Certificate Course in Artificial Intelligence & Machine Learning for Bankers
(in E-Learning Mode)
Rules & Syllabus 2026

SELF-PACED E-LEARNING COURSE:

Development of self-paced e-learning is an attempt by IIBF to provide a more conducive learning environment to professionals employed in the banking and finance sectors. Under this approach, which harnesses technology to an optimal extent, a candidate will have the flexibility to register for the course on 'Artificial Intelligence & Machine Learning for Bankers' learn at his/ her own pace and finally take examinations from his/ her own place.

EXAMINATION OBJECTIVE:

The new course on 'Artificial Intelligence & Machine Learning for Bankers is designed to provide banking professionals with an understanding of how AI and ML are transforming important banking activities like customer service, risk management, security, and operational efficiency. Key applications of AI/ML include Fraud Detection & Cybersecurity, Customer Service Automation, Credit Risk Analysis, Predictive Analytics, RegTech and Process Automation. The e-learning course aims to equip banking professionals with practical knowledge of these technologies and their growing role in reshaping the financial landscape.

ELIGIBILITY:

1. Members and Non-Members of the Institute
2. Candidates must have passed the 12th standard examination in any discipline or its equivalent.

SUBJECT OF EXAMINATION:

Artificial Intelligence & Machine Learning for Bankers

PASSING CRITERIA: The minimum marks required to pass the examination are 60 out of 100.

EXAMINATION FEES:

Particulars	For Members	For Non-Members
First attempt in each Certificate exam	Rs.1,200/- *	Rs.1,700/- *
Subsequent attempt in each Certificate exam	Rs.1,200/- *	Rs.1,700/- *

** Plus Convenience charges and Taxes as applicable.*

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

Candidates may register for examination at any time, following which login credentials will be provided to them. Candidates must complete the final assessment within 90 days of registration, failing which the existing login credentials shall be rendered defunct and candidates will be required to register again.

The candidates will be required to register for each Certification separately by paying the requisite fees.

The fee once paid will **NOT** be refunded.

MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

PATTERN OF EXAMINATION:

(i) Question Paper will contain objective type multiple choice questions for 100 marks.

(ii) There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION:

The duration of the examination will be 90 minutes.

PROCEDURE FOR APPLYING FOR EXAMINATION:

Application for self-paced e-learning course should be registered online by paying requisite fees from the Institute's website www.iibf.org.in. After successful registration, candidates will receive login credentials for the Learning Management System (LMS) in their email within 1 working day.

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

SELF-PACED E-LEARNING MANAGEMENT SYSTEM

The Self-Paced E-learning Management System will host a variety of interactive content to aid wholesome learning enabling candidates to learn at their own pace.

Once a candidate completes all the units in the e-learning, there will be a final evaluation consisting of around 100 questions (MCQs) for 90 minutes. On obtaining the minimum marks required to pass, a certificate will be issued to the successful candidate.

The self-paced e-learning on the subject has been prepared keeping the syllabus prescribed in mind. However, the candidates are advised to visit the websites of organizations like RBI, SEBI, etc. as well. Questions based on current developments relating to the subject/ exam may also be asked.

CUT-OFF DATE OF GUIDELINES/ IMPORTANT DEVELOPMENTS

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:

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".

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.

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Particulars Developments for Examination/s	**Cut-off Date of Guidelines/ Important Developments for Examination/s**
For the examinations to be conducted by the Institute for the period March 2026 to August 2026	31st December 2025
For the examinations to be conducted by the Institute for the period September 2026 to February 2027	30th June 2026

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 covered in the e-learning. 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.

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

The topics covered for the certification are as under:

Certification: Artificial Intelligence & Machine Learning for Bankers

Module 1: Foundations of AI & ML in Banking

Section 1: Introduction to AI/ML and Their Role in Financial Services

- What is Artificial Intelligence and Machine Learning?
- Automation vs AI: Key Differences in Banking Context
- Types of Machine Learning: Supervised, Unsupervised, Reinforcement
- AI in the Digital Banking Ecosystem: Overview & Relevance

Section 2: How Banks are Using AI Today: Global and Indian Context

- Global AI/ML Trends in Financial Services
- Indian Implementations: HDFC EVA, SBI YONO
- RBI's Regulatory View on AI & ML

Section 3: Key Benefits for Frontline Banking

- AI for Operational Speed and Efficiency
- AI for Accuracy and Decision Confidence
- Personalization and Customer Delight with ML

