





# INDIAN INSTITUTE OF BANKING & FINANCE

## CERTIFICATE EXAMINATION IN SME FINANCE FOR BANKERS

### IMPORTANT INSTRUCTIONS TO THE CANDIDATES

1. Application Form once submitted cannot be withdrawn and fees will not be refunded/adjusted. Eligibility is governed by rules published in the Rules and Syllabus Booklet. For members while applying Examination, Membership Subscription should not be in arrears.
2. Application form should reach the Institute's Zonal Office on or before the last date of receipt of Examination Application Form mentioned in the time table of the Examination. Application Form received after this date will be treated for next examination. Application Forms found defective/incomplete will be rejected.
3. **Proof of Identity :**  
Non-members applying for Institute's exams / courses are required to submit a copy of any one of the following documents along with the examination application form. Forms 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

4. **EXAMINATION FEES / REGISTRATION FEES :**

a)

	For Members	For Non Members
1st attempt	Rs. 1500/-	@ Rs. 2500/-
Subsequent each attempt	Rs. 1000/-	Rs. 1000/-

@ Includes Rs. 500/- towards registration fee.

b) Members may opt any of the following modes for submission of application and making payment of fees.

- 1) Payment by cash in any of the AXIS or SBI Branches, using the payment challan, mentioning the Membership Number and Examination for which applied. Payment challan can be printed from our web site [www.iibf.org.in](http://www.iibf.org.in) under Courses/Examinations and also available on request at the Zonal Offices. Each payment challan downloaded/obtained from the Zonal Offices can only be used by a single candidate for single payment as each challan is having a unique pay-in-slip Number. Photo copies are not valid.
- 2) Payment by Demand Draft / Payorder in favour of INDIAN INSTITUTE OF BANKING & FINANCE and made payable at Mumbai, Chennai, Kolkata or New Delhi (depending upon the Zonal Office to which the member belongs). Members are also requested to write membership number & name on back side of the Demand Draft / Pay order.
- 3) For online submission of application form and payment through our web-site [www.iibf.org.in](http://www.iibf.org.in), please follow the instructions therein for the purpose.

5. **STUDY MATERIAL:**

Examination fee does not include cost of study material. Please visit [www.iibf.org.in](http://www.iibf.org.in) to know further details.

**The Institute has developed a courseware to cover the syllabus. Candidates are advised to make full use of the courseware and also the updates put on the IIBF website from time to time. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Hence, candidates should keep themselves updated on latest developments by going through Master Circulars issued by RBI, visiting the websites of organizations like RBI, SEBI, BIS etc.**

6. **EXAMINATION CENTRE:** (Refer Centre List)

(i) Candidates are requested to submit their application forms along with payment to the respective Zonal Office to which they belong. The address of Zonal Offices are as follows :

1. **Northern Zonal Office:**

**Indian Institute of Banking & Finance**, 109-113, Vikrant Towers, 1<sup>st</sup> Floor, 4, Rajendra Place, New Delhi-110 008.  
Telephone: 011-25752191/92 Fax: 011-25752193 E-mail: [iibnz@iibf.org.in](mailto:iibnz@iibf.org.in)

2. **Eastern Zonal Office:**

**Indian Institute of Banking & Finance**, 408, "Anandlok", 'A' Block, 4<sup>th</sup> Floor, 227, Acharya J.C. Bose Road, Kolkata-700 020.  
Telephone: 033-22809681/82/83 Fax: 033-22809680 E-mail: [iibez@iibf.org.in](mailto:iibez@iibf.org.in)

3. **Western Zonal Office:**

**Indian Institute of Banking & Finance**, 191-F, Maker Towers, 19<sup>th</sup> Floor, Cuffe Parade, Mumbai-400 005.  
Telephone: 022-22183302/22185134 Fax: 022-22180845 E-mail: [iibwz@iibf.org.in](mailto:iibwz@iibf.org.in)

4. **Southern Zonal Office:**

**Indian Institute of Banking & Finance**, No.94, Jawaharlal Nehru Road, (100 Feet Road) Opp. to Hotel Ambica Empire, Vadapalani, Chennai-600 026. Telephone: 044-24722990/24727961 Fax: 044-24726966 E-mail: [iibsz@iibf.org.in](mailto:iibsz@iibf.org.in)

(ii) Candidates should appear for the examination only at the centre where they are working provided there is an examination centre at such place and if there is no examination centre, they should appear at the nearest examination centre. Result of candidate violating this rule or giving wrong information is liable for cancellation.

(iii) The Venue for the examination will be advised while issuing the Examination Admit Letter.

(iv) Request for **change in centre** due to transfer or any other valid reason should reach the Institute 45 days before the commencement of the examination. Any request received thereafter will not be entertained.

(v) No **change of centre** request will be accepted for personal reasons. All the requests in case of change of centre due to transfer, training and deputation etc. should be accompanied by employer's authentication.

