



Certified Information System Banker

(in Remote Proctored mode)

Rules & Syllabus 2025

OBJECTIVE

The evolution of Information Technology (IT) affects the banking environment in many significant ways. It has changed the banking practices and altered the ways in which systems should be controlled and it has also increased the need for well-educated banking professionals in the fields of Information Systems (IS), governance, assurance, security and control.

In the information based banking environment, banking professionals who are technically competent in IS, or IS specialists who understand security, control and banking operations, are in great demand for IS audit careers. The IS specialist and the IS auditor must continuously receive training to upgrade their knowledge, skills and abilities.

The Certified Information System Banker course has been specially designed to meet the needs of IS professionals.

This comprehensive course aims:

- To develop functional expertise in the areas of system identification, development, implementation and designing.
- To develop expertise in computer security, implementation of threat prevention and detection systems, designing and testing risk mitigation strategies.
- To develop skills for objective assessment of information system control, information privacy and integrity.
- To study the tools that provides assurance in the system by measuring against four essential principles: availability, security, integrity and maintainability.
- To aid the bank management in developing sound information system audit, control and security functions by providing criteria for personal selection and development.

REMOTE PROCTORED MODE

Remote proctoring allows candidates to take an examination at a location of his/her choice while ensuring the integrity of the examination. These systems require students to confirm their identity, and, during the examination, the system monitors students through video, mic, etc. looking for behaviour that could indicate unfair practices (cheating). Examinations are conducted over internet using a Desktop/Laptop. Taking examination using any other device is not permitted e.g. mobile, tabs, etc.

FOR WHOM

- Banking professionals who are technically competent in IS, or
- IS specialists who understand security, control and banking operations, or
- Any banker desiring to join the IS stream.

DIPLOMA IN INFORMATION SYSTEM AUDIT (DISA)

Candidates who clear all of the following three Certificate examinations under the revised syllabus will be given a "DIPLOMA IN INFORMATION SYSTEM AUDIT (DISA)" from May 2017:

- Certificate Examination in IT Security (Revised Syllabus)
- Certificate Examination in Prevention of Cyber Crimes and Fraud Management (Revised Syllabus)
- Certificate Examination in Information System Banker (Revised Syllabus)

Candidates who clear all the above three Certificates under revised syllabus will however have to apply for DISA certificate by paying Rs.500/- plus taxes as applicable.

For candidates who have already cleared any or all the above three examinations under the old syllabus, i.e. prior to May 2017 need to apply and clear the examination under revised syllabus to become eligible for DISA Certificate.

ELIGIBILITY

1. Members and Non-Members of the Institute
2. Candidates must have passed the 12th standard examination in any discipline or its equivalent

SUBJECT OF EXAMINATION

Information System for Banks

PASSING CRITERIA:

Minimum marks to pass in the subject is 60 out of 100.

EXAMINATION FEES*:

Particulars	For Members	For Non-Members
First attempt	Rs.1,100/- *	Rs.1,600/- *
Subsequent each attempt	Rs.1,100/- *	Rs.1,600/- *

* Plus Convenience charges and Taxes as applicable.

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

While registering online for the examination candidates will have to choose examination date / time slot of his/her choice, the exam date/time will be allotted on first-cum-first-serve basis.

Candidates are required to take utmost care and precaution in selecting Exam Date and Time slot, as there is no provision to change the Exam date and Time slot in the system. Hence no request for change of Exam date and time slot will be entertained for any reason. The fee once paid will NOT be refunded or adjusted on any account.

MEDIUM OF EXAMINATION:

Examination will be conducted in English only.

PATTERN OF EXAMINATION:

- (i) Question Paper will contain 100 objective type multiple choice questions for 100 marks.
- (ii) The examination will be held in Online Mode only
- (iii) There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION:

The duration of the examination will be of 2 hours.