Section 4: Basic Banking Use Cases

- Chatbots for Customer Support
- Fraud Detection Alerts and Prevention Systems
- Machine Learning for Loan Pre-Screening
- OCR & NLP for KYC Automation
- Account Aggregator (AA) Framework Overview

Module 2: Applications & Use Cases in Banking

Section 1: AI in Customer Service

- Introduction – What AI Can Do in Customer Service
- NLP for Chatbots & Virtual Assistants
- Omnichannel Support and AI Integration
- Sentiment Analysis of Customer Feedback

Section 2: AI in Risk & Compliance

- Introduction – What AI Can Do in Risk & Compliance
- Machine Learning in Credit Scoring
- Real-Time Fraud Detection and AML Compliance
- Early Warning Systems (EWS) & OSINT Tools

Section 3: AI in Operations

- Introduction – What AI Can Do in Banking Operations
- AI for Document Digitization & OCR Extraction
- RPA + AI for Process Optimization
- AI in Document Verification and Workflow Automation

Section 4: AI in Marketing & CRM

- Introduction – What AI Can Do in Marketing & CRM
- Customer Segmentation & Predictive Campaign Analytics
- AI for Churn Analysis and Retention Prediction
- AI-Based Cross-Sell, Upsell & Personalization

Module 3: Responsible Use, Challenges & Future Readiness

Section 1: Responsible AI in Banking

- Fairness and Bias in AI for Banking
- Trust and Transparency in AI Systems
- Designing Ethical AI Systems
- RBI's Draft Principles on AI Governance

Section 2: Using AI Tools Responsibly in Day-to-Day Banking Jobs

- How Banking Employees Typically Use AI Tools
- Transitioning to AI-Aligned Roles
- Model Governance in Practice
- AI Governance, Regulatory Expectations & Responsible Use

Section 3: Interpreting and Communicating AI Decisions

- Explaining AI Outputs to Customers
- Building Customer Trust in Automated Decisions

Section 4: What's Coming: Predictive Banking & Generative AI

- Predictive Banking with AI
- Inclusive Banking through AI
- Explainable AI (XAI) & Future Directions
- Key Functional Types of AI – An Introduction

IMPORTANT RULES/ INFORMATION FOR CANDIDATES

1. REGISTRATION FOR EXAMINATIONS:

a. Candidates may register on the Institute website at any time as per their convenience.

b. Login credentials for the e-learning course will be sent to participants within 24 hours of registration.

c. Registration for the e-learning mode will be valid for 90 days from the date of registration. Participants who do not complete final examination within 90 days' time will have to register again for the course.

2. OTHER RULES/ INFORMATION

a. Participants will be provided with only one attempt to appear for the final examination after the end of e-learning. Participants who cannot secure the passing marks (60%) in the examination will have to register once again for the course by paying the full course fee.

b. Candidates would be able to login to the system only with the password provided after registration. This password should not be disclosed to others. Keep it safe to avoid possible misuse.

c. **Candidates shall not be allowed to use the keyboard** or **switch tabs during the final exam. Any attempt to do so shall result in automatic submission of the examination. Additionally, copy, paste and print-screen functions shall be disabled during the examination.**

d. Candidates are required to strictly follow all the instructions during the examination and adhere to Rules of the examination.

e. Violation of any of the Rules/ Instructions, misuse of the login credentials 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.

3. RULES, PENALTIES FOR MISCONDUCT/ UNFAIR PRACTICES:

a. No candidate shall impersonate others or allow others to impersonate himself/ herself during the examination.

b. Candidates should not use any other application or browse other websites 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.

4. RESULT ADVICE/ FINAL CERTIFICATE

a. The wording 'e-learning mode' will be added in the name of the examination in the certificate that will be issued to participants who complete the examination. e.g. 'Certificate Course in Artificial Intelligence & Machine Learning for Bankers (E-Learning mode)'.

b. Final certificates will be digitally signed and sent to candidates via email within a period of one month from the date of completion of the course.

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 > Members/ Candidates Support Services (Help) or E-mail all your queries to care@iibf.org.in

MEMBER SUPPORT SERVICE OFFICE:

Indian Institute of Banking & Finance
Kohinoor City, Commercial-II, Tower-I, 3rd Floor,
Kirol Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.
Tel.: 08069260700

FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT:

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Kohinoor City, Commercial-II, Tower-I, 3rd Floor,
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Tel.: 022-68507000 / 080692 60710
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PROFESSIONAL DEVELOPMENT CENTRES:

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