



CAIIB

Rules & Syllabus 2010

OBJECTIVE

CAIIB aims at providing advanced knowledge necessary for better decision making covering risk, financial and general bank management.

ELIGIBILITY

Candidates must have completed JAIIB or PART-1 of the Associate Examination.

SUBJECT OF EXAMINATION

- 1) Risk Management
- 2) Financial Management
- 3) General Bank Management

SCHEME OF EXEMPTIONS

The Institute will consider granting exemption from passing the following subjects for candidates who possess the qualification/s noted against the subject :

Subject	Prior qualification
Financial Management	C.A. / I.C.W.A. / C.S. / PGDBA in Finance of IIMs

Please note :

- Candidates desiring to have "Class of Pass" in the certificate SHOULD NOT APPLY for any exemption but to appear in all subjects and score appropriately for grant of class. In otherwords, candidates who have been granted exemption in subject/s will be given 'Pass class' only.**
- Candidates possessing any qualification other than the above will not be granted exemption in above subject.
- Exemption on the basis of prior qualification will not be granted for any subject of CAIIB other than mentioned above,
- Exemption Application with incomplete documents will be liable for rejection.

How to apply for exemption

- A candidate will be required to apply to the respective Zonal Office of the Institute (contact address given at the end of booklet) for exemption along with copies of the following duly attested by the Branch Manager or Sectional / Departmental Head :
 - mark sheets of all years
 - syllabus relating to the acquired qualification
 - certificate
- The candidate should apply for exemption one month before submitting the examination application form for the examination. In case of professional qualifications like C.A. / C.S. / I.C.W.A., the candidate may submit the attested copy of the certificate only.
- The decision of the Institute in the matter of grant of exemption will be final.
- All communication in respect of exemptions should be made with the concerned Zonal Office of the Institute. In any case, application for exemption should not be sent to the Corporate Office of the Institute.
- The decision in respect of exemption be communicated to the candidate by the concerned Zonal Office.

EXAMINATION FEES

For the examination centres in India

First block of 2 attempts	Rs. 1800/-
Second block of 2 attempts	Rs. 1800/-

MEDIUM OF EXAMINATION

Candidates are allowed to attempt the examination either in Hindi or English, and should clearly fill in their choice of medium in the Examination Application Form. In the absence of a clear choice English will be presumed as the medium opted. In any case change of medium will not be allowed at a later stage.

PATTERN OF EXAMINATION

- (i) Each Question Paper will contain approximately 95 objective type multiple choice questions, carrying 100 marks including questions based on case study / case lets. The Institute may, however, vary the number of questions to be asked for a subject. There will NOT be **negative marking** for wrong answers.
- (ii) Examination will be held on **three consecutive Sundays** (one paper on each Sunday).
- (iii) Information about mode of examination (online / offline) and centres will be provided alongwith examination application form.

DURATION OF EXAMINATION

The duration of the examination will be of 2 hours.

In case of offline examination before the commencement of the examination, there will be briefing about how to write the examination.

PERIODICITY AND EXAMINATION CENTRES

- (i) The examination will be conducted normally twice a year in May / June and November / December on Sundays.
- (ii) A list of Examination centres will be provided along with the Examination Application Form.

PASSING CRITERIA

- (i) Pass : Minimum marks for pass in every subject - 50 out of 100 marks.
- (ii) **Candidate securing at least 45 marks in each subject with an aggregate of 50% marks in all subjects of CAIIB examination in a single attempt will also be declared as having passed CAIIB Examination.**
- (iii) Candidates will be allowed to retain credits for the subject/s they have passed in one 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 CAIIB 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 CAIIB examination within 1st block of 2 attempts, he / she can appear for a further period of one year (2nd block) i.e. 2 attempts on payment of requisite fee. Candidates who have exhausted the first block of 2 attempts, should necessarily submit the Examination Application Form for the next attempt, without any gap. If they do not submit the Examination Form immediately after exhausting the first block, the examination conducted will be counted as attempts of the second block for the purpose of time limit for passing.
- (ii) Candidates not able to pass CAIIB examination within the stipulated time period of two years are required to re-enroll themselves afresh by submitting fresh Examination Application Form. Such candidates will not be granted credit/s for subject/s passed, if any, earlier. However, they will continue to be granted exemption in certain subject/s based on the qualifications acquired by them earlier, provided qualification criteria for the those subject/s remains the same.
- (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

- 1) 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.

