



JAIB

Rules & Syllabus 2012

OBJECTIVE

JAIB aims at providing required level of basic knowledge in banking and financial services, banking technology, customer relations, basic accountancy and legal aspects necessary for carrying out day to day banking operations.

ELIGIBILITY

- The examination is open only to the ordinary members of the Institute (Any person working in the banking and finance industry can apply to the Institute for membership. Individual membership is available on a life membership basis. Membership application form is available on our web site www.iibf.org.in).
- Candidates must have passed the matriculation examination or its equivalent. The Institute may, however at its discretion, allow any candidate from clerical or supervisory staff cadre of banks to appear at the examination on the recommendation of the Manager of the bank / officer-in-charge of the bank's office where the candidate is working, even if he / she is not a matriculate or its equivalent.
- Subordinate staff of recognized 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.
- New members are advised of the examination for which they are eligible to appear while intimating their respective membership numbers.

SUBJECT OF EXAMINATION

- Principles & Practices of Banking
- Accounting & Finance for Bankers
- Legal & Regulatory Aspects of Banking

SCHEME OF EXEMPTIONS

The scheme of exemption in subjects of JAIB and CAIB (old syllabus) examinations is withdrawn effective from the November / December 2011 examinations. However candidates who were already granted exemption in May 2011 and prior will continue with the exemption granted till they complete the permissible time limit of 4 attempts to pass the examination and they will only be given 'Pass Class'.

EXAMINATION FEES

For the examination centres in India

First Block of 2 attempts	₹2,100/-
Second Block of 2 attempts	₹2,100/-

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

- Each Question Paper will contain approximately 120 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.

Questions for the JAIIB Examination will be asked calling for :

- (a) Knowledge testing, (b) Conceptual grasp, (c) Analytical / logical exposition, (d) Problem solving, (e) Case analysis
- (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 JAIIB examination in a single attempt will also be declared as having passed JAIIB 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 JAIIB 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 JAIIB examination within 1st block of 2 attempts, he / she can appear for a further period of 1 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 JAIIB 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 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** : 70% or more marks in aggregate and 60 or more marks in each subject 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 developed a courseware to cover the syllabus. Candidates are advised to make full use of the courseware and also the updates put on the IIBF website from time to time. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Hence, candidates should keep themselves updated on latest developments by going through Master Circulars issued by RBI, visiting the websites of organizations like RBI, SEBI, BIS etc.

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

Study books in English Medium : Macmillan Publication 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 or M/s. Macmillan Publication 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
Principles & Practices of Banking	₹365.00
Accounting & Finance for Bankers	₹365.00
Legal & Regulatory Aspects of Banking	₹365.00

HINDI MEDIUM

Name of the Book	Price
Banking ke Siddhant	₹285.00
Bankaron ke liye Lekhankan Evam Vitt	₹290.00
Banking ke Vidhik Paksh	₹300.00

WORK BOOK

Name of the Book	Price
JAIB - Work Book	₹485.00

ADDRESSES OF STUDY MATERIAL PUBLISHERS

Addresses of Macmillan Publishers India Pvt. Ltd. Branches & Showrooms for English Medium Books

New Delhi

2/10 Ansari Road, Daryaganj,
New Delhi-110002
Phone : (011) 23273624 / 23273814 /
47972200
E-mail : mildel@macmillan.co.in

Kolkata

Unit No 302, L&T Chambers,
(3rd Floor), 16 Camac Street,
Kolkata-700017
Phone : (033) 22834481-5
E-mail : milcal@macmillan.co.in

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21 Patullos Road, Chennai-600002
Phone : (044) 28520646 / 30915100
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Bhopal

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E-mail : milbho@macmillan.co.in

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Mercantile House, Magazine Street,
Reay Road (East), Mumbai-400010
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Nagpur-440013
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Sinha Kothi, Sinha Library Road, Patna-001
Phone : (0612) 2232550 / 2224348
E-mail : milpat@macmillan.co.in

