Quaternary & Quinary Sectors, Different Revolutions in Primary sector, Difference between the sectors, GDP contribution of different sectors, Agriculture, Industry, Services, Employment growth rate in Secondary sector, Sunrise Sector of Indian Economy, Organised and Unorganised sectors

### **Role of Priority Sector and MSME in the Indian Economy**

Definition & Role of Priority Sector, List of Priority Sectors identified in India, Priority Sector Lending Norms, Definition of MSME, Role & Significance of MSME in economic development, Contribution of MSME in GDP, Recent Initiatives in MSME sector viz., Atmanirbhar Bharat package, Make in India, Start-up India, Stand-up India etc.

### **Infrastructure including Social Infrastructure**

Infrastructure & Economic Development, Energy, Power, Transport system viz., Rail, Road, Civil Aviation, Concept of Social Sector & Social Infrastructure, Health, Education, Family welfare, Development of Health Infrastructure

### **Globalisation – Impact on India**

Globalisation and its Advocacy, Globalisation and its Impact on India, Fair Globalisation & the Need for Policy framework, Globalisation in reverse gear – The Threatened Re-emergence of Protectionism

### **Economic Reforms**

A brief overview, Transformation, Economic Transformation – Real Sector, Economic Transformation – Financial Sector, Economic Transformation – Integration with the Global Economy, Economic Reforms in India

### **Foreign Trade Policy, Foreign Investments and Economic Development**

FTP – Structural Changes during 1990s, FTP policy – 2015-2020, Challenges to be addressed in upcoming FTP, FDIs, FII and Recent trends, Economic development vs economic growth, Importance of economic development as a dimension etc.

### **International Economic Organizations (World Bank, IMF etc.)**

IMF and World Bank, WTO- India and WTO, Regional Economic Co-operations, Recent International Economic Issues

### **Climate change, Sustainable Development Goals (SDGs)**

Core elements of Sustainable Development, Global Issues and initiatives, India's progress in SDGs including Climate change, CSR Activities

### **Issues facing Indian Economy**

Poverty Alleviation, Jobless growth, Rising Inequalities, Migration and excessive pressure on resources, Possible remedies, Pandemic situations

## **MODULE B: ECONOMIC CONCEPTS RELATED TO BANKING**

### **Fundamentals of Economics, Microeconomics, Macroeconomics and Types of Economies**

Economics – An Introduction, Microeconomics and Macroeconomics, Types of Economies, Market, Command, and Mixed Economies

### **Supply and Demand**

The Demand Schedule, Forces behind the Demand Curve, shifts in Demand, The Supply Schedule, Forces behind the Supply Curve, shifts in Supply, Equilibrium of Supply and Demand, Effect of a Shift in Supply or Demand, Interpreting Changes in Price and Quantity

### **Money Supply and Inflation**

What is Money, Money Supply, Inflation, Causes of Inflation, Measures of Inflation

### **Theories of Interest**

Classical Theory of Rate of Interest, Keynes' Liquidity Preference Theory of Rate of Interest, Money Demand Curve, Determination of Rate of Interest: Equilibrium in the Money Market, Effect of an Increase in the Money Supply, shifts in Money Demand or Liquidity Preference Curve, Hicks-Hansen Synthesis: IS-LM Curve Model

### **Business Cycles**

Characteristics of a Business Cycle, Phases of a Business Cycle

### **Monetary Policy and Fiscal Policy**

Tools of Monetary Policy, how did Monetary Policy in India Respond to the Global Financial Crisis? Fiscal Policy, FRBM Act

### **National Income and GDP Concepts**

Computation, Utility

### **Union Budget**

Receipts, Expenditure, Plan Expenditure, Deficit Concepts

## **MODULE C: INDIAN FINANCIAL ARCHITECTURE**

### **Indian Financial System – An Overview**

What is a Financial System? Phase I: Pre-1951 organisation, Phase II: 1951 to Mid-eighties organisation, Phase III: Post Nineties Organisation, Narasimham Committee (1991) on the banking system in India, Reform of the Banking sector (1992-2008), Present Status of

Banking System

## **Indian Banking Structure**

Functions, Development of Banking in India, Scheduled Commercial Banks- Types and functions, Local Area Banks, Regional Rural Banks, Cooperative Banks: Types, Payment Banks and Small Finance Banks, NBFCs, Key RBI Guidelines

### **Banking Regulation Act, 1949 and RBI Act, 1934**

Background of Enactment, PART-I Reserve Bank of India Act, 1934: Chapter I to Chapter V, Schedules to the RBI Act, 1934, PART-II Banking Regulations Act, 1949, Background and Structure of the Banking Regulation Act: Section 1 to Section 56

### **Development Financial Institutions**

Evolution of Development Financial Institutions in India ,Gaps in the Post-Independence Financial System ,Objectives of Development Financial Institutions ,Classification of DFIs ,Role of DFIs in the Indian Economy ,Changing Role of DFIs and Emergence of Universal Banks ,Industrial Finance Corporation of India (IFCI) ,Industrial Credit and Investment Corporation of India (ICICI),Industrial Development Bank of India (IDBI) ,Small Industries

Development Bank of India (SIDBI) ,Export Import Bank of India (EXIM Bank) ,National Bank for Agriculture and Rural Development (NABARD) ,National Housing Bank (NHB) ,National Bank for Financing Infrastructure and Development (NaBFID).

### **Micro Finance Institutions**

Evolution of Microfinance in India, Grameen Bank Model, Delivery of Microfinance, SHG-Bank Linkage programme, Joint Liability Groups (JLGs), Regulatory Framework for Microfinance Institutions, Inclusion of Bank Finance to Microfinance Institutions in Priority Sector Lending, Regulatory Framework for Micro Finance Loans RBI Directions 2022, RBI's Fair Practices Code for NBFC-MFIs,

### **Non-Banking Financial Companies**

What is a Non- Banking Financial Company (NBFC)?, Evolution of NBFCs in India, Role of NBFC in Promoting Inclusive Growth of India, Regulators of NBFCs ,Classification of NBFCs ,Regulatory Oversight by RBI on NBFCs ,Types of NBFCs ,Concept of Owned Funds and Net Owned Funds (NOF) for NBFCs, Bank Finance to NBFCs ,Fair Practice Code for NBFCs ,Applicability of Ombudsman Scheme to NBFCs ,Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs.

### **Insurance Companies**

History and Development of Insurance. Privatisation and Foreign Direct Investment (FDI) in Insurance Sector. Insurance Business Globally and in India. Insurance Penetration and Density. Number of Insurance Companies Operating in India. Legislations Governing Operation of Insurance Companies. Insurance Intermediaries. Reinsurance. Insurance Repository's-Insurance Account.

### **Indian Financial System - Regulators & their roles**

Role of Financial Sector Regulators in an Economy, Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDA), Pension Fund Regulatory and Development Authority (PFRDA).