PERIODICITY:

Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on 2nd & 4th Saturday and on all Sunday's, however periodicity of the examination may be changed depending upon the requirement of banking industry.

PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be registered online from the Institute's website www.iibf.org.in. The schedule of examination and dates for registration will be published on IIBF website.

PROCESS

Registration

- 1) Application for examination should be registered online from the Institute's website www.iibf.org.in. The schedule of examination and dates for registration will be published on IIBF website.
- 2) At the time of registration, the candidate will select date/time of the examination.
- 3) At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- 4) The study material can be in the form of e-book and/or e-learning.

- 5) Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.
- 6) On successful registration admit letter will be generated. Candidates can download it.

Examination

- 1) Candidates will take examination under remote proctored mode on predetermined date/time from a secured environment. (refer Do's and Don'ts section for more information)
- 2) Candidates should login to the system half an hour before the exam start time.
- 3) The examination proctor will verify the candidate's face with the registered photo image of the candidate.
- 4) Candidate will also be asked to display any valid original photo id-card (Aadhaar card/e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) for verification purpose. After successful verification the proctor will allow the candidate to start the examination.
- 5) Candidate may be required to show 360° view of the exam area using the webcam. So that the proctor can identify the object/check the suitability of the exam area/environment. A clear desk/table has to be ensured for appearing for the examination. No reference materials, books, notes, periodicals, mathematical tables, slides rules, stencils, post-its, chits, mobile phones, headsets (wired/ wireless), any other electronic gadgets are allowed to be kept on the table or the desk.
- 6) Both sides of the rough sheet (if it is going to be used) should be shown to proctor before and after the examination.
- 7) Once the examination begins live remote proctoring of the candidate's activities will take place throughout the examination period.
- 8) Under remote proctoring candidate's activities will be monitored using webcam, mic etc. Computer screen, browser, mouse, keyboard etc. will be monitored.
- 9) Proctor, if required, can convey information/ instructions to the candidate using chat box.
- 10) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn the candidate through chat box or can cancel/stop the examination immediately as the case may be.
- 11) After completion of the examination/submission, provisional scorecard will be displayed on the screen.
- 12) **RESULT ADVICE/ CONSOLIDATED MARKSHEET/ FINAL CERTIFICATE**
 - a. Result Advice of candidates will be hosted on Institute's website on declaration of result, which can be downloaded by the candidates.
 - b. Consolidated mark sheet for candidates completing examination having more than one subject, will be available on the Institute's website after the declaration of results. Candidates can download the same after entering login credentials using their membership number and edit profile password.
 - c. For passed candidates, digitally signed certificate will be sent through e-mail registered with the Institute within 3 weeks after the declaration of result. The Paper Certificate issued by the Institute is discontinued.

Minimum System Requirement:

- I) Desktop/Laptop:
 - Browser: Google Chrome version 75 & above, with cookies & popups enabled
 - Video/Audio: Webcam and a good quality Mic is required
 - Operating system: Windows 8 or 10
 - RAM & Processor: 4 GB+ RAM, i3 5th Generation 2.2 Ghz or equivalent/higher
 - Pop-up blocker: Disabled
- II) Internet Connection:
 - Stable internet connection with at-least 2 mbps+ upload speed

Examination not allowed on mobiles or tablets

Do's and Don'ts

1. The candidate will take the examination from a secured environment.
 - i. Place having desk and chair preferably with plain backdrop (area behind the candidate) with adequate lighting so that the candidate is visible to the proctor. The place should be noise free with no public movement in the surroundings. All the items should be removed from the desk except computer/external webcam (if internal webcam is not available) /keyboard/mouse, other permitted items, if any.
 - ii. Examination will not be conducted if the examination area is a Public place, a noisy environment, having inadequate lighting, having public movement in examination area/around the candidate, having other computer or similar device in the examination area.
 - iii. The examination cannot be taken sitting on a couch, bed or on the floor.
2. Candidate's will take examination on a registered date/time from a secured environment.