Pune

Plot no.17, 1st floor,
Swastishree Co-op Hsg. Society Ltd.,
Ganesh Nagar, Karve Nagar, Pune-411052
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Bangalore

Jaico Publishing House, 14/1,
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UBS Publisher's & Distributors Pvt. Ltd.,
No. 148, Mysore Road, Bangalore-560026
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M/s. Selvi Book, Shop. 92, Nethaji Road,
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Madurai-625001.
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Tanjore

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Phone : (0431) 2703743
E-mail : intbok@yahoo.co.in,
ntbok@gmail.com

ADDRESSES OF TAXMANN PUBLICATION PVT. LTD.

Branches & Showrooms for Hindi Medium Books and Workbook

Jaina Book Agency

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

Asia Law House

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

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104, Labh Complex, 12-B,
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Behind Everest Building,
156, Tardeo Road, Mumbai - 400 034
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Chennai-600 014
Tel. : 28111516, 28117069, 28113950

Law Point

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

Krishna Law House

35-36, Gokhale Market,
Opp. Tis Hazari Court, Delhi -110 054
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Puliani & Puliani

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

Modern Law House

1/1, A. D. A. Flat,
(Near Bishop Johnson School),
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Mulund (West), Mumbai - 400 080
Tel. : 022-25934807/32516684/25644807
E-mail: Nileshbhanushali@taxmann.com

M/s. Taxmann Publication Pvt. Ltd.

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

M/s. Taxmann Publication Pvt. Ltd.

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

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 - PRINCIPLES & PRACTICES OF BANKING

Objective :

The candidates would be able to acquire knowledge in the following :

- Various functions associated with banking.
- Practice and procedures relating to deposit and credit, documentation, monitoring and control.
- An insight into marketing of banking services and banking technology.

Module A - Indian Financial System

(1) Recent developments in the Indian Financial System; market structure and Financial Innovation. RBI, SEBI, IRDA etc. their major functions, (2) Role and Functions of Banks - Regulatory provisions / enactments governing Banks, (3) Retail Banking : Approach, Products, Marketing etc., (4) Wholesale Banking; International Banking; (5) Role and Functions of Capital Markets, (6) Role and Functions of Mutual Funds, (7) Role and Functions of Insurance Companies - Bancassurance, (8) Importance of Risk Management in Banks- types of Risk-Impact and Management Factoring & Forfeiting, (9) Alliances / mergers / consolidation (10) ADR / GDR / Off Balance Sheet Items, (11) Participatory Notes, (12) Credit Information Bureau Ltd., (13) Fair Practices for Debt Collection, (14) Basel-II, (15) Banking Codes and Standard Boards

Module B - Functions of Banks

Deposits :

Banker-Customer relations - Know your Customer(KYC) guidelines-Different Deposit Products - services rendered by Banks - Mandate and Power of Attorney;

Banker's lien - right of set off - garnishee order - Income tax attachment order etc.

Payment and collection of Cheque - duties and responsibilities of paying and collecting banker-protection available to paying and collecting banker under NI Act - endorsements - forged instruments - bouncing of cheques and their implications

Opening of accounts for various types of customers - minors - joint account holders - HUF - firms - companies - trusts - societies - Govt. and public bodies Importance of AML

Credit :

Principles of lending - various credit Products / Facilities - working capital and term loans - Credit Appraisal Techniques - Approach to lending; - credit management - credit monitoring - NPA Management

Different types of documents; Documentation Procedures; Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Priority Sector Lending - sectors - targets - issues / problems - recent developments - Financial Inclusion

Agriculture / SMEs / SHGs / SSI / Tiny Sector Financing

New Products & Services -Factoring, Securitisation, Bancassurance, Mutual Funds etc.

Credit Cards / Home Loans / Personal Loans / Consumer Loans - Brief outline of procedures and practices

Ancillary Services : Remittances, Safe Deposit lockers etc.