### **Reforms & Developments in the Banking sector**

Bad Banks, Infrastructure financing, Formation/role of NaBFID-National Bank for Financing, Infrastructure & Development. Basic concepts on EASE.

## **MODULE D: FINANCIAL PRODUCTS AND SERVICES**

### **Overview of Financial Markets**

What is a Financial Market? Evolution of the Financial Market, Segments of Financial Markets, Functions of Financial Markets, Price Discovery.

### **Money Markets and Capital Markets**

Call Money, Notice Money and Term Money, Treasury Bills, Certificates of Deposit, Commercial Paper, Repo, Tri-Party Repo, Bill Rediscounting Scheme (BRDS), Long-Term Repo Operations (LTRO).

### **Fixed Income Markets - Debt / Bond Markets**

Government Securities, Bond Valuation and Theorems, Auction of Government Securities, Primary Dealers, Fixed Income Money Market and Derivatives Association of India (FIMMDA), RBI Retail Direct Scheme (RDS), Corporate Bond Market, Inter-Corporate Deposits.

### **Capital Markets and Stock Exchanges**

Primary Market, Secondary Market Stock Exchanges in India, Financial Products/Instruments Dealt with in the Secondary Market, Regulatory Requirements Specified by SEBI for Corporate Debt Securities, Commonly Used Terms in the Capital Market, Types of Capital Issues in the Primary Market, Eligibility Norms for Making Capital Issues, Intermediaries in an Issue in the Primary Market, Applications Supported by Blocked Amount (ASBA) Qualified Institutional Placement (QIP).

### **Forex Markets**

Profile of Foreign Exchange (Forex) Market, Evolution of the Forex Market in India, Characteristics of the Forex Market, Market Participants, LIBOR and Alternate Reference Rates (ARRs), Foreign Exchange Dealers Association of India (FEDAI), Foreign Exchange Management Act (FEMA), 1999, FX-Retail Platform, US Dollar Index (USDIX), American

Depository Receipt (ADR) and Global Depository Receipt (GDR).

### **Interconnection of various markets/Market Dynamics**

Process of Interconnectedness of Financial Markets, Reasons for interconnectedness, Importance of Interconnectedness of Financial Markets, Heterogeneity of Financial Markets, Achievement of Market Integration in India, Different Levels of Market Integration, Asian Clearing Union, Benefits and Costs of Interconnectedness of Markets, Interconnectedness of the Money Market, Interconnectedness of the Credit Market, Interconnectedness of the Capital Market, Interconnectedness of the Forex Market, Integrated Treasury Operations, Contagion Effect.

### **Merchant Banking Services**

Definition of Merchant Banking, Historical Background, Development of Merchant Banking in India, Merchant Banking Vs Commercial Banking, Licensing Requirements, SEBI Regulations on Merchant Banking, Activities of Merchant Banks, Key Policy Requirements as per SEBI Regulations, Key Codes of Conduct as per SEBI Regulations.

### **Derivatives Market including Credit Default Swaps**

What is a Derivative? History of Derivatives, Size of the Derivatives Market, Underlying Assets, Exchange Traded and Over-the-Counter Markets, Participants in the Derivatives Market, Functions of Derivatives, Types of Derivatives, Forward Contracts, Futures, Options, Swaps, Credit Default Swaps (CDS), RBI guidelines on Credit Default Swaps, Documentation for Derivatives – ISDA Agreement.

### **Factoring, forfeiting & Trade Receivables Discounting System (TReDS)**

What is Factoring? History of Factoring, Types of factoring, Domestic Factoring, International Factoring, Bills Discounting vs Factoring, Fees Involved in Factoring, Advantages of Factoring, What is Forfeiting? Mechanism of a Forfeiting Transaction, Fees Involved in Forfeiting, Advantages of Forfeiting, Differences between Factoring and Forfeiting, What is TReDS? Participants under TReDS, Process Flow under TReDS, Eligibility Criteria to Set Up and Operate TReDS.

### **Venture capital**

Concept of Venture Capital, Evolution of Venture Capital in India, Characteristics of Venture Capital Finance, Stages of Venture Capital Financing, Process of Venture Capital Financing, Regulatory Aspects of Venture Capital Funds, Modes of Venture Capital Financing, Advantages and Disadvantages of Venture Capital Financing, Exit Routes for Venture Capital Finance.

### **Leasing and Hire Purchase**

Lease Finance, Evolution of Leasing in India, Types of Leasing, Advantages and Disadvantages of Lease Finance, Market Share of Various Leased Asset Classes, Impact of Leasing on Financial Ratios, Legal Aspects of Leasing, Regulatory Aspects of Leasing Activities, Hire Purchase, Evolution of Hire Purchase in India, Legal Aspects of Hire Purchase, Parties to a Hire Purchase Contract, Leasing and Hire Purchase Compared,

### **Credit Rating agencies & their functions**

What is Credit Rating? Credit Rating Agencies (CRAs) ;History of Credit Rating; Characteristics of Credit Rating ;Importance of Credit Rating, Benefits of Credit Rating ,Factors Considered while Rating Companies/Instruments ,Process of Credit Rating ,Credit Rating Symbols , Ratings Outlook ,Regulations for CRAs in India ,Fees for Credit Rating ,What is Credit Scoring? , Credit Information Companies (CICs) in India, Membership to CICs, Regulatory Guidelines Governing CICs, Credit Scores, Difference Between Credit Ratings and Credit Scores.

### **Mutual Funds**

Mutual Funds and their Functions, Management of Mutual Funds, Evolution of Mutual Funds, Classification of Mutual Funds, Role of Mutual Funds, Supervision of Mutual Funds, New Fund Offer, Risks Associated with Mutual Funds, Risk Depiction – Riskometer, Net Asset Value (NAV), Expenses Ratio, Load/No-Load Funds, Strategies for Investment in Mutual Funds, Role of Mutual Funds in the Capital Market, Alternative Investment Funds.

### **Insurance Products**

What is Insurance? Fundamental Principles Governing Insurance Products, Classification of Insurance, Types of Insurance Business, Group Insurance Schemes, Micro Insurance, Insurance Based Social Security Schemes, Bancassurance, Insurance Ombudsman Scheme, Government Business Products (Social Security Schemes like PMJJBY, PMSBY).

### **Pension Funds (include APY, NPS)**

Pension System and its Aspects, Pension Products, Different Types of Pension Schemes, Employees Provident Funds Scheme, Public Provident Fund (PPF) Scheme, Insurance Annuity Schemes, National Pension Scheme (NPS), Atal Pension Yojana (APY).

### **Guidelines on Para Banking & Financial Services provided by Banks**

Types of Para Banking and Financial Services provided by Banks, Organisation of Para Banking and Financial Services Activities by a Bank, Para-Banking and Financial Services Undertaken by a Bank, Disclosure of Commissions/Remunerations earned from Para Banking and Financial Services Activities.