Candidate who tries to appear after the scheduled examination date/time will not be allowed to appear for the examination.
3. Candidate's should login to the system half an hour before the examination start time.
4. No other persons are allowed in the examination area during the examination.
5. Candidate must keep ready his/her original photo identity card that has name and photo on the same side, admit letter, rough sheet, pen/pencil and calculator.
6. Candidates must dress decently as though they are in a public place and will be video recorded
7. Candidates must not talk to anyone during the examination period or talk/read to oneself loudly.
8. In case of emergency he/she can talk to helpdesk in case of any technical issue with permission from proctor.
9. Candidates must not use headphones, ear buds, or any other type of listening equipment.
10. Candidates must not communicate with any other person by any means.
11. Candidates must not use any phone for any reason.
12. Candidates must not leave the room/examination area during the examination for any reason without the permission of the proctor. Leaving the room/examination area or moving to another room/area during the examination for any reason will be treated as a violation of examination rules.
13. Candidates must not setup the computer at the time of examination. All the settings need to be done much before the examination time and tested properly. For any failure of the computer system during the examination period, Institute will not be responsible and candidate will lose his/her attempt.
14. Candidates must not switch off the webcam or mic or cover the webcam during the examination.
15. Candidates must not navigate away from examination window.
16. Candidate's face must be positioned in the middle of the camera view and candidate's face must be visible throughout the Examination.
17. Don't Position camera too low, too high or hooked onto a different monitor. Weird camera angles can be very distracting -- and unflattering -- during examination. The candidate should make sure that the camera is at eye level and on the monitor which is used for the examination.
18. Candidate must not look away from laptop/desktop screen, must face computer screen.
19. Candidate must not seek any assistance or refer study material/mobile/ for answering the questions.
20. Candidate must ensure that he/she has attempted every question and reviewed the accuracy of his/her answers before submitting the paper. Once submitted (even by mistake), re-examination will not be permitted.
21. On the exam day candidate is advised to ensure that the Laptop is fully charged and in case of Desktop it is connected to an uninterrupted power source for smooth conduct of examination.
22. Candidates are not permitted to logout/switch-off the computer for the sake of going to washroom and if they log out/switch-off, re-login will not be permitted.
23. Candidates will be allowed to use battery operated portable calculator during the examination. The calculator can be of any type up to 8 functions i.e. (Addition, Subtraction, Multiplication, Division, Percentage, Sq. root, Tax+ and Tax-), having 12 digits. Attempt to use any other type of calculator not complying with the specifications indicated above or having more features than mentioned above shall tantamount to use of unfair means. Scientific/Financial calculator is NOT allowed.

Debarment/Cancellation of examination:

- 1) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn or cancel the test.
- 2) For any case of misconduct, the proctor can warn/cancel the test immediately as the case may be.
- 3) For any unfair act (cheating) during the examination, the result of such examination may be cancelled and he/she will be liable for punishment. Institute will also inform the employer of the candidate by giving the details of unfair practice and punishment levied on the candidate.
- 4) If the unfair act is determined after the examination, the result of such examination will be cancelled and he/she will be liable for punishment.
- 5) If any candidate attempts copying Onscreen question, takes photoshoots or violates any of the examination rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.
- 6) PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU "EXAM RELATED" FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.

Privacy

During the remote proctored examination, Images/Videos/Sounds of the candidates and their computer systems will be captured and stored for examination proctoring purposes. It is envisaged that candidates who register for the remote proctored examinations agree for the same.

PROOF OF IDENTITY

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

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

STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The courseware (book) for the subject/s will be available at outlets of publisher/s. Please visit IIBF website www.iibf.org.in under the menu "Exam Related" for details of book/s and address of publisher/s outlets. Candidates are advised to make full use of the courseware. However, as banking and finance fields are dynamic, rules and regulations witness rapid changes.

