

# Associate Examination

**CAIIB**

*Rules and Syllabus*  
2002



**THE INDIAN INSTITUTE OF BANKERS**  
World Trade Centre, Cuffe Parade, Mumbai-400 005.

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## **THE INDIAN INSTITUTE OF BANKERS ASSOCIATE EXAMINATION-RULES**

### **1. ABOUT THE INSTITUTE**

#### **1.1 GENESIS**

The Indian Institute of Bankers which is a professional body of banks and financial institutions in India, was established on 30<sup>th</sup> April 1928 as a Limited Company under the Indian Companies Act, 1913 with limited liability without the addition of the word 'Limited' to its name at the initiative of few eminent bankers, businessmen and industrialists of India.

#### **1.2 MISSION**

The mission of the Institute is to develop professionally qualified and competent bankers primarily through a process of training, examinations and continuing professional development programmes.

#### **1.3 OBJECTIVES:**

The objectives for which the Institute was established are:

- i) to encourage the study of the theory of banking and for that purpose to institute a scheme of examinations and to give certificates, scholarships and prizes.
- ii) to promote information on banking and allied subjects by lectures, discussions, books, correspondence with public bodies and individuals.

#### **1.4 ACTIVITIES**

- i) Design, develop and conduct examinations to test the proficiency of bank / financial sector employees in various finance related subjects
- ii) Award certificates / diplomas to the successful candidates
- iii) Provide necessary educational support services such as tutorial classes, contact programmes and study material.
- iv) Dissemination of knowledge on banking and financial

services through publication of quarterly journal “Bank Quest”, newsletters and by organising lectures/seminars, workshops as a part of continuing professional development programmes.

- v) Organising and managing efficient library facility at Mumbai and at few other selected centres.
- vi) Any other activity incidental to and facilitating the achievement of the basic objectives of the institute.

## 2. EXAMINATIONS

The Institute conducts the following examinations for the benefits of its members:

- a) Associate Examination
- b) Associate Diploma in Banking (ADB)
- c) Diploma in Treasury, Investment and Risk Management (DTIRM)
- d) Diploma in Banking Technology (DBT)
- e) Diploma in Advanced Rural Banking (ADRB)
- f) Diploma in International Banking and Finance (DIBF)
- g) Diploma in Capital Markets and Merchant Banking (DCMMB)
- h) Program on Mutual Fund Management (MFM)
- i) Banking Oriented Paper in Hindi (BOPH)

The syllabi and other information pertaining to the examinations are available with the Institute’s offices at Mumbai, Chennai, New Delhi, Kolkata and at other centres/sub centres of the Institute.

### 2.1 ASSOCIATE EXAMINATION – OBJECTIVES

- A. JAIB** aims at providing maximum level of basic knowledge in banking and financial systems, communication, and customer relations and basic accountancy necessary for carrying out day to day banking operation.
- B. CAIB** aims at providing advanced knowledge necessary for better

decision making together with a reasonable level of specialisation in specific disciplines.

### 2.2 SYLLABUS:

The details of the prescribed syllabi are furnished elsewhere in the booklet. Though a detailed syllabus has been prepared for all the subjects, the same is only indicative and not exhaustive. **Keeping in view the professional nature of the 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 Associate 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 from time to time. Any alterations made will be notified from time to time.**

### 2.3 SUBJECTS :

This examination has been divided into two parts, namely, JAIIB and CAIIB. The subjects under each part are as under :

JAIIB	CAIIB
i) Indian Financial System & Commercial Banking	i) Laws & Practices relating to Banking
ii) Business Communication and Customer Relations	ii) Management Accounting & Financial Management
iii) Special and Preferred Sector Finance	iii) Indian Economic Environment
iv) Basic Accountancy	iv) Business Management
v) Introduction to Computers	v) Introduction to Foreign Trade, Foreign Exchange and Risk Management.
	vi) <b>OPTIONAL SUBJECTS (Choose any one)</b>
	a) Investment and Merchant Banking
	b) Electronic Banking and Information Technology in Banks
	c) Organisational Development and Human Resources Development
	d) Marketing of Banking Services

JAIIB and CAIIB have been equated with Part I and Part II respectively of the present Associate Examination.

#### Scheme of Exemptions

The Institute will consider granting exemption from passing the following subjects for JAIIB and CAIIB for the candidates who possessed the qualification/s noted against each subject :

Subject	Prior Qualification
<b>JAIIB</b>	
1. Basic Accountancy	B.COM degree of a University in India provided the percentage of marks secured by the candidate is above or equal to 50% in this subject or Chartered Accountant, or Cost Accountant from ICWAI.
2. Introduction to Computers	B.TECH/M. TECH or B.E. Degree of a University of India or Diploma in Computers from DOEAC/NCST with a minimum study duration of 12 months, or MCA/MCM degree from a University in India, provided the percentage of marks secured by the candidates is above or equal to 50%.
<b>CAIIB</b>	
1. Management Accounting and Financial Management	M.COM or MBA from a University in India provided the percentage of marks secured by the candidate is above or equal to 50% in this subject or possessing an equivalent qualification from the IIMs, or Chartered Accountants.
2. Indian Economic Environment	M.A. Economics from a University in India provided the percentage of marks secured by the candidate is above or equal to 50%.
3. Business Management	MBA degree of a University in India including PG Diploma from the IIMs, equivalent to MBA recognised by AICTE provided the percentage of marks secured by the candidate is above or equal to 50%.
4. Electronic Banking and Information Technology in Banks	B. TECH. or M. TECH or equivalent from a reputed University in India, with Electronics or Computers or MCA/MCM from a University in India.
5. Organisational Development and HRD	MBA with specialisation in Personnel or HRD or Industrial Relations from a University in India, or possessing an equivalent qualification from the IIMs.

6. Marketing of Banking Services	MBA with specialisation in Marketing from a University in India provided the percentage of marks secured by the candidate is above or equal to 50% in this subject or possessing an equivalent qualification from the IIMs.
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**Note :**

For all other papers/subjects of JAIIB and CAIIB no exemptions will be given.

A candidate will be required to apply for exemptions with the documentary evidence viz. attested marks sheets, a copy of the syllabus and attested copy of the certificate. *The candidate should apply for exemptions before submitting the entry form for the examination.* In case of professional examination the candidate may submit the attested copy of the certificate. The decision of the Institute will be final in the matter.