### **Real Estate Investment Funds / Infrastructure Investment Fund (concept)**

What are Real Estate Investment Trusts (REITs), History of REITs, Organisation of REITs,

Types of REITs, Difference Between REITs and Real Estate Mutual Funds, Advantages and Disadvantages of Investing in REITs, Comparison of Various Modes of Investment in Real Estate, Taxation Guidelines for Investors of REITs, Regulatory Guidelines for REITs. What are Infrastructure Investment Trusts (InvITs), Organisation of InvITs, Rationale of Setting up InvITs, Activity of InvITs in India, Types of InvITs, Advantages and Disadvantages of InvITs, InvIT's Revenue Model, Taxation on Investments in InvITs.

## **PAPER II – PRINCIPLES & PRACTICES OF BANKING**

### **MODULE A: GENERAL BANKING OPERATIONS**

#### **Banker-Customer Relationship**

Requirements to be Called a Bank, Banker-Customer Relationship, Bank as a Trustee, Bailee-Bailor Relationship, Agent-Principal Relationship, Lessor and Lessee, Indemnifier and Indemnified, Different Deposit Products or Services, Services to Customers and Investors

#### **AML-KYC Guidelines**

Money Laundering & Financing of Terrorism Risks, AML Framework in India, Know Your Customer Policy, Organisational Set-up for AML, Obligations under PMLA, Risk Management, Obligations under International Agreements, FATF Identified Jurisdictions, Correspondent Banks, Reporting Under FATCA/ CRS, Reporting Obligations, Implications of Non-compliance of PMLA Obligations, Secrecy Obligations

#### **Operational Aspects of KYC**

Know Your Customers (KYC) Norms, Wire Transfers, Other Operations - Regulations, Central KYC Records Registry (CKYCR), Monitoring of Transactions

#### **Opening Accounts of Various Types of Customers**

Personal Accounts, Accounts of Other Customers, Norms for Opening Current Accounts, Obtaining Photographs of Account Holders, Legal Entity Identifier

#### **Operational Aspects of Deposit Accounts**

Salient Feature of Deposit Accounts, Interest on Deposit Accounts, Prohibitions & Exemptions, Inoperative Accounts & Unclaimed Deposits, Operational Instructions in Joint Accounts, Nomination Facility, Other Operational Guidelines, Attachment Orders, Procedure for Submission of Records to Statutory Authorities

#### **Operational Aspects of Handling Clearing/Collection/Cash**

Cheque Truncation System (CTS), RBI Guidelines on Collection of Instruments, Cash and its Custody, Security Arrangements at Branches and ATMs

#### **Banker's Special Relationship**

Mandate – Definition, Power of Attorney (POA) – Definition, Banker's Lien, Right of Set-off, Right of Appropriation

#### **Foreign Exchange Remittance Facilities for Individuals**

Evolution of FEMA, Definitions, Bringing in and Taking out Foreign Exchange, Inward Remittances, Outward Remittances, Indo - Nepal Remittance Scheme

#### **Operational Aspects of NRI Business**

Permitted Accounts in India for NRIs and PIOs, Accounts in India of Foreign Nationals Visiting India, Special Non-Resident Rupee Account – SNRR Account, Remittance of Assets Held by NRIs/ PIOs, Acquisition and Transfer of Immovable Property in India by a Non-Resident Indian (NRI), Creation of Charge on Immovable Property in India, Repatriation of Income and Sale Proceeds of Assets Held Abroad by NRIs, Investments by NRIs/ PIOs

#### **Foreign Currency Accounts for Residents and Other Aspects**

Types of Accounts Permitted, Foreign Currency Denominated Accounts in India, Permitted Foreign Currency Accounts Outside India, Remittance of Assets by Foreign Nationals not Being PIOs, Modes of Acquiring Property Outside India by a Resident, Foreign Contribution (Regulation) Act 2010

#### **Cash Management Services and Its Importance**

Developments in CMS, Importance of Cash Management System, Types of Cash Management Services, Challenges and Issues

#### **Payment and Collection of Cheques and Other Negotiable Instruments**

Negotiable Instruments Act, Payment of a Cheque, Payment in due course – Section 10, Liability of the Paying Bank – Section 31, Collection of Cheques – Duties of a Collecting Bank, Endorsement of Cheques, Crossing of Cheques, Forged Instruments, Bouncing (Dishonour) of Cheques, Cheque Truncation System

#### **Responsibility of Paying Bank**

Negotiable Instruments Act and Paying Banks, Liability of Paying Banker when Customer's Signature on the Cheque is Forged, Payment to be in Due Course for Bank to Seek Protection, Payment in Good Faith without Negligence of an Instrument on which Alteration is not Apparent, Payment by Bank Under Mistake Whether Recoverable, Cheque Truncation

#### **Responsibility of Collecting Bank**

Statutory Protection to Collecting Bank, Duties of the Collecting Bank

#### **Ancillary Services**

Remittances: Introduction, Demand Drafts (DD) and Banker's Cheques (BC), Mail Transfer (MT), Telegraphic Transfer (TT), National Electronic Funds Transfer System (NEFT), Real Time Gross Settlement System (RTGS), Electronic Benefit Transfer (EBT) Scheme, Mobile Banking in India, Electronic/Digital Payments, Safe Deposit Lockers, Portfolio Management Services, Merchant Banking, Government Business, Levying of Service Charges

## **Financial Inclusion & Financial Literacy**

Financial Inclusion by Extension of Banking Services, Use of Mobiles/Tablets in Financial Inclusion Drive, Financial Literacy, Rural Self Employment Training Institutes (RSETI)

## **Customer Service Guidelines**

Customer Service in Banks, Policy for General Management of the Branches, ATM Operations, Security Issues and Risk Mitigation Measures, Service at the Counters, Information to the Customers, Special Arrangements at Branches, Other Provisions

## **Duties & Rights of a Banker and Customer Rights**

Duty of Secrecy & Confidentiality, Duty of Reasonable Care, Garnishee or Attachment Order, Bank's Rights, Customer Awareness, Banking Codes and Standards Board of India, Obligations on the Customer

## **Grievance Redressal & RBI Integrated Ombudsman Scheme 2021**

Model Policy on Grievance Redressal, Internal Machinery to Handle Customer Complaints/ Grievances, The RBI - Integrated Ombudsman Scheme

## **The Consumer Protection Act, 2019: Preamble, Extent and Definitions**

Purpose of The Act, Preamble and Extent, Act not Overriding on Any Other Law, Salient New Aspects of CPA 2019, Definitions, Various Fora, Consumer Protection Councils, Central Consumer Protection Authority, Consumer Disputes Redressal Commissions, Jurisdictions of Commissions, Complaints to District Commissions, Complaints to State Commissions/ National Commission, Appeals Against Orders of District/ State Commission, Other Aspects, Mediation Process, Product Liability, Unfair Contracts, Data Protection