Therefore, the courseware should not be considered as the only source of information while preparing for the examinations. Candidates are advised to go through the updates put on the IIBF website from time to time and go through Master Circulars/ Master Directions issued by RBI and publications of IIBF like IIBF Vision, Bank Quest, etc. All these sources are important from the examination point of view. Candidates are also to visit the websites of organizations like RBI, SEBI, BIS, IRDAI, FEDAI etc. besides going through other books & publications covering the subject/ exam concerned etc. Questions based on current developments relating to the subject/ exam may also be asked.

E-LEARNING:

Institute facilitates e-learning to enhance the understanding of the concepts. Candidates can access the e-learning (From Desktops and Laptops only) through our website www.iibf.org.in at their convenience and from their place of choice.

- At the time of registration, the candidate can register for e-learning/e-book, if required, by paying the requisite additional fees.
- The study material can be in the form of e-book and/or e-learning.
- Based on the option selected (e-book/e-learning) the candidate will be provided login ID password to access the study material.

DISCLAIMER:

- The above said facility of e-learning offered to the candidates is solely at the discretion of the Institute and subject to such terms/ conditions as may be deemed fit by the institute from time to time. Hence no candidate has any right/ claim whatsoever against the institute by reason of any technical glitches or any shortcomings as the case may be and the decision of the institute in the event of any dispute there-under will be final and conclusive.

CUT-OFF DATE OF GUIDELINES/ IMPORTANT DEVELOPMENTS FOR EXAMINATIONS

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

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

- In respect of the examinations to be conducted by the Institute for the period March to August of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 31st December will only be considered for the purpose of inclusion in the question papers".
- In respect of the examinations to be conducted by the Institute for the period September to February of a calendar year, instructions/ guidelines issued by the regulator(s) and important developments in banking and finance up to 30th June will only be considered for the purpose of inclusion in the question papers.

The table given below further clarifies the situation.

Particulars Developments for Examination/s	Cut-off Date of Guidelines/ Important Developments for Examination/s
For the examinations to be conducted by the Institute for the period March 2024 to August 2024	31st December 2023
For the examinations to be conducted by the Institute for the period September 2024 to February 2025	30th June 2024

SYLLABUS

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

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

MODULE I: TECHNOLOGY IN BANKS

Chapter 1: Banking Environment and Technology

- Introduction
- Evolution of Banking Technology over the years
- Core Banking
- Steps in the implementation of CBS
- Delivery Channels
- Core banking vis-à-vis standalone systems:

Chapter 2: Overview of Processing Infrastructure

- IT Operation Processes
- Various Payment and Settlement Systems:
 - Electronic Clearing Service (ECS)
 - National Electronic Clearing Scheme (NECS)
 - Cheque Truncation System (CTS)
 - RTGS (Real Time Gross Settlement)/NEFT (National Electronic Funds transfer)
 - IMPS (Immediate Payment Service)
 - Unified Payment Interface (UPI) by NPCI
 - Total Paper Clearing
 - Total Retail Electronic Clearing
- Process changes with technology

Chapter 3: Accounting Information system

- Introduction
- Software architecture of a modern AIS
- Advantages and implications of AIS
- How to effectively implement AIS

Chapter 4: Information Organization and Management

- Introduction
- Advantages
- Importance of Management Information System
- Information concept
- Information management concept
- Information systems concept
- Management Information Systems (MIS)
- Reporting requirement in banks
- CBS & MIS
- Difference between Data Warehouse & MIS
- Advantages of using data warehouse
- Transaction Processing vis-a-vis Analytical processing
- Management functions and levels
- The nature of planning and decision making and the available techniques
- The importance of MIS to management
- Automated Data Flow (ADF) to the Regulator:

Chapter 5: Risk Associated with Technology in Banking

- Introduction
- Risks Associated with Technology
- Board and Management Oversight
- Security Controls
- Legal and Reputational Risk Management

