



## Certificate Examination in Customer Service & Banking Codes and Standards

### Rules & Syllabus 2019

#### INTRODUCTION

Banking being a service industry has to keep quality of the services to their customers at the top of their priorities. The expectations of customers about the service offered by banks are different in different locations and geographies of our vast country. With the changing times, the expectations at all levels about the quality of customer service have undergone significant changes over last 3-4 decades.

These higher expectations have been more pronounced after the opening of new private sector banks as a consequence of financial sector reforms in our country. Indian Banks especially the Public Sector ones have seen huge increase in their branch network during the last four decades. The unprecedented increase in branch network has impacted the customer service due to varied demands on the banking industry from different sections of the society. Though banks have been taking needed steps for improving the customer service standards, looking to the need to retain existing ones and to attract new customers, there is always a scope for improvement. Due to the different levels of standards that are available there is also a need for bringing uniform standards of service across the branches/ banks. This would enable all bank customers to enjoy standard levels of customer service in any bank or branch of their choice.

#### SUPPORT FROM BCSBI

In order to meet the expectations of the customers and to render quality service by bank employees, the Institute has launched a certificate course in customer service in association with Banking Codes and Standards Board of India (BCSBI). The Board has agreed to lend its name and provide any assistance required by the Institute to make this a successful initiative. BCSBI is a society and is an independent organization promoted by RBI. Main objective of this society, as per its memorandum, is to formulate standards of service and also ensure that the same are maintained by all its members. There are a total of 132 banks as members of this society, who have voluntarily agreed to abide by the standards of service prescribed by BCSBI.

#### OBJECTIVES

To enhance knowledge of banking professionals in the field of Customer Services and to fulfill the increasing need of such professionals.

#### ELIGIBILITY

1. Members and Non-Members of the 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.

#### PASSING CRITERIA:

Minimum marks for pass in the subject is 50 out of 100.

#### DELIVERY

Candidates will have access to -

- Specially prepared courseware
- Finance Quotient - on the entry level knowledge of the candidate to be hosted on the Institute's portal

- Simulation program on Customer Service developed in association with Tata Interactive System (Candidate will be given a separate login id and password for this purpose)
- Case studies on Customer Service/ grievances periodically uploaded in the Institute's portal

### EXAMINATION FEES\*:

Particulars	For Members	For Non-Members
First attempt	Rs.1,000/- *	Rs.1,500/- *
Subsequent each attempt	Rs.1,000/- *	Rs.1,500/- *

\* Plus Convenience charges and Taxes as applicable.

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

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

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

### MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

### PATTERN OF EXAMINATION:

- Question Paper will contain 120 objective type multiple choice questions for 100 marks.
- The examination will be held in Online Mode only
- There will NOT be negative marking for wrong answers.
- Questions for 20 marks each will be from Module A, B and C. Question for 40 marks will be from Module D of the syllabus.

### 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 Quarterly 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 centers where there are 20 or more candidates.)

### 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.

### PROOF OF IDENTITY

Non-members applying for Institute's examinations/ courses are required to attach/ submit a copy of any one of the following documents containing Name, Photo and Signature at the time of registration of Examination Application. Application without the same shall be liable to be rejected.

- 1) Photo ID Card issued by Employer or 2) PAN Card or 3) Driving License or 4) Election Voter's ID Card or 5) Passport 6) Aadhaar Card

### STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s. Please visit IIBF website [www.iibf.org.in](http://www.iibf.org.in) under the menu "Exam Related" for details of book/s and address of publisher/s outlets. Candidates are advised to make full use of the courseware. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Therefore, the courseware should not be considered as the only source of information while preparing for the examinations.

Candidates are advised to go through the updates put on the IIBF website from time to time and go through Master Circulars/ Master Directions issued by RBI and publications of IIBF like IIBF Vision, Bank Quest, etc. All these sources are important from the examination point of view. Candidates are also to visit the websites of organizations like RBI, SEBI, BIS, IRDAI, FEDAI etc. besides going through other books & publications covering the subject/ exam concerned etc. Questions based on current developments relating to the subject/ exam may also be asked.

## **CUT-OFF DATE OF GUIDELINES/IMPORTANT DEVELOPMENTS FOR EXAMINATIONS**

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

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

- In respect of the examinations to be conducted by the Institute for the period February to July 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 August to January 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 February 2019 to July 2019	31st December 2018
For the examinations to be conducted by the Institute for the period August 2019 to January 2020	30th June 2019

## **SYLLABUS**

The details of the prescribed syllabus which is indicative are furnished in the booklet.

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

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

### **MODULE - A**

Definition of a customer – Banker- Customer relationship – Points of contact – Types of customers – Types of relationships, such as individuals, corporates, etc. and their peculiarities – Need for building up customer relationships and Importance of Customer Service in a country like India - Changing Expectations and Perceptions – Termination of relationship

## MODULE - B

Modern day banking – Core Banking/ Electronic Payments – phone banking – mobile banking – internet banking – How business is sourced – Different retail products – Home Loans – Vehicle Loans – Consumer durables – Credit Cards – Bancassurance – Demat services – Selling through agents – Recovery process, etc. This Module should also deal with general areas of grievances - pass book, account statement, unsolicited business, different charges, etc.