- 2) First Class : 60% or more marks in aggregate and pass in all the subjects in the FIRST PHYSICAL ATTEMPT.
- 3) First Class with Distinction : 75% or more mark in any individual subject and 60% or more marks in the aggregate and pass in all subjects in the FIRST PHYSICAL ATTEMPT.
- 4) Candidate who have been granted exemption in the subject/s will be given "Pass Class" only.

PROCEDURE FOR APPLYING FOR EXAMINATION

Examination Application Forms will be available at the Institute's website www.iibf.org.in which could be downloaded and filled in. The application forms will be also 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.

STUDY MATERIAL / WORKBOOK

The Institute has published study books and work books to facilitate study and they will be available at outlets / showrooms / distributors of M/s. Macmillan Publishers India Ltd. and M/s. Taxmann Publication Pvt. Ltd. as under :

Study books in English Medium : Macmillan Publishers India Ltd.

Study books in Hindi Medium : Taxmann Publication Pvt. Ltd.

Work book in English Medium : 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 the above. 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 book/s. The Demand Draft should be drawn in favour of M/s. Taxmann Publication Pvt. Ltd. and M/s. Macmillan Publishers India Ltd. as the case may be. **(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.

ENGLISH MEDIUM

Name of the Book	Price
Risk Management	Rs.240.00
Financial Management	Rs.265.00
General Bank Management	Rs.385.00

HINDI MEDIUM

Name of the Book	Price
Jokhim Prabandhan	Rs.200.00
Vittiya Prabandhan	Rs.235.00
Bank : Samanya Prabandhan	Rs.400.00

WORKBOOK

Name of the Book	Price
CAIIB	Rs.240.00

ADDRESSES OF STUDY MATERIAL PUBLISHERS

Addresses of Macmillan Publishers India Ltd.

Branches & Showrooms for English Medium Books

New Delhi

2/19 Ansari Road, Daryaganj,
New Delhi - 110002
Phone : (Oil) 23273624 / 23273814 /
23263969 / 23289442 / 23289443
E-mail : mildel@macmillan.co.in

Kolkata

Unit No 302, L&T Chambers, (3rd Floor),
16 Camac Street, Kolkata - 700017
Phone : (033) 22834480-85
E-mail : milcal@macmillan.co.in

Chennai

240 Loyds Road, Chennai 600086
Phone : (044) 28353372 / 28353174
E-mail : rnillo@macmillan.co.in

Bangalore

12-12/A, Shrungar Shopping Centre,
M. G. Road, Bangalore - 560001
Phone : (080) 25583777
E-mail : milbgl@macmillan.co.in

Bhopal

76 Malviya Nagar, TT Nagar,
Bhopal - 462003
Phone : (0755) 2553895
E-mail : milbho@macmillan.co.in

Chandigarh

First Floor, SCO Number, 449-450,
Sector 35C, Chandigarh - 160022
Phone : (0172) 2611651 / 5088291
Email : milchd@macmillan.co.in

Coimbatore

136 Sarojini Street, Ram Nagar,
Coimbatore - 641009
Phone : (0422) 2230940 / 2237805
E-mail : milcbe@macmillan.co.in

Cuttack

Maitree Vihar, Link Road, Cuttack -753012
Phone : (0671) 2311979 / 2331979
E-mail : milcut@macmillan.co.in

Guwahati

S. C. Goswami Road, Pan Bazar,
Guwahati -781001
Phone : (0361) 2516564 / 2633529
E-mail : milguw@macmillan.co.in

Hubli

Suvidha Annexe, F-17 Block A,
389 Keshawapur, Hubli - 580023
Phone : (0836) 2361944
E-mail : milhub@macmillan.co.in

Hyderabad

104-105 Shakti Sai Complex,
1st Floor, Chapel Road, Abids,
Hyderabad - 500001
Phone : (040) 23212867 / 66633233
E-mail : milhyd@macmillan.co.in

Jaipur

B-48 Sankar Marg,
Opp. Imliwala Phatak,
Lai Kothi Scheme,
Jaipur - 302015
Phone : (0141) 2741308
E-mail : miljai@macmillan.co.in

