



## DIPLOMA IN HOME LOAN ADVISING

### Rules & Syllabus 2012

#### OBJECTIVE

To build professional competence and enhance counselling skills in Home Loan Market.

#### ELIGIBILITY

The applicant should be Graduate of a recognized university.

#### SUBJECT OF EXAMINATION

1. Essentials of Home Loan - practice & procedure
2. Home Loan Counselling

#### EXAMINATION FEES / REGISTRATION FEES

	For Members	For Non-Members
First two attempts	₹5,000/-	@₹6,500/-
Subsequent each attempt	₹2,000/-	₹2,000/-

@Includes registration fee of ₹500/-

#### MEDIUM OF EXAMINATION

Examination will be conducted in English only.

#### PATTERN OF EXAMINATION

- (i) Question Paper will contain approximately 120 objective type multiple choice questions.
- (ii) Information about mode of examination (online / offline) and a list of examination centre will be provided along with examination application form.

#### DURATION OF EXAMINATION

Examination will be of two hours duration.

#### PERIODICITY AND EXAMINATION CENTRES

The examination will be conducted normally twice a year in June and December on a Sunday.

#### PASSING CRITERIA

- (i) Pass : Minimum marks for pass in every subject - 50 out of 100 marks.

- (ii) **Candidate securing atleast 45 marks in each subject with an aggregate of 50% marks in all subjects of examination in a single attempt will also be declared as Pass.**
- (iii) Candidates will be allowed to retain credits for the subject they have passed in a attempt till the expiry of the time limit for passing the examination as mentioned below :

### **TIME LIMIT FOR PASSING THE EXAMINATION**

- (i) Candidates will be required to pass the examination within a time limit of 2 years (i.e. 4 consecutive attempts). Initially a candidate will have to pay examination fee for a block of one year i.e. for two attempts. In case a candidate is not able to pass the examination within a time limit of one year, he can appear for a further period of one year i.e. two attempts on payment of requisite fee.
- (ii) Candidates not able to pass examination within stipulated time period of two years are required to re-enroll themselves afresh by submitting a fresh Examination Application Form. Such candidates will not be granted credit/s for subject/s passed, if any, earlier.
- (iii) Attempts will be counted from the date of application irrespective of whether a candidate appears at any examination or otherwise.

### **“CLASS OF PASS” CRITERIA**

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

### **PROCEDURE FOR APPLYING FOR EXAMINATION**

Examination Application Forms will be available at the Institute's website [www.iibf.org.in](http://www.iibf.org.in) which could be downloaded and filled in. The application forms will also be available at the Institute's Zonal Offices, Corporate Office and also at such other centres / offices as may be notified from time to time. Examination Application Forms duly filled in (for the detailed instructions refer the Examination Application Form) along with requisite examination fee should be submitted to the respective Zonal Office at Mumbai, Chennai, New Delhi, Kolkata. The Institute accepts no responsibility for delay or inconvenience arising from the candidate's failure to reach

the Examination Application Form in time or if the form is incomplete or failure to furnish all the essential information about himself / herself and the details of his / her examination.

## 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 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

## STUDY MATERIAL / COURSEWARE

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.

The Institute has published study books to facilitate study and will be available at outlets / showrooms / distributors of M/s. Taxmann Publication Pvt. Ltd.

The price of each book and detailed list of outlets is mentioned below.

Candidates may purchase directly from outlets / showrooms / distributors of M/s. Taxmann Publication Pvt. Ltd. Candidates who purchase books directly from outlets of publishers will be offered a discount of 20% on the cost price of the book. Candidates desirous of purchasing books by post will not be offered any discount. However, the postage will be borne by publishers. Candidates would be required to send their indent to publishers' outlet along with a Demand Draft for the cost of books. The Demand Draft should be drawn in favour of M/s. Taxmann Publication Pvt. Ltd. **(No cheques will be accepted). Candidates are requested not to send any request for the purchase of books to the Institute's Zonal Offices / Corporate Office.**

Name of the Book	Price
Home Loans Counselling	₹385/-

## ADDRESSES OF TAXMANN PUBLICATION PVT. LTD.

### BRANCHES & SHOWROOMS

#### **Jaina Book Agency**

649-A, Girgaum Road, Dhobi Talao,  
Mumbai - 400 002  
Tel. : 22012143, 22018485

#### **Asia Law House**

Shop No. 10, Aiyangar Plaza,  
Between UTI & Central Bank  
Bank Street Kothi,  
Hyderabad - 500 095  
Tel. : 24742324