## **The Right to Information Act, 2005**

Applicability, Definitions, Right to Information, Obligations of Public Authorities, Designation of Public Information Officers, Procedure for Obtaining Information, Disposal of Request, Appeal, Orders in Appeal, Central Information Commission, State Information Commission, Penalties, Act to Have Overriding Effect

## **MODULE B: FUNCTIONS OF BANKS**

### **Principles of Lending, Different Types of Borrowers, and Types of Credit Facilities**

Principles of Lending, Types of Borrowers, Types of Credit Facilities, Fund Based Working Capital Facilities, Term/ Demand Loans, Non-fund Based Facilities, Other Credit Facilities

### **Appraisal and Assessment of Credit Facilities**

Credit Appraisal, Credit Appraisal techniques, Methods of Assessment of Loans, Assessment of Working Capital, Assessment of Term Loan

### **Operational Aspects of Loan Accounts**

Interest Rates on Loans, Credit Management, Credit Monitoring, Common Operational Terms/Aspects in Loan Functions, Operational Process of Handling Loans, Accounting Aspects of Loan Products, Basic Operating Instructions on Loan Products, Operating Manual for Loans and Advances, Sample Operating Instructions, Operational Aspects of a Few Common Loan Products, Guidelines on Recovery Agents Engaged by Banks, Fair Practices Code for Lenders

### **Types of Collaterals and Their Characteristics**

Effectiveness of Securities, What are 'Secured Loans' and 'Unsecured Loans'?, Types of Securities, Land and Buildings, Goods, Documents of Title to Goods, Advances against Life Insurance Policies, Advance Against Shares, Advance Against Debentures, Loan against Book Debts, Loan against Term Deposits, Loan against Gold Ornaments, Supply Bills, Vehicle Finance

### **Different Modes of Charging Securities**

Meaning and Essentials of a Contract, Contract of Agency, Contract of Bailment, Types of Charges, Registration of Charges

### **Documentation**

Different Types of Documents, Documentation Procedure

### **Non-Performing Assets/ Stressed Assets**

Definition, Income Recognition, Computation of Gross Advances, Gross NPA, Net Advances, and Net NPA, Asset Classification, Provisioning Norms, Writing Off of NPAs, NPA Management – Requirement of Effective Mechanism and Granular Data, Framework for Resolution of Stressed Assets, Prudential Norms Applicable to Restructuring, Other Aspects

### **Important Laws Relating to Recovery Of Dues**

Introduction to Recovery of Debts and Bankruptcy Act, 1993 (DRB), Introduction to SARFAESI Act, Introduction To The Insolvency and Bankruptcy Code, Introduction To The Legal Services Authorities Act, Introduction To The Law of Limitation

### **Contracts of Indemnity**

Contract of Indemnity Defined, Distinctive Features of Indemnity Contract and Guarantee, Rights of an Indemnity Holder, Implied Indemnity, Enforceability of Contract of Indemnity, Scope and Application of Indemnity Contracts to Banks

### **Contracts of Guarantee & Bank Guarantee**

Parties to the Contract, Basic Principles of Contract to be Complied, Consideration, The Liability of the Surety, Continuing Guarantee, Revocation of a Continuing Guarantee, Death of Surety, Variance in Terms of the Contract, Discharge of Principal Debtor, Forbearance to Sue, Surety can Claim His Dues from the Principal Debtor, Security, Implied Promise by the Principal Debtor to Indemnify the Surety, Misrepresentation Made by the Creditor, Co-sureties for the Same Debt, Release of One Co-surety does not Discharge Other, Bank Guarantees, Various Types of Bank Guarantees, Banker's Duty

to Honour Guarantee, Issuance of Bank Guarantee – Precautions to be Taken, Payment Under Bank Guarantee – Precautions to be Taken

### **Letters of Credit**

Letters of Credit – General Consideration, Parties to a Letter of Credit, Types of Letters of Credit, Documents Under a Letter of Credit, Uniform Customs and Practices for Documentary Credits – UCPDC 600, Payment Under Letter of Credit – Primary Obligations of Banks

### **Deferred Payment Guarantee**

Purpose of Deferred Payment Guarantee, Method of Payment

### **Laws Relating to Bill Finance**

Class of Bills and Laws Governing Bills, Classification of Bills, Various Types of Bill Finance, Bill Finance and Legal Position of a Banker

### **Credit Cards, Home Loans, Personal Loans, Consumer Loans**

Credit Card, Home Loans, Personal Loans, Consumer Loans

### **Priority Sector Advances**

Applicability, Targets/Sub-Targets for Priority Sector, Categories of Priority Sector, Non-Achievement of Priority Sector Targets, Common guidelines for Priority Sector Loans, Other Modes of Lending to Priority Sectors, Other Aspects Related to Priority Sector Lending

### **Agricultural Finance**

Short-Term Loans, Medium/Long-Term Loans, Crop Loan, Revised Scheme for Issue of Kisan Credit Card (KCC), Selected Activities Under Agricultural Financing, Minimum Support Prices Scheme, Prime Minister Fasal Bima Yojana (PMFBY)

### **Finance to MFIs/Co-Lending Arrangements with NBFCs**

Background, Bank Borrowings - Source of Finance for NBFC's, Bank Finance to NBFC's, Bank Loans to NBFC's for On-Lending, Bank Loans to NBFCs-MFIs, NBFC-MFI – Channelising Agent for Special Government Schemes, Co-Lending by Banks and NBFC's to Priority Sector, Framework for Scale Based Regulation (SBR) for Non-Banking Financial Companies

### **Micro, Small and Medium Enterprises in India**

Aim of MSMEs, Micro, Small and Medium Enterprises Development (MSMED) Act, , Policy Package for MSMEs – Credit/Finance, Measures for Promotion, Development and Enhancement of Competitiveness of Micro, Small and Medium Enterprises, Delayed Payments, Trade Receivables Discounting System (TReDS), Performance and Credit Rating Scheme, Credit Guarantee Fund Scheme for Micro and Small Enterprises, Cluster Based Approach in Financing MSMEs, Common Guidelines / Instructions for Lending to MSME Sector

### **Government Sponsored Schemes**

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM), Pradhan Mantri Jan Dhan Yojana (PMJDY), MUDRA Loans, Khadi Village Industries Commission (KVIC)

### **Self-Help Groups**

SHG – Definition, Need for SHGs, Forming SHGs, SHGs Under DAY-NRLM/ DAY-NULM Schemes, SHG-Bank Linkage Programme

## **MODULE C: BANKING TECHNOLOGY**

### **Essentials of Bank Computerisation**

Bank Computerisation, Networking Technologies in Banks, Uninterrupted Power System (UPS), Core Banking, Data Warehousing and Data Mining