Lucknow

17/1 Mudra Building,
Madan Mohan Malviya Marg,
Lucknow-226001
Phone : (0522) 2209780 / 2208810
E-mail : milluc@macmillan.co.in

Madurai

6-A Sarojini Street, Chinna,
Chokkikulam, Madurai - 625002
Phone : (0452) 2530207 / 2527731
E-mail : milmdu@macmillan.co.in

Mumbai

Unit No. 404, Antariksh Makwana Road,
Andheri (E), Mumbai 400059
Phone : (022) 28526228 / 29 / 30

Mumbai

Mercantile House, Magazine Street,
Reay Road (East), Mumbai - 400010
Phone : (022) 23724401 / 23726017 /
23741423
E-mail : macray@bom3.vsnl.net.in

Nagpur

House No. 158, 1st Floor,
Near Kasturba Library,
Sadar Extension Area,
Nagpur - 440001
Phone : (0712) 2531241
E-mail : milnag@macmillan.co.in

Patna

Sinha Library Road, Patna - 800001
Phone : (0612) 2232550 / 22242348
E-mail : milpat@macmillan.co.in

Pune

8 Shreenad Apartments,
2030 Sadashiv Peth,
Tilak Road, Pune - 411030
Phone : (020) 24329872 / 3
E-mail : milpun@macmillan.co.in

Thiruvananthapuram

Narayana Towers, Vazhuthacaud,
Thiruvananthapuram - 695014
Phone : (0471) 2328314
E-mail : miltvm@macmillan.co.in

Visakhapatnam

30-15-138, 2nd Floor,
Binayaka Complex, Dabagardens,
Visakhapatnam - 530020
Phone : (0891) 2745384
E-mail : milviz@macmillan.co.in

ADDRESSES OF TAXMANN PUBLICATION PVT. LTD.
Branches & Showrooms for Hindi Medium Books and Workbook

Jaina Book Agency

649 A Girgaum Road, Dhobi Talao,
Mumbai - 400002
Tel. : 22012143, 22018485

Asia Law House

Opp. High Court,
Hyderabad - 500002
Tel. : 24520276, 24526212

Standard Book Distributors

104, Labh Complex, 12-B,
Sattar Taluka Society,
Opp. Old High Court Road,
Ahmedabad - 380014
Tel. : 7540731, 7540732

Student Book Centre

527, Kalbadevi Road,
Opp. Edward Cinema,
Mumbai - 400002
Tel. : 22050510, 22080668

Commercial House

149 Rajendra Market,
Opp. Tis Hazari Court,
Delhi - 110054
Tel. : 23947862, 23947863

Book Corporation

4 R. N. Mukherjee Road,
Kolkata - 700001
Tel. : 22101089, 22206669, 31000405

Asia Law House

Opp. High Court,
Hyderabad - 500002
Tel. : 24520276, 24566212

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 - 600014
Tel. : 28111516, 28117069, 28113950

Law Point

6C, R. N. Mukherjee Road,
Opp. Birla Building, Stephen House,
Kolkata - 700011
Tel. : 22101821

Krishna Law House

35-36, Gokhale Market,
Opp. Tis Hazari Court, Delhi - 110054
Tel. : 23969866, 23919317

Book Corporation

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

Puliani & Puliani

Ground Floor, Sujatha Complex,
1st Cross Gandhinagar,
Bangalore - 560009
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

2.5 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.

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 1- RISK MANAGEMENT

Objectives

The candidates would be able

1. to acquire a basic knowledge of various aspects of Risk Management,
2. to understand the different dimensions of Risk and its Impact.

Module A : Asset Liability Management

Banks Balance Sheet - Components of Assets / Liabilities and their Management

Liquidity Management - definition - dimensions of liquidity management - role of liquidity risk management in asset liability management - measurement of liquidity through ratio analysis.

Interest Rate Management - factors affecting interest rates - management of Interest Rate Risk

Management of exchange risk - identification, measurement etc :

ALM Implementation - RBI Guidelines.

Module B : Risk Management

Market Risk Measurement and Management

Value at Risk : definition, measurement, limitations and alternative risk measures, e.g., conditional value at risk - stress testing - back testing

Credit Risk Measurement and Management

Credit risk terminology - Credit ratings - Default probabilities - Credit spreads - Credit migration, transition matrices and Creditmetrics - Counterpart risks: exposures, recovery rates, risk mitigation techniques including rating triggers, collateral clauses - Credit derivatives

Operational & Integrated Risk Management

Module C : Treasury Management :

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.