The term 'A University in India' mentioned above will also include an institution which is recognised as 'A deemed University' or recognised by the Association of Indian Universities.

The scheme of Exemptions is subject to the following :

- i) No candidate will be granted exemption in all in not more than two subjects.
- ii) No candidate will be granted exemption in more than one subject based on a single qualification
- iii) No exemption will be granted for the optional subjects under CAIIB.

The scheme of exemptions will not be open for our Diploma Examinations

**2.4 PATTERN :**

The pattern of the question papers for the candidates appearing for JAIIB and CAIIB would be as under :

- a) Calling for Conceptual Grasp (Multiple Choice Questions)
- b) Quick Problem Solving (Short Problems)
- c) Analytical/ Logical Expositions (Major Problems)

d) Theoretical Foundation (Theory Questions).

**2.5 PERIODICITY AND EXAMINATION CENTRES :**

The examination will be held normally twice a year in the months of June and December on three Sundays (two papers on each Sunday) at all Metropolitan Centres, State Capitals, certain Districts and other places in India as also at certain centres abroad as may be decided by the Institute. A list of such examination centres will be provided along with the entry form.

**2.6 ELIGIBILITY :**

1. The Examination is open only to the members of the Institute who are in employment of the Institutions which are members of the Institute provided individual subscription is not in arrears.
2. A new candidate will be advised of the examination for which he/she is eligible to appear while intimating his/her membership number.
3. The candidates must have passed the matriculation examination or its equivalent. However, the Institute may, at its discretion, allow any candidate from clerical or supervisory staff cadre to appear at the examination on the recommendation of the Manager of the bank/the officer-in-charge of the bank's office where he/she is working, even if he/she is not a matriculate or its equivalent. Subordinate staff of recognised Banking/Financial Institutions in India, who are members of the Institute, are eligible to appear at the examination, provided they have passed the matriculation examination or its equivalent.
4. A candidate applying for any subject or subjects of CAIIB must have completed JAIIB or Part I of the Associate examination.
5. Candidates appearing for CAIIB have to appear in 5 compulsory subjects and any one optional subject to complete CAIIB. Once the subject under the optional group is selected by the candidate, the same cannot be changed till he/she completes the CAIIB.

Candidates may subsequently appear for the remaining optional papers at their own volition only after completing CAIIB and on completion a separate certificate for passing in each of

the subject subsequently will be awarded.

6. Candidates appearing for the first time will be eligible to appear under the revised syllabus only i.e. for the Junior Associate Examination (JAIIB). Similarly candidates who have not passed any subject of Part I under the old syllabus will be required to appear under the revised syllabus.

7. The ex-employees of Banks/Financial Institutions who desire to appear at and complete Associate Examination will be allowed to appear for the Examination at the discretion of the Institute subject to the following :

- i. The cessation of service is not due to reason of any misconduct.
- ii. The application is forwarded through the Institution in whose employment the candidate was before ceasing to be in service with their recommendations in the prescribed format, along with a no objection certificate from the current employer.

## 2.7 CREDIT TRANSFER :

Candidates switching over from the old syllabus to the revised syllabus will be given credit for subjects passed under old Syllabus as under:

<b>Part I</b>	<b>JAIIB</b>
1. Practice & Law of Banking I	1. Indian Financial System & Commercial Banking
2. Business Communication	2. Business Communication & Customer Relations
3. Book-Keeping	3. Basic Accountancy
4. Principles of Computer Science	4. Introduction to Computers
<b>Part II</b>	<b>CAIIB</b>
1. Commercial Law and Practice and Law of Banking II	1. Laws & Practice Relating to Banking
2. Management Accounting	2. Management Accounting & Financial Management

<b>Part II</b>	<b>CAIIB</b>
3. Foreign Exchange	3. Foreign Exchange & Risk Mangement
4. Monetary Theory & Practice and Indian Economic Problems	4. Indian Economic Environment

Candidates who have passed in all the four subjects mentioned under Part I need to appear only in Special & Preferred Sector Finance to get JAIIB Certificate. Members who have passed all the four subjects under Part II need to appear for Business Management and one optional subject to get CAIIB Certificate. The benefit of credit transfer will be available also to those who had already switched over to the revised syllabus.

Candidates getting benefit of credit transfer will not be entitled for any refund of examination fees.

For candidates who have completed JAIIB/CAIIB after getting the credit transfer, the word first class or distinction will not be added in the certificates issued to them, they will be declared as ordinary Pass only since they have not completed all the subjects in the first attempt, but have completed the examination with the help of credit transfer.

Candidates passing with credit transfers and getting 50% aggregate marks in the remaining subjects in first attempt but getting 45 or 46 marks in individual subjects will not be declared as passed since certain subjects are completed under the old syllabus earlier and they have not passed the examination in single attempt.

## 2.8 TIME LIMIT FOR PASSING THE EXAMINATION:

Candidates for the JAIIB / CAIIB Examination are required to pass in all subjects of the respective examination in not more than 8 consecutive attempts. The counting of attempts will begin from the date of application for the examination and attempts will be counted irrespective of whether a candidate appears at any examination or otherwise.

## 2.9 MEDIUM OF EXAMINATION:

1. The candidates are allowed to write the examination either in Hindi or English. They should fill in the entry form in his/her own hand

under his/her signature and indicate the choice of medium as Hindi or English for answering the question paper. In the absence of a clear indication about the medium opted by the candidate, English will be presumed as the medium.

2. Answers to all questions in all subjects of an examination should be written through chosen medium only, and it should be the medium opted by the candidate in the entry form for the examination. The candidates are not permitted to answer different subjects in the same examination in different mediums. The candidates are also not permitted to answer the question paper of a subject, partly in English and partly in Hindi. In case a candidate uses both languages simultaneously for answering question paper/s in one examination, his/her answer book/s will be liable to be rejected. Alternatively, the Institute may consider valuing only the portion of the answers written in the medium opted by the candidate as per his/her indication on the entry form.
3. The candidate can change the medium of examination **ONCE** during the period of four years which is allowed for JAIIB/CAIIB.

### 2.10 PROCEDURE FOR APPLYING FOR EXAMINATION:

Examination Application Forms will be available on the Institute's web site at "iib-online.org" which could be filled up and submitted online. The applications will be available at the Institute's offices also including Corporate Office.

The Institute accepts no responsibility for delay or inconvenience arising from the candidate's failure to reach the entry 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.

