



Certificate Examination in Customer Service & Banking Codes and Standards

Rules & Syllabus 2012

ABOUT THE INSTITUTE

GENESIS

Indian Institute of Banking & Finance, a body of banks and financial institutions and professionals in banking and finance industry in India, was established on 30th April, 1928, at the initiative of few eminent bankers, businessmen and industrialists of India.

MISSION

The mission of the Institute is to develop professionally qualified and competent bankers and finance professionals primarily through a process of education, training, examination, consultancy / counseling and continuing professional development programmes.

OBJECTIVES

The objectives for which the Institute was established are :

- To facilitate study of theory and practice of banking and finance.
- To test and certify attainment of competence in the profession of banking and finance.
- To collect, analyze and provide information needed by professionals in banking and finance.
- To promote continuous professional development.
- To promote and undertake research relating to operations, products, instruments, processes etc. in banking and finance and to encourage innovation and creativity among finance professionals so that they could face competition and succeed.

VISION

"To be premier Institute for developing and nurturing competent professionals in banking and financial field".

ACTIVITIES

- Design, develop and conduct examinations to test the proficiency of bank / financial sector employees in various areas of operations of banks / financial institutions and finance related subjects.
- Award certificates / diplomas to successful candidates.
- Provide necessary educational support services such as tutorial classes, contact programmes and study material.
- Dissemination of knowledge on banking and financial services through publication of quarterly journal "Bank Quest", a monthly newsletter "IIBF VISION" and e-newsletter called 'Fin@Quest' and by organizing lectures / seminars, workshops as a part of continuing professional development programmes.
- Conduct of seminars on topical matters across the country for the benefit of members.

INTRODUCTION

Banking being a service industry has to keep quality of the services to their customers at the top of their priorities. The expectations of customers about the service offered by banks are different in different locations and geographies of our vast country. With the changing times, the expectations at all levels about the quality of customer service have undergone significant changes over last 3-4 decades. These higher expectations have been more pronounced after the opening of new private sector banks as a consequence of financial sector reforms in our country. Indian Banks especially the Public Sector ones have seen huge increase in their branch net work during the last four decades. The unprecedented increase in branch net work has impacted the customer service due to varied demands on the banking industry from different sections of the society. Though banks have been taking needed steps for improving the customer service standards, looking to the need to retain existing ones and to attract new customers, there is always a scope for improvement. Due to the different levels of standards that are available there is also a need for bringing uniform standards of service across the branches / banks. This would enable all bank customers to enjoy standard levels of customer service in any bank or branch of their choice.

SUPPORT FROM BCSBI

In order to meet the expectations of the customers and to render quality service by bank employees, the Institute has launched a certificate course in customer service in association with Banking Codes and Standards Board of India (BCSBI). The Board has agreed to lend its name and provide any assistance required by the Institute to make this a successful initiative. BCSBI is a society and is an independent organization promoted by RBI. Main objective of this society, as per its memorandum, is to formulate standards of service and also ensure that the same are maintained by all its members. There are a total of 90 banks as members of this society, who have voluntarily agreed to abide by the standards of service prescribed by BCSBI.

OBJECTIVES

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

ELIGIBILITY

- (i) Any bank employee
- (ii) Any graduate of a recognized university or its equivalent

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.

PATTERN OF EXAMINATION

Question Paper will contain 120 multiple-choice objective type questions for 100 marks. The examination will be conducted on-line. Questions for 20 marks each will

be from Module A, B and C. Questions for 40 marks will be from Module D of the Syllabus. There will NOT be a system of negative marking for wrong answers.

DURATION OF EXAMINATION

Examination will be of 2 hours duration.

PERIODICITY AND EXAMINATION CENTRES

The Examination will be held normally twice a year in June / July and November / December on a Sunday. The Examination will be conducted in on-line mode only.

A list of Examination Centers will be provided along with the examination application form.

No change of centre request will be accepted for personal reasons. In case of employed candidates all the requests for change of centre due to transfer, training and deputation etc. should be accompanied by employer's authentication and should reach the institute 45 days before the commencement of the examination. Any request received thereafter will not be considered.

The Institute reserves right to close any of the existing centre/s on account of inadequate number of candidates appearing from that centre or any other reason which it may deem fit. In such case, candidates will be advised to appear at the examination from the nearest available centre.

COURSE FEES

	For Members	For Non-Members
First attempt	₹1,000/-	@₹1,500/-
Subsequent each attempt	₹1,000/-	₹1,000/-

@Includes registration fee of ₹500/-

DELIVERY

Candidates will have access to -

- Specially prepared courseware
- Finance Quotient - on the entry level knowledge of the candidate to be hosted on the Institute's portal
- Simulation program on Customer Service developed in association with Tata Interactive System (Candidate will be given a separate login id and password for this purpose)
- Case studies on Customer Service / grievances periodically uploaded in the Institute's portal

MEDIUM OF EXAMINATION

Examination will be conducted only in English medium.

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 also be available at the Institute's Zonal Offices, Corporate Office and also at such other Centres / Offices as may be notified from time to time. Examination Application Forms duly filled in (for the detailed instructions refer the Examination Application Form) along with requisite examination fees should be submitted to the respective Zonal Office at Mumbai, Chennai, New Delhi, Kolkata. The Institute accepts no responsibility for delay or inconvenience arising from the candidate's failure to reach the Examination Application Form in time or if the Form is incomplete

or failure to furnish all the essential information about himself / herself and the details of his / her examination.

PROOF OF IDENTITY

Non-members applying for Institute's exams / courses are required to submit a copy of any one of the following documents along with Examination Application Form. Forms without the same shall be liable to be rejected.