#### **Standard Book Distributors**

104, Labh Complex, 12-B,  
Sattar Taluka Society,  
Opp.Old High Court Rd.,  
Ahmedabad - 380 014  
Tel. : 7540731,7540732

#### **Student Book Centre**

527, Kalbadevi Road,  
Opp. Edward Cinema,  
Mumbai - 400 002  
Tel. : 22050510, 22080668

#### **Commercial House**

149, Rajendra Market,  
Opp. Tis Hazari Court, Delhi - 110 054  
Tel. : 23947862, 23947863

#### **Book Corporation**

4, R. N. Mukherjee Road,  
Kolkata - 700 001  
Tel. : 22101089, 22206669, 31000405

#### **Student Agencies (I) Pvt. Ltd.**

102, Konark Shram,  
Behind Everest Building,  
156, Tardeo Road, Mumbai - 400 034  
Tel. : 2351334-37

#### **C. Sitaraman & Co.,**

37, Royapettah High Road,  
Chennai-600 014  
Tel. : 28111516, 28117069, 28113950

#### **Law Point**

6C, R. N. Mukherjee Road,  
Opp. Birla Building, Stephen House,  
Kolkata - 700 011  
Tel. : 22101821

#### **Krishna Law House**

35-36, Gokhale Market,  
Opp. Tis Hazari Court, Delhi -110 054  
Tel. : 23969866, 23919317

#### **Book Corporation**

108, Nandan Complex,  
Near Mithkhali Rly. Crossing,  
Mithakhali, Ahmedabad - 380006  
Tel. : 6465385

#### **Puliani & Puliani**

Ground Floor, Sujatha Complex,  
1st Cross Gandhinagar,  
Bangalore - 560 009  
Tel. : 2265500, 2254052

#### **Modern Law House**

1/1, A. D. A. Flat,  
(Near Bishop Johnson School),  
M. G. Marg, Allahabad - 211001  
Tel. : 2560700, 2560616

#### **Arora Law Agency**

Shivala Road, Hussainpura, Amritsar - 143 001  
Tel. : 2584548

#### **Commercial Book House**

LG-2, 23, Aakarshan Bhawan,  
Anasari Road, Darya Ganj,  
New Delhi - 110 002  
Tel. : 23267860

#### **M/s. Taxmann Publication Pvt. Ltd.**

35, Bodke Building, M.G. Road,  
Opp. Mulund Railway Station,  
Mulund (West), Mumbai - 400 080  
Tel. : 022-25934807/32516684/25644807  
E-mail: Nileshbhanushali@taxmann.com

#### **M/s. Taxmann Publication Pvt. Ltd.**

59/32, New Rohtak Road, New Delhi - 110 005  
Tel. : 011-45562222  
E-mail: sales@taxmann.com

#### **M/s. Taxmann Publication Pvt. Ltd.**

7, Abhinav Arcade, Ground Floor,  
Nr. Bank of Baroda, Pritam Nagar,  
Paldi, Ahmedabad - 380 007  
Cell : 9909984900  
E-mail: bdurgaprasad@taxmann.com

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### TUTORIAL / CONTACT PROGRAMMES

Tutorial / Contact programmes will be organized by the Institute / accredited Institutions. For further details candidates may get in touch with Zonal Office or logon to the Institute's website [www.iibf.org.in](http://www.iibf.org.in).

### SYLLABUS

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

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

# SYLLABUS

## PAPER - I : ESSENTIALS OF HOME LOAN- PRACTICE & PROCEDURE

1. Overview of housing finance - housing and economic development - evolution of housing finance in India and leading financiers in the field
2. Basics of housing finance
3. Essentials of a home loan proposal - quantum of finance - interest - tenur security - terms & conditions
4. Processing home loan application
5. Lenders appraisal procedure - pre-sanction stage - sanction - documentation insurance - monitoring-inspection - credit rating
6. Other lending schemes - finance to private builders - take over of loans from other institutions - home loans to NRIs
7. Housing finance in metro cities- local laws and requirements
8. Rural Housing Finance- Valmiki Ambedkar Awas Yojna
9. Securitization- mortgage backed schemes
10. RBI guidelines on Housing Finance
11. National Housing banks guidelines on Know your Customer - Anti Money Laundering - Project finance Policy - Fair Practices code for HFCs