### 2.11 EXAMINATION FEES:

The fees payable by the candidates for appearing at the examination centres in India for the Associate examination under the revised syllabus are as under:

For JAIIB Examination Rs 1500/- (excluding cost of study kit)

For CAIIB Examination Rs 2000/- (excluding cost of study kit)

The study material would be available from the offices of the Institute or at selected subcentres @Rs 150/- per subject.

- (1) **Candidates who complete the JAIIB /CAIIB examinations in 50% of the total number of chances allowed will be refunded 50% of the examination fees only. The amount paid for the study kit will not be refunded.**
- (2) **This provision of refund of 50% examination fees is not applicable to the candidates who are availing the facility of credit transfer as mentioned in item 2.7 above.**

As regards the candidates appearing at overseas centres, the payment of examination fees must be made by a draft in US dollar / Sterling Pound as under. It may be noted that such candidates have to apply a fresh for each attempt.

Number of Subjects	Examination Fee
1 subject	US \$40 / £ 23
2 subjects	US \$45 / £ 26
3 subjects	US \$50 / £ 29
4 subjects	US \$55 / £ 32
5 subjects	US \$60 / £ 35
6 subjects	US \$65 / £ 38

### 2.12 ADMIT CARD:

The Institute will be issuing Examinations Admit Cards, to members who apply for the Associate Examinations. This card will be valid for the period as mentioned on the card. The Admit Card along with the Permanent Membership Identity Card should be produced to the examination authority each time in the examination hall for identification. In absence of the Admit Card / Permanent Membership Identity Card the candidate is liable to be denied permission in the examination hall.

Members who have enrolled for the examination and having Examination Identity Card issued to them earlier will continue to appear for the examination based on Examination Identity Card and will not be issued any Membership Card or Admit Card. Permanent Membership Identity Card will be issued by Zonal Offices in case any person is admitted as a member, he/ she renews his / her membership or applies for the examination in future.

The candidates will have to appear at the Centre which he/she chooses while applying for the examination first time for the subsequent examinations also. The venue for the examination will be advised while issuing the Admit Card. In case of any change in venue due to transfer or any other valid reason, the candidate should inform the Institute well in advance to enable the Institute to intimate the changed venue. **The Institute reserves a right to close any of the existing centres on account of less number of candidates appearing from that centre or any other reason which it may think fit. In such case candidates will be advised to appear from the nearest available centre.**

### 2.13 CONDUCT & DISCIPLINE IN THE EXAMINATION HALL

1. No candidate shall be permitted to enter the examination hall after the expiry of 15 minutes from the commencement of the examination and no candidate shall be permitted to leave the hall before the expiry of one hour from the commencement of the examination. The candidates shall be at the examination venue at least 15 minutes before the commencement of the examination.

2. Candidates should ensure that he/she signs the Attendance Sheet.

### MISCONDUCT AND UNFAIR PRACTICE

1. 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 except for the examination for which such use is expressly permitted. A candidate found in possession of such unauthorised 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 employer for disciplinary proceedings for the misconduct. They should hand them over to the Hall Superintendent before the commencement of the examination.

Generally candidates appearing for Basic Accountancy, Financial Management, Introduction to Computers and Introduction to Foreign Trade & Foreign Exchange, will be permitted to use calculators while appearing for the Associate Examinations subject to the following:

Calculators should:

- a) be pocket size and fully portable
- b) be silent while 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 calculator is switched off.

Calculators which do not comply with the above conditions and found in possession of the candidates during the examination will be confiscated by the Examination Supervisors and returned to the candidates 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 would 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.

### Candidates are not permitted to carry mobile phone in the examination hall.

1. Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
2. Copying the answers from the answer books of other candidates or permitting others to copy from one's answer book will attract the rules relating to unfair practices in the examination.
3. No candidate should leave the examination hall without handing over the answer scripts to the Hall Supervisor / Invigilator. Once the answer book is handed over to the Supervisor / Invigilator the same cannot be taken back by the candidate.
4. No candidate shall impersonate others or allow others to impersonate himself at 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 mentioned herein under.

#### 2.14 PENALTIES FOR MISCONDUCT / UNFAIR PRACTICES

The Institute shall have the right to impose penalties on any member for committing an act of misconduct/ unfair practice in respect of any matter affecting the Institute or at 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

- a) to cancel the result of such candidate in all or any of the subjects of the examination at which he/she may have appeared
- b) to exclude him/her from future examinations either permanently or for a specified number of examinations;
- c) to report his/her name to his/her employer and
- d) 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 candidates concerned.

The Institute shall also have a right to cancel the 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 candidates would not have been eligible to appear at such subsequent examinations.

In case any member including former member, desires to institute any legal proceedings against the Institute in respect of anything done or proposed to be done by the Institute in relation to him/her such legal proceedings shall be instituted **only in the courts at Chennai, Kolkata, New Delhi and Mumbai in whose jurisdiction the application is submitted by him/her and not in any other court.**

#### 2.15 PASSING CRITERIA

- a) Pass: Minimum 50% or more marks in each subjects
- b) First Class with Distinction: 75% or more marks in any individual

subject and 60% or more marks in the aggregate and pass in all subjects in the first attempt.

- c) First Class: 60% or more marks in aggregate and pass in all the subjects in the first attempt.
- d) Candidates will be allowed to retain credits for the subject he/she has passed in one attempt till the expiry of the time limit.

First Class / First Class with Distinction will not be applicable to the candidates availing the facility of credit transfer as they would not be passing the examination in first attempt.

#### 2.16 DECLARATION OF RESULTS

The results of the examination along with the marks secured for each subject of the examination will be communicated to the candidates by letter.

#### 2.17 FACILITY FOR VERIFICATION OF MARKS

The decision of the examiners with regard to marks shall in every case, be final and no request for re-valuation of the candidate's paper will be entertained. If, however, any candidate requires his/her marks to be verified he/she may request the Chief Executive Officer accordingly. Such verification will cover the following:

- i) all answers have been valued
- ii) the marks awarded for all the answers have been carried forward correctly to the cover-page for totalling
- iii) the total arrived at is arithmetically correct.

The request for verification of marks must be received in the Institute's Zonal office within one month from the date of the declaration of the examination results. The candidates will have to pay a sum of **Rs.80/-** The payment should be made by means of MICR crossed Demand Draft drawn in favour of "The Indian Institute Of Bankers" and made payable at the place of the Zonal Office. The candidates should write their membership number on the reverse of the draft.