### **Operational Aspects of CBS Environment**

Functions Performed by CBS, Flow of Transactions in CBS, The Accounting of Transactions in CBS, End of Day (EOD) And Begin of Day (BOD) Operations, End of Day (EOD) Operations, Password Control, Parameter/Master File, Logical Access Control, Operational Aspects of Security Control in CBS, Role and Responsibilities of the Bank Under CBS

### **Alternate Delivery Channels – Digital Banking**

Alternate Delivery Channels, Automated Teller Machines (ATMs), Electromagnetic Cards, Electronic Banking, Customer Protection–Limiting Liability of Customers in Unauthorised Electronic Banking Transactions, Harmonization of Turn Around Time (TAT) and Customer Compensation for Failed Transactions Using Authorised Payment Systems

### **Data Communication Network and EFT Systems**

Data Communication Networks, Network Scenario in India: Major Networks, Emerging Trends in Communication Networks for Banking, Evolution of EFT Systems, Structured Message Transfer System Using SWIFT, Automated Clearing Systems, Two-Level Funds Transfer System, Emergence of Electronic Payment Systems in India

### **Digital Payment Systems – NPCI**

Electronic Clearing Systems in India, National Payment Corporation of India (NPCI), Digital Initiatives by the Government of India

### **Impact of Technology Adoption and Trends in Banking Technology**

Trends in Technology Developments, Role and Uses of Technology Upgradation, Global Trends in Banking Systems, Impact of Information Technology on Banks, Some emerging technology trends in Banking

### **Security Considerations and Mitigation Measures in Banks**

Risk Concern Areas, Different Types of Threats, Control Mechanism, Computer Audit, Information System Audit (IS Audit), Information System Security (IS Security), Modus Operandi of Online Frauds

and Cyber Security Awareness, IT Resources Evaluation Requirements, Disaster Recovery Management Objective, Legal Framework for Electronic Transactions Information Technology Act, G. Gopalakrishana Committee Report, Cyber Security Framework in Banks, Integrated Ombudsman Scheme, 2021 by RBI

### **Operational Aspects of Cyber Crimes/Fraud Risk Management in Cyber Tech**

Fraud vs Crime, Phases of an Effective Incident Response Plan

### **Technology trends in Banking, e-RUPI, Fintech - RegTech, SupTech, Hashtag banking etc.**

e-RUPI, Fintech/Reg Tech/Sup Tech, Social Media Banking, Hashtag Banking, Account Aggregators, Open Banking

### **MODULE D: ETHICS IN BANKS AND FINANCIAL INSTITUTIONS**

#### **Ethics, Business Ethics & Banking: An Integrated Perspective**

Values and Ethics, Ethics and Business Values, Business Ethics – Definition, Principles and Practice, An Ethical Crisis: Is Business Ethics an Oxymoron?, Ethical Foundation of Banking: Finance Depends on Trust, Ethical Foundation of Being a Professional, Banking Ethics in Global Context: Enron and Its Lesson, Global Financial Crisis, Ethics in Indian Context: Satyam and Its Lessons, An Indian Bank Case Study

#### **Ethics at the Individual Level**

Values, Norms, Beliefs and Their Role, Core Values: The Value of a Value, Morality and Personal Values, Value – Conflicts: How Should I Live?, Personal Ethics and Business Ethics: Individual Integrity and Responsibility, The Golden Rule, Understanding Right and Wrong: Doing the Right Thing, Ethical Reasoning and Real-World Application, Ethical Dilemmas: Resolving Ethical Dilemmas, A Framework of Ethical Decision-Making

#### **Ethical Dimensions: Employees**

Abuse of Official Position: Insider Trading, Proprietary Data, Bribes, etc., Obligations to Third Parties, Job Discrimination, Sexual Harassment, Managing Conflict of Interests, Fair Accounting Practices: Related Party Transactions, HRM Ethics, Principles of Representation and Work Environment, Employees as Ethics Ambassadors & Managers as Ethical Leaders

#### **Work Ethics and the Workplace**

What Is Work Ethics? Something Bigger Than the Self, Ethical Behaviour at The Workplace: Benefits, Recognising Ethical Workplaces, Unethical Behaviours: Causes and Remedies, Conducting Personal Business During Office Time, Taking Credit for Others' Work, Ethical Lapses and Organizational Culture, Ethics of a Banker, Whistleblowing in Banks, Whistleblowing Law in India

#### **Banking Ethics: Changing Dynamics**

Ethics and Technology, Data Security and Privacy, Intellectual Property Rights, Patents and Proprietary Rights, Ethics of Information Security

### **PAPER III – ACCOUNTING & FINANCIAL MANAGEMENT FOR BANKERS**

#### **MODULE A: ACCOUNTING PRINCIPLES AND PROCESSES**

##### **Definition, Scope and Accounting Standards including Ind AS**

Nature and Purpose of Accounting, Historical Perspectives, New Accounting system / Value system accounting Origins of Accounting Principles, Accounting Standards in India and its Definition and Scope, Generally Accepted Accounting Principles of USA (US GAAP), Overview of IFRSs, Difference between GAAP and IFRS, Transfer Pricing

##### **Basic Accountancy Procedures**

Concepts of Accountancy, Going Concern Entity, Double Entry System, Principle of Conservatism, Revenue Recognition and Realisation, Accrual and Cash Basis

##### **Maintenance of Cash/Subsidiary Books and Ledger**

Record Keeping Basics, Account Categories, Debit and Credit Concepts, Accounting and Columnar Accounting Mechanics, Journalising

##### **Bank Reconciliation Statement**

Recording Transactions in Cash Book, Transactions Contained in the Pass Book/Bank Statement, Is Passbook a Mirror Image of Cash Book? Causes for Passbook and Cashbook being different, Understanding Reconciliation, Preparing Reconciliation Statement, Need for Bank Reconciliation, How to prepare a Bank Reconciliation Statement when extracts of Cash Book and Pass Book are given? Adjusting the Cash Book balance, Advantages of Bank Reconciliation Statement

##### **Trial Balance, Rectification of Errors and Adjusting & Closing Entries**

Meaning of a Trial Balance, Features and Purpose of a Trial Balance, Types of Trial Balance and Preparation of a Trial Balance, Disagreement of a Trial Balance, Classification of Errors, Location of Errors, Rectification of Errors, Suspense Account and Rectification, Rectification of Errors when Books are Closed, Adjusting and Closing Entries

##### **Depreciation & its Accounting**

Meaning of Depreciation, Causes of Depreciation, Need for Depreciation, Factors of Depreciation, Accounting Entries, Methods of Depreciation, Straight Line Method, Diminishing Balance or Written Down Value (WDV) Method, Advantages and Disadvantages of Straight Line Method, Advantages and Disadvantages of Written Down Value Method, Units of Production Method, Sum of the Years' Digits Method, Replacement of a Fixed Asset and Creation of Sinking Fund, Amortisation of intangible assets