## PAPER - II : HOME LOAN COUNSELLING

1. Financial Counselling - basic communication principles / skills - attending and listening skills - counselor leading responses
2. Housing finance & tax planning
3. Economic and regulatory context for giving mortgage advice - development of "home information packs" - quantitative skills - time value of money - interest and annuities - development of calculators such as EMI calculator - Stamp duty calculator - Tax calculator - Capital gain tax calculator - use of excel in complex computing; public awareness

4. Consumer behavior - customer service - managing service quality - conflict resolution skills - consumer protection, reduction of financial crime
5. Buyer of property - his expectations - legislative remedies available to consumer for redressal of his grievances
6. Mortgage - legislations relating to mortgages- the purpose of additional security including the role of guarantors - mortgage repayment methods - transfer of mortgages - mortgage arrears - other breaches of mortgage deed - debt consolidation arrangements - legal remedies in respect of non payment by borrowers - default protection and insurance - problems of senior citizens - dealing with senior citizens
7. Home buying process - Various participants- buyer, seller, lender, lawyer / solicitor, mortgage advisor, mortgage broker, conveyancer, valuer of property
8. Title of property - defects in title- taking search of property records with government authorities - marketable title
9. Conveyance of property - legal provisions - practical aspects of conveyance - title to flat in co-operating housing society - apartment co-operative societies maintenance charges - formalities of transfer of flats / apartment - essentials of tenancy law
10. Formation and Role of Mortgage Lenders Forum - accreditation of mortgage Councilors
11. Valuation of property - different forms of valuation for different types of properties
12. Essentials of civil work - flat / apartment / row houses / independent dwelling units / bungalows - Floor space index - measurement of areas - built up - carpet - service areas - amenities
13. Data management - maintenance of records - work flow.

## COURSES OF IIBF

### A. Flagship Courses

- ☞ JAIB
- ☞ CAIB
- ☞ Diploma in Banking & Finance

### B. Specialised Post Graduate Diploma Courses (for Member\* and Non-Members\*\*)

- ☞ Diploma in Treasury, Investment and Risk Management
- ☞ Diploma in Banking Technology
- ☞ Diploma in International Banking and Finance
- ☞ Diploma in Urban Co-operative Bank
- ☞ Diploma in Commodity Derivatives for Bankers
- ☞ Diploma for Micro Finance Professionals in collaboration with Sa-Dhan
- ☞ Advanced Wealth Management Course
- ☞ Diploma in Home Loan Advising

### C. Specialised Certificate Courses (for Member\* and Non-Members\*\*)

- ☞ Certificate in Trade Finance
- ☞ Certified Information System Banker
- ☞ Certificate in Anti-Money Laundering / Know Your Customer
- ☞ Certificate in Quantitative Methods for Bankers
- ☞ Certificate in Credit Cards for Bankers
- ☞ Certificate Examination in Banking Oriented Paper in Hindi
- ☞ Certificate Examination in SME Finance for Bankers
- ☞ Certificate Examination in Customer Service & Banking Codes and Standards
- ☞ Certificate Examination in Basics of Banking / Credit Cards for employees of IT Companies
- ☞ Certificate Course for Business Correspondents / Business Facilitators
- ☞ Certificate Examination for Debt Recovery Agents

### D. Management Courses

- ☞ Advanced Management Program in collaboration with SIES - Mumbai, Welingkar-Mumbai, IMI-Delhi, IPE-Hyderabad.
- ☞ Project Finance Management Blended Course with IFMR, Chennai
- ☞ CAIB linked MBA with IGNOU.

### Educational support :

- ☞ Publishing specific courseware for each paper / examination and Workbooks etc.
- ☞ Tutorials through Accredited Institutions, Virtual Classes, e-learning through Portal, Contact Classes or Campus Training - Model Questions and subject updates on the net

### Other activities :

- ☞ Research, Seminars, Conferences, Lectures, etc.
- ☞ Publications of books, Daily e-newsletter, monthly newsletter and quarterly journal
- ☞ Training & Consultancy and Financial Education

\* Members are employees of Banks and Financial Institutions who have enrolled as members of IIBF.