Module C : Banking Technology

Electronic Banking - Core Banking - Electronic Products

Banking Technology - Distribution Channels - Teller Machines at the Bank Counters - Cash Dispensers - ATMs - Anywhere Anytime Banking - Home Banking (Corporate and Personal) Electronic Payment Systems

On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, microfiche, note and coin counting devices.

Electronic funds transfer systems - plain messages (Telex or data communication) - structured messages (SWIFT, etc...) - RTGS

Information Technology - Current Trends - Banknet, RBI net, Datanet, Nicnet, I-net, Internet, E-mail, etc...- Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit - Information System Audit.

Information System Security and Disaster Management.

Module D - Support Services - Marketing of Banking Services Products

Marketing Management - Meaning, Importance and Functions - Marketing of Services - Product Research & Development - Test Marketing of Bank Products - Product Life Cycle - Product Modification - New Product Development - Packaging and Branding of Bank Products - Diversification - Pricing of Bank Products and Services - Objectives, Strategies and Methods - Factors Influencing the Pricing Decisions, Importance of Pricing. Distribution - Factors Influencing - Direct and Indirect Channels of Bank Products - Physical Distribution - Channel Functions and Services - Promotion - Promotion Mix and Role of Promotion in Marketing - Marketing Information Systems.

Role of DSA/DMA in Bank Marketing

Channel Management

Selling Function in a Bank

Portfolio and Wealth Management

Tele Marketing / Mobile Phone Banking

PAPER 2 : ACCOUNTING & FINANCE FOR BANKERS

Objective:

The candidate would be able to acquire the knowledge of the basics of financial mathematics and basics of accountancy and develop an understanding of the basic financial concepts.

Module A - Basics of Business Mathematics

Calculation of Simple Interest and Compound Interest - Fixed and Floating Interest Rates - Calculation of EMIs - Calculation of front end and back end interest - Calculation of Annuities - Calculation of provisions for NPA and risk weights for Basel II - Interest calculation using products / balances

Bonds - Calculation of YTM - Duration - Bond Pricing - Premium and Discount - Bond valuation rules preliminary method, definition of debt, rules on compounding in respect of loan accounts, penal interest etc.

Capital Budgeting - Discounted cash flow - net present value - pay back methods

Depreciation - different types - methods of calculation

Foreign Exchange Arithmetic for beginners

Module B - Accounting in Banks / Branches

Definition & Scope and Accounting Standards - Nature and purpose of accounting; historical perspectives - Origins of accounting principles - accounting standards and its definition and Scope.

Generally Accepted Accounting Principles - USA

Transfer Price Mechanism

Basic Accountancy Procedures - Concepts of accountancy - entity going concern - double entry systems, Principles of conservatism - revenue recognition and realization - accrual and cash basis.

Record keeping basics - Account Categories - Debit and Credit Concepts - Journalizing - Maintenance of Cash / Subsidiary Books and Ledger - Trial Balance - Adjusting and Closing Entries - Day Book and General Ledger Posting.

Module C - Bank Accounting and Balance Sheet

Rules for bank accounts, cash / clearing / transfer vouchers / system - subsidiary book and main day book - General Ledger - Branch v/s Bank Accounts

Bank Balance Sheet Structure - accounts - categories - Assets, Liabilities and Net Worth Components.

Accounting for NPA / Provisioning / Suit Filed Accounts.

Preparation of Final Accounts - Final Accounts of Banking Companies.

Disclosure requirements.

Module D - Other Accounts

Partnership accounts - partner's fixed capital accounts - Current accounts - loan accounts - treatment of intangibles like goodwill - admission / retirement / death of partner.

Company accounts - classes of Share Capital - issue / forfeiture of Shares - issue of Bonus Shares.

Bank Reconciliation Statement - Capital & Revenue Expenditure / Depreciation / Inventory Valuation / Bill of Exchange / Consignment Account / Joint Venture - Special Accounts - Leasing and Hire - Purchase Company accounts - Accounts of Non - Trading Concerns - Accounting from incomplete records - Receipts and Payments Account - Income and Expenditure Account, Ratio Analysis.