#### 2.18 ISSUE OF CERTIFICATES

Candidates who complete JAIIB will receive a Certificate of Junior Associateship of the Indian Institute of Bankers and those who complete

CAIIB will receive a Certificate of Associateship of The Indian Institute of Bankers.

### **3 EDUCATIONAL SUPPORT**

#### **3.1 TUTORIAL/ CONTACT PROGRAMMES:**

Tutorial / Contact programmes will be organised by the Institute. For further details candidates may get in touch with Zonal Office / nearest sub-centre or log on to the Institute's web site at "iib-online.org"

#### **3.2 LIBRARY:**

The Institute provides library facility to the members at its Zonal offices and Sub-Centres.

In addition, the Institute provides postal lending service also for the benefit of the outstation members. The rules for the postal lending services and functional library at sub-centres to meet the normal requirements of the candidates for the Institute's examination are that:

- a) the subscription from members should not be in arrears;
- b) the request should be forwarded through the officer in charge of the Branch/Office in which the member is working;
- c) the member should undertake to return the book at his cost within the stipulated time.

#### **3.3 BANK QUEST:**

The Institute publishes quarterly bank quest, covering various aspects of banking and allied subjects. It is supplied to all the members free of cost, whose membership subscription is upto date. The bank quest also gives information on the dates of examinations, other important information and announcements, from the Institute.

#### **3.4 IIB Vision :**

The Institute publishes a bimonthly newsletter "Vision" containing latest information about banking and finance. The publication is available for yearly subscription of Rs.40/- only.

#### **3.5 IIB Portal :**

The Institute has its own web site "iib-online.org". The web site

facilitates information about membership / examination including announcements, schedule of examinations, online membership / examination, results, online tutorials etc.

#### 4. SYLLABUS FOR ASSOCIATE EXAMINATION

## CAIIB

### CORE / COMPULSORY SUBJECTS

#### 1. LAWS AND PRACTICES RELATING TO BANKING

### Objectives

The candidates would be able to acquire an indepth knowledge of

1. the legal and regulatory framework of the Banking system.
2. the various laws and enactments affecting day to day banking operations.
3. the principles and importance of Credit, documentation, monitoring and control.
4. a broad understanding of other functions associated with banking.

### Syllabus

#### SECTION A: REGULATIONS

##### Regulatory and Compliance framework:

- A. RBI Act/BR Act
- B. Government's and RBI's powers
  - i) Opening of New banks and branch licensing.
  - ii) Constitution of the Board of Directors and their rights.
  - iii) Bank's Shareholders and their rights.
  - iv) Maintenance of Liquid Assets/ Reserve Funds / Cash reserves/ Statutory reserves; CRR / SLR concepts, guidelines and impact on Banks.
  - v) Cash/Currency Chest management.
  - vi) Winding-up and amalgamations of Banks.
  - vii) Powers to control advances: Monetary and Credit policies:

Selective Credit Controls.

- viii) Interest Rate policies and directives.
- ix) Statutory Audit and Inspections; Supervision and control function. Board of Financial Supervision and its scope and role.
- x) Disclosure of Accounts and Balance Sheets.
- xi) Submission of returns, etc. to RBI.
- xii) Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and 1980 – Amendments to the Acts – Powers of the Central Government to acquire shares and disinvest shares of Banking companies.

#### SECTION B: LEGAL ASPECTS OF BANKING OPERATIONS

The questions in this Section will be with strict reference to legal issues and problems and will be generally based on Case Studies.

The Candidates while answering the questions, should be able to relate various aspects of branch banking with the relevant Laws such as Indian Contract Act, Sale of Goods Act, NI Act, Bankers Book Evidence Act, Indian Company Law, Indian Partnership Act, etc.

- i. Case Laws on Responsibility of Paying / Collecting Bankers.
- ii. Essentials of a Contract and Types of Contracts; Various types of relationships with customers such as Creditor-Debtors, Bailor-Bailee, Principal-Agent, etc., Garnishee orders and Attachment orders, Bankers' right of lien, set-off and appropriation.
- iii. Indemnities and Bank Guarantees; scope and application; obligations of a Banker; precautions and rights; Letters of Credit and DPGs; Inland bill discounting; Laws relating to Bill finance.
- iv. Types of Securities; Laws relating to securities; Valuation of securities; modes of charging of securities.
- v. Different types of Borrowers; Types of Credit Facilities;

NBFCs Broking firms and Intermediary Agencies; Secured and Unsecured loans; Registration of Firms / Companies; Registration / Satisfaction of charges.

**SECTION C: CREDIT MANAGEMENT****Credit, Documentation, Monitoring and Control**

The candidate should be able to relate various aspects of Credit Monitoring, Control and Recovery aspects with the relevant Laws such as Transfer of Property Act, Stamp Act, Limitation Act, etc.

- i. Principles of credit management; Credit Appraisal Techniques; approach to lending; recommendations of various Committees in the area of Credit.
- ii. Credit Monitoring Arrangement; Loan syndication and lending to groups; loan delivery system; Credit Rating –role of various Credit Rating Agencies and their impact; Stock Statements, Select Operational data and Quarterly Information System;
- iii. Consortium Finance – objectives; scope and guidelines – role of the Leader and participating Institutions / members – paripassu charges – security norms – comparison with Multiple Banking Arrangements; Shetty Committee recommendations.
- iv. Different types of documents; Documentation Procedures; Stamping of documents and their scope, relevance and consequences; Validity of documents; Effect of limitation; Different types of Mortgages; Creation, enforcement, and precautions to be taken. Various types of documents of title to goods; advantages and drawbacks of each type; precautions to be taken while sanctioning advances against them.
- v. Inspection of Securities; Financial and Physical follow-up; Enduse of credit. Diversion of funds; Recall of advances and recovery; seizure and attachment of Assets; stoppage of operations; stoppage of interest application; filing and execution of recovery suits; recovery in the case of death of a borrower; recovery mechanisms and processes; execution of decrees.

**SECTION D: RECOVERY MEASURES****Other Areas**

- i. Prevention and Detection of Frauds and forgeries; Preventive Vigilance; Vigilance setup and functions and objectives.
- ii. Sick Industries and their rehabilitation; Definition of Sick/Weak

industrial units and companies; causes and symptoms of sickness; Reliefs and concessions available to Sick industries; BIFR and its role; Debt Recovery Tribunals.