\*\* Non-Members are eligible candidates for each course / examination without IIBF Membership.

The Syllabi, Rules / Regulations, Examination Forms and other information pertaining to the examinations are available with Institute's Offices at Mumbai, Chennai, New Delhi, Kolkata and also at such other centers / offices as may be notified from time to time. The same is also available at our website [www.iibf.org.in](http://www.iibf.org.in).

## MEMBERS OF THE GOVERNING COUNCIL (As on 01/07/2012)

### PRESIDENT

**Shri M. D. Mallya**, Chairman & Managing Director, Bank of Baroda

### VICE PRESIDENTS

**Shri K. R. Kamath**, Chairman & Managing Director, Punjab National Bank

**Shri Rana Kapoor**, Managing Director & Chief Executive Officer, YES Bank

### Representing Reserve Bank of India

**Shri S. Karuppasamy**, Executive Director

### Representing State Bank of India and its Associate Banks

**Shri Pratip Chaudhuri**, Chairman, State Bank of India

**Smt. Arundhati Bhattacharya**, Deputy Managing Director & CDO, State Bank of India

### Representing Public Sector Banks

**Shri A. K. Misra**, Chairman & Managing Director, Bank of India

**Shri S. Raman**, Chairman & Managing Director, Canara Bank

**Shri M. V. Tanksale**, Chairman & Managing Director, Central Bank of India

**Shri J. P. Dua**, Chairman & Managing Director, Allahabad Bank

**Shri Arun Kaul**, Chairman & Managing Director, UCO Bank

**Shri M. Narendra**, Chairman & Managing Director, Indian Overseas Bank

**Shri T. M. Bhasin**, Chairman & Managing Director, Indian Bank

### Representing Financial Institutions

**Shri T. C. A. Ranganathan**, Chairman & Managing Director, Export -Import Bank of India

### Representing Private Sector Banks

**Shri Ananthkrishna**, Chairman, Karnataka Bank Ltd.

### Representing Co-operative Banks

**Shri S. K. Banerji**, Managing Director, The Saraswat Co-op. Bank Ltd.

### Representing other Bodies / Experts

**Shri M. Balachandran**, Director, Institute of Banking Personnel Selection

**Prof. Y. K. Bhushan**, Senior Advisor, ICFAI Business School

**Shri Allen C. A. Pereira**, Director, National Institute of Bank Management (NIBM)

**Dr. K. Ramakrishnan**, Chief Executive, Indian Banks' Association (IBA)

### From IIBF

**Dr. R. Bhaskaran**, Chief Executive Officer

## ADDRESSES FOR CONTACT

### Corporate Office :

Indian Institute of Banking & Finance  
Kohinoor City, Commercial-II, Tower-1, 2nd Floor,  
Kiroli Road, Kurla (West), Mumbai - 400 070  
Tel : 022-2503 9746 / 9604 / 9907 Fax : 022-2503 7332  
E-mail : iibgen@bom5.vsnl.net.in

### Northern Zonal Office :

Indian Institute of Banking & Finance  
109-113, Vikrant Towers, 1st Floor,  
4, Rajendra Place, New Delhi - 110 008  
Tel. : 91-011-2575 2191/92  
Fax : 91-011-2575 2193  
E-mail : iibnz@iibf.org.in

### Southern Zonal Office :

Indian Institute of Banking & Finance  
No.94, Jawaharlal Nehru Road,  
(100 Feet Road), Opp. Hotel Ambica  
Empire, Vadapalani, Chennai - 600 026  
Tel. : 044-2472 2990/2472 7961  
Fax : 044-2472 6966  
E-mail : iibsz@iibf.org.in

### Western Zonal Office :

Indian Institute of Banking & Finance  
191-F, Maker Towers, 19th Floor,  
Cuffe Parade, Mumbai - 400 005  
Tel. : 022-2218 3302 / 2218 5134  
Fax : 022-2218 0845  
E-mail : iibwz@iibf.org.in

### Eastern Zonal Office :

Indian Institute of Banking & Finance  
408, 'Anandlok', 'A' Block, 4th Floor,  
227, Acharya J. C. Bose Road,  
Kolkata - 700 020  
Tel. : 033-2280 9681/82/83  
Fax : 033-2280 9680  
E-mail : iibez@iibf.org.in