Module E - Computerized Accounting

Accounting in electronic environment - methods - procedures - security - rectification.

Core banking environment is to be highlighted. Standard books maintained for different accounts are to be shown as model.

PAPER 3: LEGAL & REGULATORY ASPECTS OF BANKING

Objectives:

The candidates would be able to acquire knowledge in

- the legal & regulatory framework of the banking system
- and the various laws and enactments affecting day to day Banking operations

Module A - Regulations and Compliance:

The questions in this section will be with reference to legal issues and problems

- A. Provisions of RBI Act 1935, Banking Regulation Act 1949 Banking Companies (Acquisition and transfer of undertakings Act 1970 & 1980)
- B. Government and RBI's powers
 - Opening of new banks and branch licensing
 - Constitution of board of directors and their rights
 - Banks share holders and their rights
 - CRR / SLR concepts
 - Cash / currency management
 - Winding up - amalgamation and mergers
 - Powers to control advances - selective credit control - monetary and credit policy
 - Audit and Inspection
 - Supervision and control - board for financial supervision - its scope and role
 - Disclosure of accounts and balance sheets
 - Submission of returns to RBI etc.
 - Corporate Governance

Module B - Legal Aspects of Banking Operations

Case laws on responsibility of paying /collecting banker

Indemnities / guarantees - scope and application - obligations of a banker - pre cautions and rights-laws relating to bill finance, LC and Deferred Payments - Laws relating to securities - valuation of securities - modes of charging securities - lien, pledge, mortgage, hypothecation etc - registration of firms/companies - creation of charge and satisfaction of charge.

Module C - Banking Related Laws

Law of limitation

Provisions of Bankers Book Evidence Act

Special features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993

(a) TDS, (b) Banking Cash Transaction Tax, (c) Service Tax, (d) Asset Reconstruction Companies

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

(a) The Consumer Protection Act, 1986, (b) Banking Ombudsman, (c) Lok Adalats (d) Lender's Liability Act

Module D - Commercial Laws with reference to Banking Operations

Indian Contract Act, 1872 (Indemnity, Guarantee, Bailment, Pledge and Agency etc)

The Sale of Goods Act, 1930 (Sale and Agreement to Sell, Definitions, Conditions and Warranties, Express and Implied, Right of unpaid Seller etc)

The Companies Act, 1956 Definition, Features of Company, Types of Companies, Memorandum, Articles of Association, Doctrines of Ultravires, indoor Management and Constructive Notice, Membership of Company - Acquisition - Cessation, Rights and Duties of members and register of members, Prospects and Directors.

Indian Partnership Act, 1932 Definition and types of partnership, relation of partners to one another - Relation of partners to third parties, Minor admitted to the benefits of Partnership, Dissolution of firm, Effect of non - registration - The Transfer of Property Act (i) Foreign Exchange Management Act 2000, (ii) Prevention of Money Laundering Act (iii) Right to Information Act, (iv) Information Technology Act.

COURSES OF IIBF

A. Flagship Courses

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

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

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

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

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

D. Management Courses

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

Educational support :

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

Other activities :

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

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

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

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

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

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Representing Reserve Bank of India

Shri S. Karuppasamy, Executive Director

Representing State Bank of India and its Associate Banks

Shri Pratip Chaudhuri, Chairman, State Bank of India

Shri Dilip Mavinkurve, Managing Director, State Bank of Mysore

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

Representing Public Sector Banks

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

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

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

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

Shri Arun Kaul, Chairman & Managing Director, UCO Bank

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

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

Representing Financial Institutions

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

Representing Private Sector Banks

Shri Ananthakrishna, Chairman, Karnataka Bank Ltd.

Representing Co-operative Banks

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

Representing other Bodies / Experts

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

Shri Y. H. Malegam, former Managing Partner, S. B. Billimoria & Co., Chartered Accountants

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

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

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

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