## **Capital and Revenue Expenditure**

Expenditure, Distinction between Capital and Revenue Expenditure, Receipts

## **Bills of Exchange**

Types of Instruments of Credit, Term and Due Date of a Bill, Certain Important Terms, Accounting Entries to be Passed, Accommodation Bill, Bill Books

## **Operational Aspects of Accounting Entries**

Peculiar Features of Accounting System in Banks, Accounting Systems of Different Banks, Illustration

## **Back Office Functions/Handling Unreconciled Entries in Banks**

Functions Performed by the Back Office, Reconciliation Function in Banks, Reconciliation of Inter Branch/ Office Entries

## **Bank Audit & Inspection**

Bank Audit, Emergence of Risk based Internal Audit, Types of Bank Audits Viz. Concurrent Audit, Internal Audit, Statutory Audit, Role of Audit and Inspection

## **MODULE B: FINANCIAL STATEMENTS AND CORE BANKING SYSTEMS**

### **Balance Sheet Equation**

Balance Sheet Equation, Computation of Balance Sheet Equation

### **Preparation of Final Accounts**

Preparation of Trial Balance, Adjustment Entries, Preparation of Financial Statements from Trial Balance

### **Company Accounts – I**

Definition and Types of Companies, Distinction between Partnership and Limited Liability Company, Classes of Share Capital, Issue of Shares, General Illustrations, Non-voting Shares

### **Company Accounts – II**

Form of Balance Sheet, Impact of Ind AS on Financial Statements

### **Cash Flow & Funds Flow**

Cash Flow, Funds Flow Statement, Cash Flow Statement, Fund Flow and Cash Flow Analysis

### **Final Accounts of Banking Companies**

Definition and Functions of a Bank, Requirements of Banking Companies as to Accounts and Audit, Significant Features of Accounting Systems of Banks, Principal Books of Account, Preparation and Presentation of Financial Statements of Banks, Accounting Treatment of Specific Items, Preparation of Profit and Loss Account, Comments on Profit and Loss Account Items, Important Items of Balance Sheet. Disclosure Requirements of Banks to be Added as Notes to Accounts, Disclosures Prescribed by RBI Under Basel-III, Banks Listed on a Stock Exchange, Implementation of Indian Accounting Standards (Ind AS)

### **Core Banking Systems & Accounting in Computerised Environment**

Meaning of Computerised Accounting, Features of Computerised Accounting, Terms Used in Computerised Accounting, Difference between Computerised and Manual Accounting, Advantages and Disadvantages of Computerised Accounting, Functions Performed by Computerised Accounting Softwares Available in the Market, Computerisation – Scope and Experiences in Banking, The Core Banking Components, Information Security, Internet and World Wide Web – Influences on Banking

## **MODULE C: FINANCIAL MANAGEMENT**

### **An Overview of Financial Management**

Forms of Business Organisation, Financial Decision making in a Firm, Objectives of Financial Management, The Fundamental Principles of Finance, Building Blocks of Modern Finance, Risk-Return Trade off, Agency Problem in Financial Management, Business Ethics & Social Responsibility, Organisation of the Finance Function, Relationship of Finance to Economics and Accounting, Emerging Role of the Financial Manager in India

### **Ratio Analysis**

Meaning of Accounting Ratios, Classification of Ratios, Uses of Accounting Ratios, Limitations of Accounting Ratios, Calculation and Interpretation of Various Ratios, Different Users and Their Use of Ratios

### **Financial Mathematics - Calculation of Interest & Annuities**

What is Simple Interest? What is Compound Interest? Fixed and Floating Interest Rates, Front-end and Back-end Interest Rates, Calculation of Interest Using Products/Balances, What are Annuities? Calculating the Future Value of an Ordinary Annuity, Calculating the Present Value of an Ordinary Annuity, Calculating the Future Value of an Annuity Due, Calculating the Present Value of an Annuity Due, Repayment of a Debt

### **Financial Mathematics - Calculation of YTM**

Meaning of Debt, Introduction to Bonds, Terms Associated with Bonds, Types of Bonds, Optionality in Bonds, Valuation of Bonds, Bond Value with Semi-annual Interest, Current Yield on Bond, Yield-to-Maturity of Bond, Theorems for Bond Value, Illustrations, Duration of Bond, Properties of Duration, Bond Price Volatility, Problems and Solutions

### **Financial Mathematics - Forex Arithmetic**

Fundamentals of Foreign Exchange, Indian Forex Market, Direct and Indirect Quote, Some Basic Exchange Rate Arithmetic, Forward Exchange Rates

## **Capital Structure and Cost of Capital**

Meaning of Capital Structuring, Leverage/Gearing, Factors Influencing Decision on Capital Structuring, Theories/Approaches on Capital Structuring, Net Income Approach, Net Operating Income Approach, Traditional Position, Assumptions in the Approaches on Capital Structuring, Taxation & Capital Structure, Cost of Debt, Preference, Equity, Determining the Proportions, Weighted Average Cost of Capital (WACC), Factors Affecting the WACC, Weighted Marginal Cost of Capital, Determining the Optimal Capital Budget, Divisional and Project Cost of Capital, Floatation Cost and the Cost of Capital, Misconceptions surrounding the Cost of Capital

## **Capital Investment Decisions/Term Loans**

Discounted and Non-Discounted Cash Flow Methods for Investment Appraisal, Basic concepts of term loans, Deferred payment Guarantees, Project financing, Difference between term loan appraisal and project appraisal

## **Equipment Leasing/Lease Financing**

Meaning of a Lease, Features of a Lease, Types of Leases, Rationale for Leasing, Contents of a Lease Agreement, Legal Aspects of Leasing, Finance Leases, Operating Leases, Accounting of Lease Transaction in the books of Lessor and Lessee, Leasing as a Financing Decision

## **Working Capital Management**

Working Capital Cycle, Cash and Marketable Securities, Accruals, Trade Credit, Working Capital Advance by Commercial Banks, Cash Budget Method of Lending, Regulation of Bank Finance, Public Deposits, Inter- Corporate Deposits, Short-term loans from Financial Institutions, Rights Debentures for Working Capital, Commercial Paper, Factoring & Forfeiting

## **Derivatives**

Characteristics & Functions of Derivatives, Users of derivatives, Futures, Forward Rate Agreement (FRA), Swaps, Options

## **MODULE D: TAXATION AND FUNDAMENTALS OF COSTING**

### **Taxation: Income Tax/TDS/Deferred Tax**

Overview of Income Tax Act, Basic Overview of Deductions in Respect of Certain Incomes & Deduction 80QBB, 80RRB, 80TTA & 80U, TDS/TCS, Returns, Refund & Recovery

### **Goods & Services Tax**

Meaning of Direct & Indirect Tax, Introduction to GST

### **An Overview of Cost & Management Accounting**

Cost Accounting: Evolution, Meaning, Objectives and Scope, Concepts of Costs, Classifications and Elements of Cost, Cost Centre and Cost Unit, Methods and Techniques of Costing, Cost Accounting Standards, Management Accounting: Evolution, Meaning, Objectives and Scope. Tools and Techniques of Management Accounting, Relationship of Cost Accounting, Financial Accounting, Management Accounting and Financial Management