- iii. Case Laws on COPRA and OMBUDSMAN – Concepts of service - Redressal mechanism – impact on Banks.
- iv. Audit and Inspection; types of audit; scope and objectives of audit; Computer audit and frauds; Internal controls and functions; Reconciliation of Office/Branch accounts.
- v. New Enactments/Laws proposed to be introduced in the banking system; Share Committee recommendations.

**2. MANAGEMENT ACCOUNTING & FINANCIAL MANAGEMENT***Objectives*

The Candidates would be able to acquire indepth knowledge of

1. the principles of financial management and management accounting.
2. the techniques of analysis and interpretation of financial statements.
3. the Corporate concerns in the areas of Prudential norms and the financial discipline to be practiced by bankers.

*Syllabus***SECTION A: INTRODUCTION**

1. Management accounting; meaning and scope; principles and utility; limitations.
2. Financial management; evolution and scope; objectives and basic consideration; Acquiring and allocating resources; anticipating financial needs; comparison with management accounting.
3. Accounting concepts and conventions; Generally accepted accounting practices and standards; International accounting standards; setting of objectives and the planning process.

**SECTION B: FINANCIAL MANAGEMENT**

4. Functional areas of Financial management; Costing; concepts of cost and components of cost; methods and classification; implications of costing; Pricing and its objectives; cost-benefit analysis; cost volume profit relationship; contribution analysis; break even analysis.
5. Capital budgeting; Long Term Financing; appraisal of capital expenditure; methods of appraisal; preparation of cash flow and forecasting; Concept of IRR and Net Present value estimation; DPG and Term loan appraisal.
6. Budgetary Controls; meaning, scope and limitations of a budget; zero based budgeting; Classification of budgets; forecasts and budgeting.

**SECTION C: ASSESSMENT OF WORKING CAPITAL**

The questions in this Section will mainly consist of case studies and problems.

7. Analysis and Interpretation of Financial Statements; Types; of Ratios and interpretation; Cash Flow and Funds flow techniques.
8. Various methods of Working capital assessment; factors affecting working capital; inventory and receivables management; assessing working capital needs, both Fund -based and Non-fund based facilities; regulation of bank finance.

**SECTION D: METHODS OF FINANCING AND CONTROL**

9. Leasing and Hire purchase; Techniques of financing and appraisal of Leasing, Hire purchase; Factoring – appraisal of proposals and techniques of financing – comparisons with other methods of financing; Forfaiting – technique of financing and advantages to Exporters and Banks.
10. Marginal costing and profitability; concepts, advantages and disadvantages of marginal costing; Direct costing; Product pricing models; Transfer pricing concepts and application; imputed costs; pricing of Bank Services; Profit planning.
11. Prudential Accounting Standards; Capital Adequacy concepts and impact; Exposure ceilings; Assets classification, Income recognition and provisioning guidelines.

### 3. INDIAN ECONOMIC ENVIRONMENT

#### *Objectives*

The candidate would be able to acquire an understanding about

1. the financial/monetary issues affecting the Indian economy.
2. the impact of the external factors on the economy.
3. the policies of the Government and the Central Bank and their impact on the economy.

#### *Syllabus*

##### **SECTION A: INDIAN ECONOMY**

1. An overview of Indian economy – potential and problems-National Income-composition –trends-other indices of measuring national income.
2. Population problem –population policy – employment issues – poverty concepts – dimensions of poverty-poverty estimates.
3. Economic planning in India – objectives, achievements of Five Year plans.
4. Economic reforms, globalisation and privatisation of the Indian Economy; Measures initiated towards globalisation; advantages and risks of globalisation.

##### **SECTION B: VARIOUS SECTORS OF ECONOMY**

5. Financing of Agriculture – importance and problems of agricultural sector – land tenures and ownership-land man ratio – land holdings – fragmentation and subdivision – subsistence and commercial agriculture – infrastructural bottlenecks – trend and growth in agricultural finance.
6. Industrial finance – Industrial policy through Five year Plan – problems of Indian Industry – trend and progress of Indian Industry – classification of Indian industry – large, small, and tiny industries – decentralised sectors – financing arrangements – cash credits – loans – commercial paper – industrial sickness.
7. External trade finance – trend and growth in external trade –

composition and direction of financing of trade K EXIM policy – EXIM regulations – GATT, WTO, and India's External Trade.

8. Infrastructure and tertiary sectors finance – problems and prospects.

##### **SECTION C: MONETARY POLICY**

9. Money, concepts and nature and functions – demand and supply – measures of money supply – money supply and inflation – price stability in India – monetary aggregates M1, M2, M3 – factors affecting money supply - role of RBI.
10. Monetary and Credit policies – objectives and scope; - various instruments – interrelation between monetary- credit and fiscal and budgetary policies
11. Interest rate policies - Interest rates; regulations and deregulation policies; cross- subsidisation of interest rates; real and nominal interest rates; relationship between national and international interest rates; concepts of Prime Lending Rates, Bank Rate, LINOR, etc.

##### **SECTION D: FINANCIAL MARKETS**

12. Public finance – Public finance and Budgetary Policies; Taxation and revenues; Methods of raising resources; Deficit financing; Fiscal deficit; Centre-State relations; Finance Commissions; Fiscal Policy for economic development; Role of direct and indirect taxes.
13. Capital markets and Stock exchanges and their role; SEBI, powers and functions; NBFC - their role and functions and impact on the economy.
14. Money markets – Money market instruments in India; CPs, CDs, IBPs, Treasury Bills, etc.; RBI, DFHI and SHCI and their role in money and capital markets.

#### 4. BUSINESS MANAGEMENT

##### *Objectives*

The candidates would be able to know and understand

1. the basic principles of Business organisations and Business environment.
2. the essential principles of management.
3. the economic aspects of business management.

##### *Syllabus*

##### **SECTION A: BUSINESS ENVIRONMENT**

1. Centralised Planning – mixed economy and market economy; - Objectives of business – appraisal of the environment – formulation of strategies and strategic planning – Need for control in business planning – evolution of appropriate organisational structure for control of systems and policies – control and performance appraisal – theory of planning.
2. New economic programme – Financial sector reforms – Profit planning – Impact of fiscal and monetary policies.