## MODULE - C

Efforts made by banks, association of banks and Reserve Bank of India to improve customer service – Regulations, Instructions, KYC/ AML guidelines - Banks' duties and rights – Customer Service Committees – Grievance Redressal Mechanism including Banking Ombudsman – Importance of Developing Skills and Attitudes – Use of IT in improving customer service.

## MODULE - D

Genesis of Banking Codes and Standards Board of India – its set up and functions – Code of Bank's Commitment to Customers and Code of Bank's Commitment to Micro and Small Enterprises.

## IMPORTANT RULES/ INFORMATION FOR CANDIDATES

### 1. ADMIT LETTER OF EXAMINATIONS:

- Admit letter to all eligible candidates will be emailed to the candidates in their email id registered with the Institute, 10 days before the examination date.
- Admit letter of all eligible candidates will be hosted on Institute's website [www.iibf.org.in](http://www.iibf.org.in) under the menu 'Exam Related', 1 week before the examination date.
- For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following:
  - Membership or registration number as **login id**
  - Edit profile password.**
  - 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.
- 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.
- In the absence of printed copy of Admit Letter and Photo Identity Card, candidates will be denied permission to write Examination.**

### 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

- a. Candidates should ensure that they sign the Attendance Sheet.
- b. Candidates are advised to reach the Examination Venue before the reporting time mentioned in the admit letter. **No candidate/s will be permitted to enter the Examination Venue after the gate closing time mentioned in the admit letter.**
- c. **No candidate will be permitted to leave the examination venue in the first 60 minutes from the scheduled start time of the examination.**
- d. **Candidates should occupy the seat mentioned against each subject in the Admit letter.**
- e. Candidates would be able to login to the system only with the password mentioned in this Admit Letter. This password should not be disclosed to others. Keep it safe to avoid the possible misuse.
- f. If the examination could not commence on scheduled time or there is delay due to Failure of power, Technical snag of whatsoever nature or for any such reason having bearing upon the conduct of examination; candidates have to :-
  - i. Wait till resumption of power supply/ solving of technical snag.
  - ii. Take-up the examination at other venue arranged by the examination conducting authority.
  - iii. Follow instructions given by the examination conducting authority.
- g. Candidates are required to strictly follow all the instructions given by the examination conducting authority during the examination and adhere to Rules of the examination.
- h. Violation of any of the Rules/ Instructions, misuse of the Admit Letter will be considered to be an act of serious misconduct and the Institute will take action as per the Rules of the examination, which will also be reported to the employer of the candidate.

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

- a. Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
- b. Copying answers from other candidates/ other printed/ Electronic material or permitting others to copy or consultation of any kind will attract the rules relating to unfair practices in the examination.
- c. No candidate shall impersonate others or allow others to impersonate himself/ herself at the examination.
- d. No candidate shall misbehave/ argue with the Examination Conducting Authorities at the centre.
- e. Candidates have to compulsorily return any papers given including that given for rough work to invigilator.
- f. Candidates should not possess and/ or use books, notes, periodicals, etc. in the examination hall at the time of examination/ or use mathematical tables, slide rules, stencils etc. during the examination.

If any candidate violates any of the above rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.

**PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU "EXAM RELATED" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.**

#### 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 certificates will be sent by speed post within 2 months after the declaration of result.

## **MULTIPLE CHOICE QUESTIONS (MCQS) AND ANSWERS**

"The Institute conducts its examinations through Multiple Choice Questions (MCQs). These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained."

### **CONTACT DETAILS:**

Register your queries through website [www.iibf.org.in](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  
191-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,  
Kirol Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.  
Tel.: 022 25039746/ 9604/ 9907  
E-mail: [training@iibf.org.in](mailto:training@iibf.org.in)

### **PROFESSIONAL DEVELOPMENT CENTRES:**

<b>South Zone</b>	<b>North Zone</b>	<b>East Zone</b>
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 8587 E-mail : <a href="mailto:iibfsz@iibf.org.in">iibfsz@iibf.org.in</a>	Indian Institute of Banking & Finance 102-113, Vikrant Towers, 1st Floor, 4 Rajendra Place, New Delhi – 110 008. Tel. : 011-2575 2191/ 92 E-mail : <a href="mailto:iibfnz@iibf.org.in">iibfnz@iibf.org.in</a>	Indian Institute of Banking & Finance Hindusthan Building (Annexe), 7th Floor, 4, C. R. Avenue, Kolkatta – 700 072. Tel. : 033-2212 4992 E-mail : <a href="mailto:iibfez@iibf.org.in">iibfez@iibf.org.in</a>

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