### **Costing Methods**

Unit and Output Costing, Job Costing: Job Cost Cards, Collecting Direct Costs, Allocation of Overheads and its Applications, Batch Costing: Features and Applications, Contract Costing: Features, Distinction between Job and Contract Costing, Progress Payments, Retention Money, Escalation Clause, Contract Accounts, Accounting for Material, Accounting for Plant Used in a Contract, Contract Profit and Accounting Entries, Process Costing: Features, Applications and Types of Process Costing, Process Loss, Abnormal Gains and Losses, Equivalent Units, Inter-Process Profit, Joint Products, By-Products and Accounting, Service Costing: Features and Applications, Unit Costing and Multiple Costing, Application, Identification of Cost Unit and Cost Determination and Control

### **Standard Costing**

Definition, Significance and Applications, Various Types of Standards, Installation of Standard Costing System—for Material, Labour, and Overhead, Variance Analysis for Materials, Labour and Overheads and Accounting Treatment of Variances, Benchmarking for Setting of Standards, Variance Reporting to Management

### **Marginal Costing**

Meaning, Advantages, Limitations and Applications, Breakeven Analysis, Cost-Volume Profit Analysis, P/V Ratio and its Significance, Margin of Safety, Absorption Costing: System of Profit Reporting and Stock Valuation, Difference between Marginal Costing and Absorption Costing, Income Measurement under Marginal Costing and Absorption Costing

### **Budgets and Budgetary Control**

Budget Concept, Manual, Fixed and Flexible Budgets, Preparation and Monitoring of Various Types of Budgets, Budgetary Control System: Advantages, Limitations and Installation, Zero Based Budgeting, Programme and Performance Budgeting

## **PAPER IV – RETAIL BANKING & WEALTH MANAGEMENT**

### **Module A: Retail Banking**

#### **Retail Banking: Introduction**

Characteristics of Retail Banking; Advantages of Retail Banking; Constraints in Retail Banking;

Evolution of Retail Banking; Prerequisite for Success of Retail Banking; Challenges for Retail Banking Future of Retail Banking

## **Retail Banking: Role within the Bank Operations**

Business Models

### **Applicability of Retail Banking Concepts and Distinction between Retail and Corporate/Wholesale Banking**

Applicability of Retail Banking Concepts; Distinction between Retail and Corporate/Wholesale Banking

### **Branch Profitability**

Banking System: An Introduction; Banking in India; What is Profitability? What is Profit? Gross Profit, Operating Profit and Net Profit; Profit and Profitability in the context of Banking; Traditional Measures of Profitability; The ROA (Return on Asset); Return on Equity (ROE) for Banks; Branch Operating Efficiency; Strategies for Improving Efficiencies of Banking Operations; Factors Affecting Profitability of Banks in India; Profitability Analysis of Bank Branches; Steps to Improve Branch Profitability; Essential Factors to Make Continuous Improvement in Profitability

### **Module B: Retail Products and Recovery**

#### **Customer Requirements**

Maslow's Theory and Customer Requirements; Customer Requirements about Service Quality

#### **Product Development Process**

Product Development Process; Product Life Cycle; Product Lines of a Banker; Deposit Products or Liability Products; Credit Products or Asset Products; Other Products and Services; Other Fee Based Services – Distribution of third party products; New Product Development; Stages in New Product Development; Constraints in New Product Development; Product Management; Product Policy

#### **Credit Scoring**

What is a Credit Score?; Evolution of Credit Scoring; What is a Good Credit Score?; Credit Scoring Model; Managing the Credit Score; Positive Side of Credit Score; Warning Signs in Credit Score; Credit Information Companies in India; Issues in Credit Scoring; Mistakes in Credit Scoring; Troubleshooting Credit Score

#### **Important Retail Liability Products**

Demand Deposits : An Introduction; Current Deposit: An Introduction; Main features of Current Deposit Account; Advantage of Current Deposit Account; Documents required for opening various types of Current Accounts; Opening of Current Account; Operational Instructions in Current Account; Transfer of Accounts; Inoperative Accounts; Closure of Current Account; Savings Bank Account: An Introduction; Advantages and Importance of Savings Bank Deposits to Customers; Who Can Open a Savings Bank Account?; Deregulation of interest in Savings Deposit Account; Maintenance of Balance in Savings Bank Account and Interest Payment; Restrictions on Transactions in SB Account; Services offered in Savings Bank Accounts; Time Deposit – An Introduction; Periodicity of Time Deposit; Operational instructions; Interest on Fixed Deposit; Term Deposit accounts of minors; Premature Payment of FD; Operational Issues of FD; Advances Against Bank's own Time Deposit Receipts; Renewal of FD; Recent Rule of RBI on overdue FD; Form 15 G/ 15 H; Deposit of TDS to Income Tax Department by Banks; 2 in 1 Account; Recurring Deposit (RD)

#### **Important Retail Asset Products**

Home Loans; Housing Loan under Prime Minister's Awas Yojana (PMAY); Home Improvement Loans; Home Decor Loans; Auto/Vehicle Loans; Personal Loans; Educational Loans; Other Retail Loans; Processing of Retail Loans

#### **Credit and Debit Cards**

Credit Cards; Charge Cards; Pre-paid Cards; Debit Cards; Co-branded Cards; Contactless Cards

#### **Remittance Products**

Electronic Payment Systems; National Electronic Funds Transfer (NEFT); Real Time Gross Settlement (RTGS); Electronic Clearing Services (ECS); National Automated Clearing House (NACH) System; Aadhaar enabled Payment System (AePS); Bharat Bill Payment System (BBPS); Benchmarking India's Payment System

#### **Digitisation of Retail Banking Products**

Technology in Retail Banking; Technology Processes in Retail Banking; Some Important User Friendly Features; Customer Analytics; Institute for Development and Research on Banking Technologies (IDRBT); Indian Financial Network (INFINET); Structured Financial Messaging System (SFMS); National Financial Switch (NFS); Indian Banking Community Cloud (IBCC); Wealth Management Solutions; Digital Lending

#### **Role of AI and Technology in Retail Banking**

Dimensions of Banking Technology; Banking Today; Relationship between Banking and Technology; Evolution of Banking Technology; A New Era in Banking; Evolution of Banking Technology in India; Challenges towards adoption of Technology by Indian Banks; Technology in Retail Banking; Benefits of Technology in Retail Banking; Artificial Intelligence (AI); Difference between Artificial Intelligence (AI) and Automation; Evolution of Artificial Intelligence; Artificial Intelligence Industry in India; Artificial Intelligence in Indian Banking Industry; Indian Banks and the Technology; Why AI in Banking Industry?; Benefits of Artificial