##### **SECTION B: BUSINESS ORGANISATIONS AND ECONOMIC ASPECTS**

3. Forms of business organisations like proprietorship, partnerships, etc., - different objectives of various organisations.
4. Organisational goals – normative and descriptive goals of firms in the private and public sectors, cooperatives and non-profit organisations – profits, profitability and profit maximization; enhancing the value of the firm and its goals.
5. Demand analysis and forecasting – market demand and supply – factors affecting demand and supply
6. Factor Costing – Production and costs – meaning of production function – variable inputs and outputs – optimal combination of inputs for maximizing profits – costs and cost functions - types of

costs – short term and long term cost and their uses in decision making- break even analysis - introduction to social costs benefits analysis.

7. Pricing J price and output determination – market structure and economics of price determination – pure competition - monopoly – selling and promotional expenses – oligopolistic behaviour – interdependence, collusion and price leadership - pricing of multiple products; price discrimination; transfer pricing; pricing practices; Product design and development.
8. Taxation – brief introduction into direct and indirect taxes – principles / canons of taxation – types of direct and indirect taxes and their implications – impact of taxes on business organisations.

##### **SECTION C: MANAGEMENT THEORIES AND PROCESS, MODELS, TECHNIQUES**

9. Management concepts – schools of thought and their theories – principles of management – evolution of management with relevance to the Indian Management situation.
10. Planning – definition, need and primacy – coordination and control-monitoring.
11. Performance budgeting – processes and techniques of operational planning - appraisal concepts and techniques.
12. Organisational structure – principles of structuring – criteria for organising business / service activities – organisation and methods in relation to systems and procedures in a bank/branch.
13. Human resources management and manpower planning – concepts, coverage and objectives – counseling and motivation.
14. Managing Information System – importance, scope and implications.
15. Ethics – code of conduct and professionalism in management – adherence to ethical codes and business promotion – unfair practices and their pitfalls – preventive vigilance and practices.

##### **SECTION D: BANK BRANCH MANAGEMENT**

16. Branch setup and structure - role of management – special needs of rural; urban and metropolitan branches – decision making at

the branch level.

17. Man power planning in a Bank branch – principles of management of people in a branch.
18. Profit planning – management of branch level productivity – transfer pricing and profitability – employee effectiveness and efficiency parameters – per employee profitability and evaluation – per branch business parameters and profitability; managing competition – resource mobilisation – TQM, ISO series and the standards – Business Process Re-engineering.

## 5. INTRODUCTION TO FOREIGN TRADE, FOREIGN EXCHANGE AND RISK MANAGEMENT

### *Objectives*

The Candidate would be able to acquire a fair

1. knowledge in the areas of foreign trade, foreign exchange and risk.
2. to analyse and interpret the various factors which influence Foreign trade and Financing thereof.

### *Syllabus*

#### SECTION A: INTRODUCTION TO FOREIGN EXCHANGE

1. The meaning of Foreign trade: Inco terms; terms of delivery of goods; Balance of Payments; balance of trade;
2. Role of banks in Foreign trade; methods of Financing;
  - a. Documentary Letters of Credit – UCPDC 500 – Uniform rules for bank-to-bank reimbursements under Documentary Credits ICC Brochure no.525 (URR 525).
  - b. Bills for collection – UCC 522.
  - c. Various facilities to Exporters and Importers including Forfaiting and factoring.
  - d. Counter trade and Merchanting trade.
  - e. Correspondent Banking-Bank accounts-NOSTRO and VOSTRO accounts – SWIFT, CHIPS, CHAPS, FEDWIRE. - NRI accounts – Indian rupee and Foreign currency.
3. Role of EXIM Bank.
4. Role of the Central bank of the country; RBI and Exchange Control regulations of India.
5. Role of FEDAI and FEDAI rules.
6. Risks in Foreign Trade – the effect of Financial, Political and Economic events on the risks and exchange rates; Role of ECGC;

types of insurance and guarantee covers of ECGC.

### **SECTION B: WORLD MONETARY SYSTEM**

1. An overview of developments in the World Monetary System.
2. Asian Clearing Union.
3. International Organisations such as IMF, World bank, etc. and lines of credit extended by them.
4. Convertibility – capital and current account.

### **SECTION C: FOREX MANAGEMENT FOREIGN EXCHANGE MARKETS**

1. International Foreign exchange and Indian Foreign exchange markets – characteristics and functioning.
2. Foreign exchange dealing – funds position and currency position.
3. Internal controls and foreign exchange business.
4. Evaluation of foreign exchange profits.

#### **EXCHANGE RATE MECHANISMS:**

1. Factors determining exchange rates – financial, political and economic.
2. Direct and indirect quotations.
3. Spot rates, forward rates, premium and discount and cross rates.
4. Determination of forward rates and their relationship with money market interest rates – calculation of swap rates, interest rates and arbitrage.
5. Rupees exchange rates.

#### **BASICS OF RISK MANAGEMENT:**

1. Concepts and objectives
2. Risks in Foreign Exchange – Spot and Forward and Basic issues in Interest Rate Risks.
3. Risk management processes – techniques, measurement, monitoring and control.

4. Basics of Derivatives – forward exchange rates, contracts, currency options, swaps and interest rate swaps. Major Recommendations of the Expert Group on Forex Markets (SODHANI Committee).

### **SECTION D: SOURCES OF FOREX FUNDS**

1. Debt – Short term – supplier's credit, buyer's credit; medium and long term – ECBs.
2. Equity; GDRs, ADRs, FDI.
3. NRI investments.
4. Offshore banking.

**OPTIONAL SUBJECTS****6 INVESTMENT AND MERCHANT BANKING:***Objectives*

The candidates would be able

1. to acquire a basic knowledge of various aspects of Merchant and Investment banking.
2. to acquire knowledge of the theoretical concepts and their applications to the banking sector.
3. to understand the impact of International Finance and Financial instruments on the Financial sector. The basic concepts and area of asset-liability management will also be known.

*Syllabus***SECTION A: INTRODUCTION**

1. Concepts and functions; Organisational structure – Managerial and Advisory roles.
2. Role of savings and Investment; Different types of securities available for investment in the money markets and capital markets; understanding Stock market operation; Valuation and Pricing of securities; Portfolio Theories; Valuation of goodwill; specialised financing structures such as BOI, BOOT, etc.; Warrant pricing.
3. Techniques of forecasting security prices; Fundamental analysis and Technical Analysis; Cyclical behaviour of prices; Portfolio of Planning and Investment Advice; Taxation and Investment.