Asset-liability management; interest rate risk; interest rate futures;

Stock options; debt instruments; bond portfolio strategy; risk control and hedging instruments.

Investments - Treasury bills - Money markets instruments such as CDs, CPs, IBPs; Securitisation and Forfaiting; Refinance and rediscounting facilities.

Module D : Capital Management and Profit Planning

Prudential Norms - Capital Adequacy - Basel II - Asset Classification - provisioning

Profit and Profitability - Historical Perspective of the Approach of Banks to profitability - Effects of NPA on profitability - A profitability Model - Share holders value maximization & EVA - Profit Planning - measures to improve profitability.

PAPER 2 - FINANCIAL MANAGEMENT :

Objectives :

The students would be able to acquire in depth knowledge of :

- (1) Principles of financial management and quantitative techniques.
- (2) Techniques of analysis and interpretation of financial statements.

Module A : Quantitative Techniques and Financial Mathematics

Concept of time value of money - Net Present Value - Discounted Cash Flow - Sampling methods - Presentation of data - analysis and interpretation of sample data - hypothesis testing

Time series analysis - mean - standard deviation - co relation - Regression - covariance and volatility

Probability Distribution - Confidence interval analysis - estimating parameters of distribution

Bond valuation - duration - modified duration

Linear programming - decision making - simulation

Statistical analysis using spreadsheets

Module B : Study of Financial Statements

Scope, Functions and objectives.

Capital Expenditure, Decision on Capital Investments and Profitability Study.

Sources of finance and Cost of Capital - Long term and Short term.

Study of Financial Statements - Relationship between items in Balance Sheet and Profit and Loss Account. Trend Analysis, Comparative Statement - Common size Statement - Preparations of Projected Financial Statements.

Module C: Ratio Analysis

Ratio analysis - Balance Sheet Ratios. Current Ratio - Liquid Ratio - Proprietary Ratio - Debt Equity Ratio - Stock Working Capital Ratio - Gross Profit Ratio - Operating Ratio - Expenses Ratio - Stock Turnover Ratio-Composite Ratios - Return on Capital Employed - Return on Proprietor's Funds - Return on Equity Capital - Return on Capital Employed - Turnover of Debtors - Debt Service Coverage Ratio.

Statement of Sources and Applications of Funds. Interpretation and analysis of different ratios, Limitation of the use of ratios.

Module D : Working Capital and Term Lending

Working Capital - Concept and Management - Appraisal techniques - trade cycle - credit rating

Marginal Costing - Break Even Analysis

Capital Budgeting - Net present value - discounted cash flow etc.

Cash Budget - profit planning - Risk based pricing of products

PAPER 3- GENERAL BANK MANAGEMENT

Objectives

The candidates will be able to develop knowledge and understanding of a range of areas such as, International Banking, HRM, marketing, banking technology related subjects specific to the career needs and to develop skill and competence to help successfully manage the diverse range of situations which occur in a dynamic banking environment

Module A: International Banking

Factors determining exchange rates - national / international, political and economic - Direct and indirect quotations - Spot rates, forward rates premium and discount and cross rates.

Basics of Derivatives - forward Exchange Rates, Contracts, Currency options, Swaps and Interest rate swaps. Major recommendations of the various Expert Group on Forex Markets.

Documentary Letters of Credit- UCPDC 500

Various facilities to Exporters and Importers including forfeiting and factoring.

Correspondent Banking - Bank Accounts - NOSTRO and VOSTRO accounts - SWIFT, CHIPS, CHAPS, FEDWIRE.

NRI accounts - Indian rupee and Foreign Currency accounts.

Role of Exim Bank - Role of RBI and Exchange Control - Regulations of India, Role of FEDAI and FEDAI rules, Risk in Foreign Trade, Role of ECGC, Types of insurance and guarantee covers of ECGC.

Module B : Human Resources Management

Fundamentals of Human Resources Management; relationship between HRM and HRD; structure and functions; role of the HRD professional; development of HRM in India.

HRM and Information Technology; Information and database management; HR research; Knowledge Management.