**The Institute reserves the right to close any of the existing centre/s on account of less number of candidates appearing from that centre or any other reason which it may think fit. In such case, candidate will be advised to appear at the examination from the nearest available centre.**

7. **Mode of Examination:**

Examination will be conducted in online mode only.

8. Candidates are requested to read the instructions / information about ON-LINE / OFF-LINE examination before appearing for the examinations. The instructions are available on the homepage of Institute's website '[www.iibf.org.in](http://www.iibf.org.in)' under the link "INSTRUCTIONS / INFORMATION ABOUT ON-LINE/OFF-LINE EXAMINATIONS OF THE INSTITUTE"

**9. ADMIT LETTER :**

- (i) The Institute's Corporate Office will issue 'Examination Admit Letters' containing details of venue and time of the examination as well as user id, password to be used while appearing at the examination. User id will be the Membership Number of the candidate.
- (ii) Permanent Membership Identity Card is issued by the respective Zonal Office at the time of admission as a member or renewal of membership or on receipt of Examination Application Form whichever is earlier.
- (iii) The Examination Admit Letter alongwith the Membership Identity Card should be produced to the Examination Authority each time in the examination venue for identification.
- (iv) In absence of Examination Admit Letter/ Membership Identity Card, the candidate is liable to be denied permission in the examination venue.
- (v) **Admit Letter will be available on our website [www.iibf.org.in](http://www.iibf.org.in) one week before the date of examination. Candidates who do not receive the admit letter by post may download it from the website.**

**10. DECLARATION OF RESULTS :**

Provisional score card will be given to candidates immediately at the end of each examination.

The final result of the examination along with the marks secured for each subject will be normally communicated to candidates appeared within two months from the date of conclusion of the examination.

**11. FACILITY FOR VERIFICATION OF MARKS:**

Facility of verification of marks will not be available since evaluation is computerized.

**12. ISSUE OF CERTIFICATES :**

**Candidates who complete the examination will receive a Certificate within six months after the Examination.**

**13. CONDUCT AND DISCIPLINE IN THE EXAMINATION HALL :**

- (i) Candidates should be present at the examination venue at least 15 minutes before the commencement of the examination. No candidate shall be permitted to enter the examination hall after the expiry of 15 minutes from the commencement of the examination.
- (ii) Candidates should ensure that they sign the Attendance Sheet.
- (iii) Candidates should not possess and /or use books, notes, periodicals etc. in the Examination Hall at the time of the examination/or use mathematical tables, slide rules, stencils etc. during the examination. They should hand them over to the Hall Superintendent before the commencement of the examination. **Mobile phones are strictly prohibited in the examination hall.** A candidate found in possession of such unauthorized material during the examination is liable to be proceeded against for adoption of unfair means in the examination in addition to reporting the matter to his/her employers for disciplinary proceedings for the misconduct.
- (iv) Candidates will be permitted to use calculators while appearing for the Examination subject to the following:  
Calculators should:
  - (a) be of pocket size and fully portable
  - (b) be silent while in operation
  - (c) be battery operated
  - (d) not be capable of being programmed by the insertion of tapes or otherwise
  - (e) not have print out facilities
  - (f) be of the type upto 6 functions and 12 digits
  - (g) not be capable of retaining / storing data in memory when the same is switched off.Calculators which do not comply with the above conditions and found in possession of candidate during the examination will be confiscated by Examination Supervisors and returned to the candidate at the end of the examination. In case a candidate is found using the calculator not complying with the above conditions in the course of the examination, it will amount to adoption of unfair practice at the examination by the candidate concerned and the Institute shall take such action against the candidate as may be deemed appropriate.
- (v) Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
- (vi) No candidate shall impersonate others or allow others to impersonate himself/herself at the examination.
- (vii) No candidate shall misbehave/argue with the Examination Conducting Authorities at the centre.

**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 mentioned below.**

**14. PENALTIES FOR MISCONDUCT / UNFAIR PRACTICES :**

The Institute shall have the right to impose penalties on any candidate for committing an act of misconduct/unfair practice in respect of any matter affecting the Institute or in respect of any examination conducted by the Institute or disqualifying any candidate who, they have reason to believe has received or given unfair assistance at the examination, and ;

- (i) to cancel the result of such candidate in all or any of the subjects of the examination at which he/she may have appeared;
- (ii) to exclude him/her from future examinations either permanently or for a specified number of examinations;
- (iii) to report his/her name to his/her employer, and ;
- (iv) to take such other action against him/her as the Institute shall in their sole discretion deem fit and the decision of the Institute shall be final and binding on the candidate concerned.

The Institute shall also have right to cancel results of any subsequent examination at which the candidate may have appeared if such examination falls within the exclusion period in the penalty, as by reason of imposition of such a penalty of exclusion from the future examination, the candidate would not have been eligible to appear at such subsequent examinations.

In the event of any dispute between the Institute and the member, only competent Courts in Chennai, Kolkata, New Delhi or Mumbai alone have the jurisdiction to entertain the dispute.

**For more details and instructions please refer Rules and Syllabus Booklet or visit Institute's website [www.iibf.org.in](http://www.iibf.org.in)**