**SECTION B: INVESTMENT MANAGEMENT**

4. Investment Management; evolution and objectives; the investment environment; preview of the emerging environment.
5. Investment market; securities market; The stock exchanges – regional and national including NSE; over-the-counter market (OTCEI); Bond market; Depositories such as NSDL; Laws and regulations governing the securities and investment markets.

6. Considerations for investing in securities market; the equity route; type of account; types of positions; Investment philosophies; Stock market indicators, sources for investment information.

**SECTION C: CAPITAL MARKETS**

7. Management of Capital Issues; Issue of Prospectus, etc.; SEBI – functions and powers; Protection and Rights of Investors and Shareholders;
8. Mutual Funds and Venture capital; Infrastructure Finance; Mergers / Amalgamations / management buyouts / etc.; Equity research and Management; Portfolio Management; Valuation of operating businesses (for mergers and takeovers).
9. Global Merchant Banking developments; Raising of resources abroad; GDRs and ADRs – concepts and methodology of raising resources – impact on the Investment pattern – guidelines issued by Government /RBI on raising resources abroad.

**SECTION D: TREASURY MANAGEMENT**

10. Treasury management; concepts and functions; instruments in the treasury market; development of new financial products; control and supervision of Treasury management; linkage of domestic operations with foreign operations.
11. Basic concepts of Loans syndication: Asset Securitisation; Credit rating; International Finance and capital markets;
12. Asset-liability management; Interest rate risk; interest rate futures; stock options; debt instruments; bond portfolio strategy; risk control and hedging instruments.
13. Investments – Treasury bills – Money markets instruments such as CDs, CPs, IBPs; Securitisation and Forfaiting; Refinance and rediscounting facilities.

## 7. ELECTRONIC BANKING AND INFORMATION TECHNOLOGY

### *Objectives*

The candidate would be able

1. to appreciate the World trends in IT-HW/SW/Networking and visualize its impact on Banking and finance.
2. to familiarise himself/her self with developments taking place in Systems SW/Application SW; RDBMS; and System development.
3. to realise that information is of critical importance and understand the process of development of MIS/DSS and participate in CBIS (Computer Based Information System) projects.
4. to know the security threats to information systems and participate in the development of security systems and involve themselves in the Inspection / Audit computerised environment.

This Optional paper is primarily aimed at those who are:

1. System Operators;
2. System Managers;
3. Programmers or Programme Officers;
4. Computer Operators;
5. Software /Hardware Officers working in banks;
6. Those who have prior experience, knowledge or an aptitude for Computers and related areas.

### *Syllabus*

#### **SECTION A: INTRODUCTION TO INFORMATION TECHNOLOGY**

1. Information technology; impact of technology; strategic issues in IT; International business and Information technology; trends in IT.
2. IT impact on banking; changing financial environment and IT as a strategic response.

3. Datacom and Networking; network structure; network standardisation; various examples of networking and its applications in banks; transmission media and ISDN; terminal handling; local area network and wide area networks; satellite networks; fibre optic networks; various networks available in India and Abroad.

#### **SECTION B: SYSTEMS AND DESIGN**

4. Operating systems – DOS / UNIX / WINDOWS / NETWARE.
5. Computer languages – COBOL and C.
6. Logic of Programming and Flow Charting.
7. Database - objectives and types; Relational Data Base Management Systems – DB III + / FOXPRO, etc., and ORACLE, SYBASE, etc.
8. Software development life cycle (SDLC); prototype modeling; Computer aided systems engineering (CASE) tools.

#### **SECTION C: APPLICATIONS DEVELOPMENT**

9. Computer based Information System; information technology architectures; systems analysis and design; MIS and organisation support systems – DSSs, GDDSSs, EISs, Groupware and Multimedia.
10. Computerizing Banks; Current trends; ATMs, POS, PC- Banking, EFTS, Document Handling Systems, etc.
11. Analytical methods in banking; Executive information systems; Expert Systems; Artificial neural networks (ANN).
12. LAN/WAN; communications – modems / EDI / ATM (Asynchronous Transmission Mode); Internet / WWW; Electronic banking / Cyber banking.

#### **SECTION D: SECURITY AND CONTROL SYSTEMS**

13. Preventive vigilance; Security considerations; audit trails; various types of damage and their remedies; transmission of funds and data and message authentication; standards for accounting and documentation; standards for software and hardware development and their maintenance.

14. Threats to computerised environment; security types / level / dimensions.
15. Computer audit – Systems audit and checks and safeguards – Shere Committee recommendations – legal aspects of electronics banking; role of inspection and audit in a computerised environment; disaster recovery and management.
16. Branch Mechanisation; process of mechanisation; recent developments in Industrial relations and Agreements with Unions in the Banking industry; partial and Total branch mechanisation; implications of mechanisation on Customer service, business development and profitability.

## 8. ORGANISATIONAL DEVELOPMENT AND HUMAN RESOURCES DEVELOPMENT

### *Objectives*

The candidate will be able to acquire

1. an overview of the Human Resources Management Scenario.
2. an understanding of the process of Organisational development.
3. an understanding of industrial relations, enactments, grievance redressal mechanism, dispute settlements and allied issues; and function more effectively in their respective areas and enable Organisations to achieve excellence through personnel development.

### *Syllabus*

#### **SECTION A: HUMAN RESOURCES MANAGEMENT (HRM).**

1. Fundamentals of Human management; relationship between HRM and HRD; structure and functions; role of the HRD professional; development of HRM in India.
2. Policy formulation in HR; comprehensive HRM and strategic HRM.
3. HRM and information Technology; Information and database management; HR research; work culture.

#### **SECTION B: HUMAN RESOURCES DEVELOPMENT (HRD) and ORGANISATIONAL DEVELOPMENT (OD)**

4. Development of Human resources; HRD sub systems; Training and Development; attitude development; role and impact of training; career path planning and counselling; Interface of HRD with Line functions; Line Manager expectations of HRD functions.
5. Organisational development; definition and history; underlying assumptions and values; planned change; OD processes; action research and OD interventions.
6. Human Implications of organisations; learning and instruction;

learning processes; employee behaviour; factors affecting employee behaviour; diversity and gender issues – gender bias; theories of Motivation and their practical implications; Role concepts and analysis.