Development of Human Resources; HRD sub systems; Training and Development; attitude development; role and impact of training; career path planning and counselling.

Human Implications of organisations; learning and instruction; employee behaviour; diversity and gender issues - theories of motivation and their practical implications; Role concepts and analysis.

Self development; personnel research and survey; employee feedback survey; reward and compensation system.

Performance management and appraisal systems; performance review and counselling; HRM issues in banks.

Module C : Technology Management

RTGS - Infrastructure requirement - RTGS transactions - security features

SFMS - formats of SFMs - SFMS transactions-security aspects

RAS - requirements for RAS-Application - Security features of RAS

Digital Certificate - what is PKI, CCA, CA, RA - Types of digital certificate application of digital certificate - legal status

ITACT - electronic records - digital signature - application of electronic transactions

Cyber Law - its application - e commerce

IPAddressing - IPAddresses - Subnet mask

Core Banking - concept - benefits - branch coverage - schedules - creation of primary data centre - disaster recovery site - formation of steering committee - core committee - primary functions - formation of project management teams - implementation team - specialised consultancy -infrastructure - software - hardware - networking

Operating System - data base management - information system audit

Module D: Marketing Management

Introduction to Marketing Management and key concepts - strategic marketing process - Situation Analysis - market segmentation - marketing information and research - marketing mix - competition analysis - product strategy - product life cycle product mix - branding - pricing strategy - pricing decisions - distribution strategy channels of distribution - and their functions - ATM - telebanking - direct marketing - promotion strategy - advertising and sales promotion - communication - publicity public relations - selling - HRD and marketing.

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
- ☞ Post Graduate Diploma in Financial Advising
- ☞ 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 for SME
- ☞ Certificate Examination in Basics of Banking / Credit Cards for employee of IT Companies

D. Management Courses

- ☞ Advanced Management Program in collaboration with SIES - Mumbai, Welingkar-Mumbai, IMI-Delhi.
- ☞ Project Management Blended Course with IFMR, Chennai
- ☞ Advanced Diploma in Banking Technology (with PNB-IT) - An entry point qualification
- ☞ 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.

MEMBERS OF THE GOVERNING COUNCIL (As on 01/01/2010)

President

Shri O. P. Bhatt, Chairman, State Bank of India

Vice President

Shri M. V. Nair, Chairman & Managing Director, Union Bank of India

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

Representing Reserve Bank of India

Shri C. Krishnan, Executive Director,

Representing State Bank of India and its Associate Banks

Shri Narayanan Raja, DMD & CDO, State Bank of India

Shri Arun Shandilya, Managing Director, State Bank of Bikaner & Jaipur

Representing Public Sector Banks

Shri A. C. Mahajan, Chairman & Managing Director, Canara Bank

Shri Yogesh Agarwal, Chairman & Managing Director, IDBI Bank Ltd.

Shri M. S. Sundara Rajan, Chairman & Managing Director, Indian Bank

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

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

Shri J. M. Garg, Chairman & Managing Director, Corporation Bank

Shri S. Sridhar, Chairman & Managing Director, Central Bank of India

Representing Financial Institutions

Shri U. C. Sarangi, Chairman, NABARD

Representing Private Sector Banks

Shri M. V. Venugopalan, Chairman & CEO, The Federal Bank Ltd.

Shri AnanthaKrishna, Chairman & CEO, Karnataka Bank Ltd.

Representing Foreign Banks

Shri Gunit Chadha, Chief Executive Officer - India, Deutsche Bank AG

Representing Co-operative Banks

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

Representing other Bodies / Experts

Shri Y. H. Malegam, Former Managing Partner, SB. Billimoria & Co., Chartered Accountants

Prof. Y. K. Bhushan, Senior Adviser, ICFAI Business School

Dr. Asish Saha, Director, National Institute of Bank Management

Dr. K. Ramakrishnan, Chief Executive, Indian Bank's Association

From IIBF

Shri R. Bhaskaran, CEO, Indian Institute of Banking & Finance

ADDRESSES FOR CONTACT

Corporate Office :

Indian Institute of Banking & Finance
The "Arcade", World Trade Centre, 2nd Floor,
East Wing, Cuffe Parade, Mumbai - 400 005
Tel : 2218 7003/4/5 Fax : 022-2218 5147 / 2215 5093
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