Chapter 6: Audit Function and Technology

- Introduction to Audit Function and Technology

MODULE II: TECHNOLOGY – SYSTEM, DEVELOPMENT, PROCESS, IMPLEMENTATION

Chapter 7: Hardware Architecture

- Introduction
- Types of Computers
- Personal Computer
- Components of a Computer
- Various features of the Central Processing
- Latest system architecture, technologies and sizing of hardware

Chapter 8: Software Platforms

- Utility Programs
- Distributed Systems
- Advantages of distributed systems
- Database management systems
- Database Management System overview
- The various users of a database system
- File Management System (FMS)
- Drawbacks of file management system
- DBA (Database Administrator) and his responsibilities
- Responsibilities of Data Administrator (DA) and Database Administrator
- Operators in SQL

Chapter 9: System Development Life Cycle

- Systems Concept
- Need for systems analysis
- Phases of SDLC, latest implementable models
- System Definition or Requirement Analysis
- System Design
- Program Construction or Coding
- Testing and Implementation
- Maintenance
- Software Engineering Basics

Chapter 10: Computer Networks

- Types of Networks
- Basic Function of the OSI Models
- Advantages of the ISO, OSI Model
- Disadvantages of the ISO, OSI Model
- Latest networking technologies like SDWAN

MODULE III: BUSINESS CONTINUITY

Chapter 11: Business Continuity & Disaster Recovery Planning

- What is Business Continuity Plan (BCP)?
- What is Disaster Recovery Plan (DRP)?
- What is the difference between BCP and DRP?
- Risk analysis of banking applications
- Types of processing systems
- Types of threats and disruptions
- Components of DRP
- Backup plan
- Test plan
- Insurance
- Practical aspects of DRP in Computerised Branches/ Control offices of Bank

MODULE IV: OVERVIEW OF LEGAL FRAMEWORK

Chapter 12: Online Transactions – Concepts, Emerging Trends and Legal Implications

- Nature of Online Transactions
- Limitations of Traditional Money
- Electronic Money - What it means and its benefits.
- Generic Features of E-Money Models
- Regulatory Framework in the Indian Scenario
- Electronic Payments Infrastructure in our Country and Emerging Trends
- Institutional Electronic Funds Transfers & Settlements
- Paperless Credit & SITPRO Model of Paperless Credit
- IT amendment act and IT Governance

MODULE V: SECURITY & CONTROL STANDARD IN BANKING

Chapter 13: Security

- The Information Technology Revolution
- Need for Information Security
- Newer Threats to Business with use of IT
- Vulnerabilities of IS Systems
- IS Risk Management - Process
- Security Architecture - Elements of Computer Security
 - Computer Security should support the Organization Mission
 - Computer Security is an Integral Element of Sound Management
 - Computer Security Should Be Cost-Effective
 - Computer Security Responsibilities and Accountability Should Be Made Explicit
 - Systems Owners Have Security Responsibilities Outside Their Own Organizations
 - Computer Security Requires a Comprehensive and Integrated Approach
 - Computer Security Should Be Periodically Reassessed
 - Computer Security is constrained by Societal Factors
- Computer Security Policy
 - Policy, Standards, Guidelines and Procedures
 - Key components of a Security Policy
 - Monitoring Security
 - Roles for Information Security in design, implementation and monitoring security
- OECD Guidelines for The Security of Information Systems

Chapter 14: Control

- Need for Controls
- Application control frame work
- Quality & Security standards like ISO 22301, 27001, 9001

MODULE VI: SECURITIES POLICIES, PROCEDURE AND CONTROLS

Chapter 15: Development and Review of Security Policies and Control Standards

- Introduction
- Need for Information Security Policies
- Computer Security Policy
- Policy, Standards, Guidelines and Procedures
- Key components of a Security Policy
 - Scope of the policy
 - Accountability
 - Compliance
- Monitoring Security
- Monitoring of Assets and what control banks are following
- Roles for Information Security in design, implementation and monitoring