7. Organisational change and development; responsibility charting; conditions for optimal success; role of change agents and managing change.
8. Self development; personnel research and survey; employee feedback survey; Reward and compensation system.

### SECTION C: ORGANISATIONAL BEHAVIOUR (OB)

9. Person – Job fit; Group dynamics; Group Problems Solving and effectiveness; Team building and Leadership; Behaviour in Organisations; motivation and developing group behaviour.
10. Organisational Communication; barriers to communication; Steps for effective communication in organisations.
11. Performance management and Appraisal systems; performance review and counselling.
12. Manpower planning; Recruitment and selection; Manpower placement; succession planning.
13. Human Response implications of Benchmarking. TQM, BPR, ISO 9000 series and other techniques for organisational improvement and management of Service Industry; Quality Circles.

### SECTION D: PERSONNEL MANAGEMENT AND INDUSTRIAL RELATIONS (PMIR)

14. The personnel functions; Legal aspects of Personnel functions; trade unionism and industrial relations; Industrial relations and negotiation in the Indian Banking Industry; collective bargaining concepts. Bipartite settlements in Banking.
15. Grievance redressal and discipline; mechanisms and processes; discipline management including domestic enquiry; role of management and functions; Conflict management and resolution.
16. Workers participation in Management; experience of employee participation in Indian banking.

## 9. MARKETING OF BANKING SERVICES

### *Objectives*

The candidate will be able

1. to understand the concepts of marketing and its relevance and impact on Banking.
2. to understand the changing competitive environment and its effect on consumer behavior.
3. to understand the concepts of bank marketing, its role and its impact.

### *Syllabus*

#### SECTION A:

#### **Introduction to Marketing and Key Concepts**

Definition – Marketing and Market- four elements in marketing mix and their interrelation – Marketing concepts and elements – Why marketing ? – Special features of Bank Marketing - Marketing as management function – relation with other strategic management functions – Product and Service Marketing.

#### **Marketing Planning**

Macro and Micro factors influencing the market for an organisation's goods and services – applicability to banking – other factors such as economic, demographic, social, cultural, political and legal factors; meaning and importance of planning in marketing; difference between strategic planning and annual planning; Banking regulation and its impact on bank marketing strategies.

#### **Strategic Marketing Process**

Significance of Marketing management process – Meaning of Marketing Task – Difference between a Marketing Plan and the Marketing Planning process – steps involved in developing a marketing plan – pre-requisites for implementing a successful marketing plan-Need and importance of evaluation of marketing results.

**Situation analysis / Marketing Audit**

Need for situation analysis; steps involved in the development of a situation analysis; objective, strategies and tactics; sources of information for situation analysis; internal and external Primary research and Situation analysis; types of primary research.

**SECTION B:****The Consumer**

Consumer Motivation and buying behaviour – Maslow's hierarchy of needs – Pareto's Law (or effect) – Perception/ behaviour-Other factors affecting buying behaviour – Decision making process – individual and organisational – Selective exposure, selective distortion, and effect on consumer behaviour.

**Market Segmentation**

Purpose and Content of product/market expansion – Mass marketing and Marketing segmentation – multiple marketing – Matrix – Definition of market segmentation – Steps in strategy formulation – Characteristics of a viable market segment – benefits from market segmentation – Disadvantages – market segmentation techniques for personal and corporate customers.

**Marketing Information and Research**

Definition of marketing research and market research – Differences – Contributions of marketing research to a bank – Types of data – primary and secondary – uses of marketing research – process-use of external agency – quantitative and qualitative research-Questionnaire; sampling techniques, etc.; - Time and Cost constraints – Management Information System and Marketing research.

**Marketing Mix**

Elements of marketing mix – Their Inter relationship – uses of Marketing Mix – Mix and marketing plan – Influence of a branch on marketing mix.

**Competition Analysis**

Understanding competition, identification of competition and their focus-Strategic benefits of good competition – What makes a good competitor.

**SECTION C:****Product Strategy**

Core, value added, fundamental and augmented products – product item and product line-differences between a product and service – elements of a product mix - product strategies and product life cycle strategies – product portfolio analysis – new product development – stages and process – branding – product management – product failures – product elimination – concept or system selling- Brand and the role they play in marketing banking services.

**Pricing Strategy**

Pricing and profitability – elasticity of demand – pricing decisions – product strategies – costs and incremental and fully allocated costs – break even analysis – pricing new products and existing products – Pricing in Banking Industry.

**Distribution Strategy**

Evolution of Branch Network in India – Impact of Technology on Branch expansion- Channels of Distribution and their functions – Distribution Channels Planning – Off-site ATM – telebanking – Direct Marketing – use of agencies.

**SECTION D:****Promotion Strategy**

The Communication Process – Goals of Communication – Steps in developing effective communication – Advertising and sales promotion – Publicity – Internal Communication – Integrated Marketing Communication – Concepts of Moments of Truth.

**HRD and Marketing**

Attitude Orientation of Staff – Selling Skills – Sales training – need and importance – impact thereof – Direct Sales forces – Quality of Service – Public Relations and Institutional Image.

**Selling to Corporate Clients**

Meaning of Corporate Clients – Relationship and Transaction banking – Bank organisation for Large Corporate Clients.

**RECOMMENDED READING**

“The Institute has prepared comprehensive study material in the form of kits modelled on IGNOU pattern to facilitate preparation for the examination without intervention of teacher. Attempt has been made to cover fully in the write-ups the syllabus prescribed for each subject/paper. The presentation of topics in the self study material may not always be in the same sequence as given in the syllabus. The said course material would be distributed to the members appearing for the Institute’s examination at the time of enrolment.

Candidates are also expected to take note of all the latest developments relating to the subjects covered in the syllabus by referring to Economic Journals, Financial Papers, latest books and publications on the subjects concerned”.

**5. LIST OF ZONAL OFFICES OF THE INSTITUTE****Western Zonal Office**

The Indian Institute of Bankers  
Maker Tower, ‘F’ Wing, 19th Floor,  
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**Eastern Zonal Office**

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227, Acharya J. C. Bose Road,  
Calcutta-700 020.

**North Zonal Office**

The Indian Institute of Bankers  
11th Floor, Atmaram House,  
Tolstoy Marg,  
New Delhi-110 001.

**Southern Zonal Office**

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West Mambalam,  
Chennai-600 033.