- 1) Photo i/card issued by Employer or 2) PAN Card or 3) Driving License or 4) Election Voter's i/card or 5) Passport

ADMIT CARD

- (i) Members have to use permanent member identity card issued by the institute. Non-members who are applying for the examination will be issued an examination photo identity card on receipt of their examination application form for the first time.
- (ii) In addition to the above, the Institute will issue to all the candidates Examination Admit Card / Letter before every examination indicating dates, time, venue address for appearing at the examination. Admit Card also will be available on our website www.iibf.org.in one week prior to the date of examination, candidates who has not received the admit card can download the same from our website.
- (iii) Both Examination Admit Card / Letter and the Photo Identity Card should be produced to the Examination Authority each time at the examination venue for identification.
- (iv) In absence of the Admit Card / Letter and or Photo Identity Card, the candidate will be denied permission in the examination venue.

CONDUCT AND DISCIPLINE IN THE EXAMINATION HALL

- (i) Candidates should be present at the examination venue at least 15 minutes before the commencement of the examination. No candidate shall be permitted to enter the examination hall after the expiry of 15 minutes from the commencement of the examination.
- (ii) Candidates should ensure that they sign the Attendance Sheet.
- (iii) 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. Such items, if any should be handed over to the Hall Superintendent before the commencement of the examination. **Mobile phones are strictly prohibited in the examination hall.** A candidate found in possession of such unauthorised material during the examination is liable to be penalized for adoption of unfair means in the examination in addition to reporting the matter to his / her employers for disciplinary proceedings for the misconduct.
- (iv) Candidates will be permitted to use calculators while appearing for the Examination subject to the following :

Calculators should :

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

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

- (v) Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
- (vi) No candidate shall impersonate others or allow others to impersonate himself / herself at the examination.
- (vii) No candidate shall misbehave / argue with the Examination Conducting Authorities at the Centre.

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 below.

PENALTIES FOR MISCONDUCT / UNFAIR PRACTICES

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

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

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

In the event of any dispute between the Institute and the member, only competent Courts in Chennai, Kolkata, New Delhi and Mumbai alone have the jurisdiction to entertain the dispute.

PASSING CRITERIA

The candidate has to secure 50% or more marks in the examination to pass.

FACILITY FOR VERIFICATION OF MARKS

Facility for verification of marks will not be available since evaluation of answer sheets is computerized.

ISSUE OF CERTIFICATES

Candidate's who complete the examination will receive a Certificate within 6 months after the examination.

EDUCATIONAL SUPPORT

BANK QUEST

The Institute publishes a Quarterly Journal Bank Quest, covering various aspects of banking and allied subjects. This is a priced publication and the Annual Subscription for the same is Rs.140/- (for four issues) for the present.

IIBF VISION

The Institute also publishes a monthly newsletter titled as "IIBF VISION" covering news on latest developments in banking and finance. This is sent to all regular members free of cost.

SUBSCRIPTION RATE FOR NON-MEMBERS

1 Year (12 issues) ₹40.00

2 Years (24 issues) ₹80.00

e-newsletter : FIN@QUEST

The Institute publishes a daily e-newsletter through its Portal, covering various aspects of banking and finance and its subscription rate is Rs.500/- per annum. This newsletter will be supplied to the e-mail address of the subscriber on daily basis.

STUDY MATERIAL / COURSEWARE

The Institute has developed a courseware to cover the syllabus. Candidates are advised to make full use of the courseware and also the updates put on the IIBF website from time to time. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes. Hence, candidates should keep themselves updated on latest developments by going through Master Circulars issued by RBI, visiting the websites of organizations like RBI, SEBI, BIS etc.

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

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 books. The Demand Draft should be drawn in favor of M/s. Taxmann Publication Pvt. Ltd. (No cheques will be accepted). Candidates are requested not to send any request for the purchase of books to the Institute's Zonal Offices / Corporate Office.

OTHER INFORMATION

PRICE LIST OF THE STUDY MATERIAL FOR THE EXAMINATION

Name of the Book	Price
Customer Service & Banking Codes and Standards (English Medium)	₹400/-

ADDRESSES OF TAXMANN PUBLICATION PVT. LTD.

BRANCHES & SHOWROOMS

Jaina Book Agency

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

Asia Law House

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

Standard Book Distributors

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

Student Book Centre

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

Commercial House

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

Book Corporation

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

Student Agencies (I) Pvt. Ltd.

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

C. Sitaraman & Co.,

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

Law Point

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

Krishna Law House

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

Book Corporation

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

Puliani & Puliani

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

Modern Law House

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

Arora Law Agency

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

Commercial Book House

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

M/s. Taxmann Publication Pvt. Ltd.

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

M/s. Taxmann Publication Pvt. Ltd.

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

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

SYLLABUS FOR EXAMINATION

Certificate Examination in Customer Service & Banking Codes and Standards

Module - A

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

Module - B

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

Module - C

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

Module - D

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

COURSES OF IIBF

A. Flagship Courses

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

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

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

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

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

D. Management Courses

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

Educational support :

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

Other activities :

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

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

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

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

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

PRESIDENT

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

VICE PRESIDENTS

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

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

Representing Reserve Bank of India

Shri S. Karuppasamy, Executive Director

Representing State Bank of India and its Associate Banks

Shri Pratip Chaudhuri, Chairman, State Bank of India

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 Ananthkrishna, Chairman, Karnataka Bank Ltd.

Representing Co-operative Banks

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

Representing other Bodies / Experts

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

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)

From IIBF

Dr. R. Bhaskaran, Chief Executive Officer

ADDRESSES FOR CONTACT

Corporate Office :

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

Northern Zonal Office :

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

Southern Zonal Office :

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

Western Zonal Office :

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

Eastern Zonal Office :

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