Intelligence Technology in Banking and Finance; Artificial Intelligence in Retail Banking; Artificial Intelligence in Retail Banking in India; The Challenges Facing India's AI Development; Benefits of AI in Retail Banking

### **Recovery of Retail Loans**

Repayment in Retail Loans; Default and Re-scheduling in Retail Loans; Monitoring of Loan Accounts; Classification of Irregular Loan Accounts; Recovery Policy of Banks; Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act); Debt Recovery Tribunal (DRT); Recovery through Lok Adalat; Engaging Direct Recovery Agents

### **Management Information Systems**

The main elements of MIS; Role of Management Information Systems; Role of MIS in Improving decision making; Role of MIS in Banking Industry; Designing MIS for a Bank; Issues Related to Management Information System (MIS); Suggestions for Solution to MIS related Issues

### **Securitization**

Securitization of Assets

### **Module C: Support Services – Marketing of Banking Services/Products**

#### **Marketing – An Introduction**

Marketing in Retail Banking; Marketing Mix in Retail Banking

#### **Delivery Channels in Retail Banking**

Channel Experience; Physical/Direct Channels – Branch; Automated Teller Machines; Point of Sale Terminal; Mobile Banking; Internet Banking; Customer's Liability on Unauthorized Electronic Transactions

#### **Delivery Models**

Delivery Models; Internal Customers – Staff at the Branch Level; Dedicated Marketing Managers; Direct Selling Agents (DSAs); Tie-up with Institutions/OEMs/Dealers, etc.

#### **Customer Relationship Management in Retail Banking**

Customer Relationship Management in Retail Banking; Why CRM?; Implementation Aspects of CRM in Banks; Implementation Process of CRM in Banks; Implementation Stages in CRM; Benefits of CRM; Impact of CRM on Customer Satisfaction

#### **Service Standards for Retail Banking**

Members of BCSBI; Main Aims and Objects; Code of Banks' Commitment; Code of Banks Commitment to Micro and Small Enterprises; Function of BCSBI; Code Compliance Rating; Customer Grievances Handling Mechanism; General Information

#### **Marketing Information Systems- A Longitudinal Analysis**

Functions of MKIS; Components of MKIS; The MKIS Model; Observations; Usage of Computers in MKIS; Supports for Marketing Management; Supports for Marketing Mix Decisions; Use of Decision Models; Performance of MKIS; Recommendations; Advantages of MKIS

### **Module D: Wealth Management**

#### **Importance of Wealth Management**

Wealth Management – Broad View; Wealth Management Business Structures; Wealth management process; Wealth Management Products and Services; Alternative asset; Bond; Insurance; Mutual fund; Real estate Service; Retirement Planning; Strategic Business Strategy; Will Writing; Private Wealth Management; Personal Financial Planning; Wealth Management Assessment; Private Banking; Benefits of Wealth Management; Importance of Wealth Management

#### **Investment Management**

Element of Investment; Basics of Investment Management; Steps in Investment Management; Investment Banking; Services being offered by Full-service Investment Banks; Investment Bank Organizational Structure; Investment Management Vs Investment Banking; Portfolio Management; Objectives of Portfolio Management; Key Elements of Portfolio Management; Portfolio Management Vs Investment Banking; Role of Portfolio Manager; Portfolio Management Service Vs Mutual Funds (MFs); Types of Portfolio Management Services; Steps of the Portfolio Management Process; Advantages of Portfolio Management Services; Disadvantages of PMS; Recent developments in the Portfolio Management Services area in India

#### **Tax Planning**

Classification of Tax Structure in India; Financial Year; Assessment Year; Previous Year; Concept of Previous Year & Financial Year vis-a-vis Assessment Year; Residential Status for Income Tax; A few important terms in Income Tax; Heads of Income for computation of the total income; Income Tax Slab rate for FY 2021-22 (AY 2022-23); Conditions for opting New Tax Regime; Example for Old Tax Regime Vs New Tax Regime & which is better; Income Tax Slabs for non-individual entities; Investment Products for Tax Savings; Estate Planning-Tax Planning through Wills/ Trusts; Capital Gains Tax

#### **Other Financial Services Provided by Banks**

Distribution of Third Party Products in Retail Banking; Mutual Fund Business; Insurance Business; Some Social Security Insurance Schemes; Cross Selling; Depository Services by Banks; Portfolio Management Services; Factoring; Other Agency Business by Banks

## Additional Reading Material on Home Loans

### Lender's Appraisal Procedure

Appraisal Procedures; Application Form; Documents to be Submitted for Availing a Home Loan; Application Received through Agent; Appraisal of Loan Request; Other Relevant Issues at Pre-sanction Stage; Documentation; Mortgage; Registration of Documents; Detection of Forged and Fabricated Title Deeds; Other Securities; Registration of Charges with CERSAI on Security Internet; Monitoring; Closure of Account; Home Loan Frauds

### Housing Finance and Tax Planning

Tax Benefits in Respect of Housing Finance

### Mortgage Advice

Development of "Home Information Packs"; Time Value of Money-interest and Annuities; Capital Gains; Loan Calculator and Loan Amortization Schedule

### Valuation of Real Property

Who does Valuation?; Land with Building; Life of Structures; Sinking Fund; Reverse Mortgage

## 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 also be hosted on Institute's website [www.iibf.org.in](http://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

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. 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

Candidates should ensure that they sign the Attendance Sheet.

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. No candidate will be permitted to leave the examination venue in the first 60 minutes from the scheduled start time of the examination.**

**Candidates should occupy the seat allotted to them at the examination hall on the exam day.**

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.

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:

Wait till resumption of power supply/ solving of technical snag.

Take-up the examination at other venue arranged by the examination conducting authority.

Follow instructions given by the examination conducting authority.

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. 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.

#### 5. RULES, PENALTIES FOR MISCONDUCT/ UNFAIR PRACTICES:

- Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
- 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.
- No candidate shall impersonate others or allow others to impersonate himself/ herself at the examination.
- No candidate shall misbehave/ argue with the Examination Conducting Authorities at the centre.
- Candidates have to compulsorily return any papers given including that given for rough work to invigilator before leaving the examination hall.
- 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:

<https://iibf.org.in/documents/brochure/2025/Unfair%20guidelines%20web%20notice%20CBT.pdf>.

## **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.
- d. Always visit the website one day prior to the examination for any important updates on the exam/center/venue etc.
- e. 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.
- f. 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)

## **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.: 022-2218 3302/ 2218 5134

## **FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT:**

Leadership Centre  
Indian Institute of Banking & Finance  
Kohinoor City, Commercial-II, Tower-I, 3rd Floor,  
Kirod Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.  
Tel.: 080692 60710  
E-mail: [training@iibf.org.in](mailto: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 <b>Email:iibfsz@iibf.org.in</b>	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) <b>Email:iibfnz@iibf.org.in</b>	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 <b>Email:iibfez@iibf.org.in</b>

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