Chapter 16: Compliance and Incident Management

- Introduction
- Application Control and Security
- Compliance

Chapter 17: Network Security

- Introduction
- Factors for improvement of the security of networks

MODULE VII: INFORMATION SECURITY AND IS AUDIT

Chapter 18: Information Security

- Introduction
- Information Security
 - What Are Information Security Policies?
 - Difference Between Policy and Procedures & Guidelines
- Need for Information Security Policy and Guidelines
 - Implementation of Information Security Policy and Procedures
 - Information Systems Security Administration
- Information Security Policy Standards
 - Introduction
 - Scope
 - Standards for Information Control
- Information Security Procedures and Guidelines
 - User accounts and passwords
 - Access Control
 - Hardware acquisition
 - Operating System Security
 - Data Classification
 - Incident Handling
 - Change Management
 - Virus Control Procedures
 - Database Security
 - Network Security
 - Business continuity and Disaster recovery
 - Internet and email
 - Backup Restoration

Chapter 19: IS Audit

- Introduction on IS Audit
 - Audit Objectives
- Audit in Computerized Environment
 - Understanding of Computerized Environment
 - Accounting Information Systems in Computerized Environment
 - Impact of IT on Economics of Auditing
 - Concept of Security
 - IS Management
 - Availability of Information Systems
 - Access Control
 - Database Management
 - Application Controls and their Functioning
 - Evaluation of Business Risks
 - Conversion Audit

- Audit Organization and Management
 - Organization Strategy
 - IS Audit as Review Management
- Risk Based Audit Framework
 - Introduction to the Risk-Based Audit Framework
 - Components of an RBAF
 - RBAF/RMAF Integration
- IS Audit Standards
 - Code of Professional Ethics
 - IS Auditing Standards
 - IS Auditing Guidelines
- Use of Computer-Assisted Audit Techniques (CAATs)
 - Background
 - Planning
 - Performance of Audit Work
 - CAATs Documentation
 - Reporting

References- Information Technology Acts, Standards & Guidelines

MULTIPLE CHOICE QUESTIONS (MCQS) AND ANSWERS

"The Institute conducts its examinations through Multiple Choice Questions (MCQs).

These MCQs are part of the Question Bank of the Institute and its Intellectual Property. As a matter of policy, these MCQs and their answers will not be shared by the Institute with the candidates or others and no correspondence in this regard will be entertained.

CONTACT DETAILS:

Register your queries through website www.iibf.org.in > Members/ Candidates Support Services (Help) or email all your queries to care@iibf.org.in

MEMBER SUPPORT SERVICE OFFICE:

Indian Institute of Banking & Finance

193-F, Maker Towers, 19th Floor,

Cuffe Parade, Mumbai - 400 005

Tel.: 08069260700

FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT:

Leadership Centre

Indian Institute of Banking & Finance

Kohinoor City, Commercial-II, Tower-I, 3rd Floor,

Kirol Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.

Tel.: 022-68507000 / 080692 60710

E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES:

South Zone	North Zone	East Zone	West Zone
Indian Institute of Banking & Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp.Hotel Ambica Empire, Vadapalani, Chennai - 600 026. Tel:044 24722990/24727961 Email:iibfsz@iibf.org.in	Indian Institute of Banking & Finance, C-5/30, Safdarjung Development Area (SDA), Near SDA Local Shopping complex Outer Ring Road, Opp IIT Delhi, NEW DELHI-110 016 Tel:011-2653 2194 / 2191 (office) Email:iibfnz@iibf.org.in	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Tel: 033-46032850 Email:iibfez@iibf.org.in	Indian Institute of Banking & Finance 192-F, Maker Towers, 19th Floor, Cuffe Parade MUMBAI - 400 005 Tel : 022-69437301/02 Email:iibfwz@iibf.org.in

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