



## CAIIB- ELECTIVE SUBJECTS

### Rules & Syllabus 2025

#### OBJECTIVE

The CAIIB holders are allowed to take the Certificate Examinations in 5 elective subjects in order to enhance their knowledge and skill in specialized areas as a part of Continuing Development Program.

#### ELIGIBILITY

Candidates must have completed CAIIB or PART-II of the Associate Examination, and their membership subscription should not be in arrears. Since the examination of all elective papers will be conducted in a single day, candidates can apply for only one elective paper at a time.

#### SUBJECT OF EXAMINATION

1. Rural Banking
2. Human Resources Management
3. Information Technology & Digital Banking
4. Risk Management
5. Central Banking

There is no exemption in any of the subject/s for prior qualification/s

Candidates may choose the elective in the area they are currently working or in the area they would like to work in future. It is suggested that the candidates may choose the elective in the area they are currently working and later move to other elective as this will enable appropriate skills/ build up for handling different banking verticals.

#### PASSING CRITERIA:

Minimum marks for pass in the subject is 50 out of 100.

#### EXAMINATION FEES

First attempt	Rs.1,100/- *
Subsequent attempt	Rs.1,100/- *

\* Plus Convenience charges and Taxes as applicable.

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

As a measure to streamline the traffic for registration, Institute will charge regular examination fee to candidates who registers for the examination during the first week of registration. For second and third week of registration, the fees will be regular examination fee plus Rs. 100/- and fourth week of registration, the fees will be regular examination fee plus Rs. 200/-. **In case, the registration date is extended beyond 4 weeks the examination fees will be regular examination fee plus Rs. 200/- for the extended days.** The fee once paid will **NOT** be refunded or adjusted on any account.

#### MEDIUM OF EXAMINATION

Candidates are allowed to attempt the examination either in Hindi or English, and should clearly fill in their choice of medium at the time of registration of application. In any case change of medium will not be allowed at a later stage

#### PATTERN OF EXAMINATION

- (i) Question Paper will contain 100 objective type multiple choice questions for 100 marks including questions based on case studies/ case lets. The Institute may however vary the number of questions to be asked for a subject.
- (ii) There may be some numerical questions in some of the CAIIB Elective subjects where, no options will be provided. These questions will not be in the MCQ pattern and the answer has to be keyed in by the candidate.

- (iii) The examination will be held in Online Mode only
- (iv) There will be no negative marking for wrong answers.
- (v) Examination will be conducted under online mode only on a Sunday. Questions for the examination will be asked for:
  - i. Knowledge testing
  - ii. Conceptual grasp
  - iii. Analytical/ logical exposition
  - iv. Problem solving
  - v. Case analysis

### **DURATION OF EXAMINATION:**

The duration of the examination will be of 2 hours.

### **PERIODICITY AND EXAMINATION CENTRES:**

- a) Examination will be conducted on pre-announced dates published on IIBF Web Site. Institute conducts examination on half yearly basis, however periodicity of the examination may be changed depending upon the requirement of banking industry.
- b) List of Examination centers will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates.)

### **PROCEDURE FOR APPLYING FOR EXAMINATION**

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

### **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](http://www.iibf.org.in) under the menu Education-> Publication" 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.

### **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:

- (i) In respect of the examinations to be conducted by the Institute for the period February to July 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".
- (ii) In respect of the examinations to be conducted by the Institute for the period August to January 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 2025 to August 2025	31st December 2024
For the examinations to be conducted by the Institute for the period September 2025 to February 2026	30th June 2025

**TUTORIAL/ CONTACT PROGRAMMES**

Tutorial/ Contact programmes may be organized by the Institute at various centres. For details in this regard candidates may visit Institute’s website [www.iibf.org.in](http://www.iibf.org.in).

**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.

**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. 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.

**REVISION IN THE RULES & SYLLABI**

The Institute reserves to itself the right to vary the rules / syllabus / fee structure from time to time. Any alterations made will be notified from time to time.

**RURAL BANKING**

**MODULE A: RURAL INDIA**

**Demographic Features**

Population; Literacy; Sixth Economic Census; Agriculture Census; Socio Economic Development Indicators; Health; Nutrition; Education; Rural-Urban Migration

**Characteristics of Rural Society**

Social Stratification; Local Institutions; National Institute of Rural Development and Panchayati Raj (NIRD & PR)

**Economic Features**

Agriculture; Non-Farm Activities; Gross Domestic Product and Gross Value Added; Rural Money Markets – Formal and Informal Rural Money Markets; Rural Indebtedness; Rural Poverty; Different Methods of Measuring Poverty Line; Sustainable Development Goals

**Infrastructure**

Infrastructure in India; Transport; Markets; Rural Electrification; Other Services

**Agriculture Economy**

Structure and Characteristics of Indian Agriculture; Role of Agriculture in Economic Development; Agriculture-Industry Linkage; Issues in Economic Development; Resources in Agriculture; Technical Change

in Agriculture; Constraints in Agricultural Development; Emerging Issues in Agriculture; National Mission for Sustainable Agriculture (NMSA)

**Rural Development Policies**

Rural Development Schemes; Skill Development and Entrepreneurship Initiatives; Shyama Prasad Mukherji Rural Mission (SPMRM); Programs for Development of Backward Areas; Power Supply to Rural India Program; Development of Dryland Farming; Soil and Water Conservation; Rural Infrastructure Development Fund; Economic Reforms; Financial Sector Reforms; Impact of Reform in Rural Economy; Reforms after 1998-99

## Issues Concerning Rural Areas

Components of Rural Development; Approaches to Rural Development since Independence; Sustainable Rural Development; Necessity for Rural Development; Measures for Development; Rural Development and Rural Management; Key Issues Concerning Rural Management; Marketing Management; Importance of Agricultural Prices

## MODULE B: FINANCING RURAL DEVELOPMENT

### Regulation of Rural Financial Services

Overall Set Up of Rural Financial Institutions (RFIs); Function and Policies of RBI in Rural Banking; Role and Functions of NABARD; Lead Bank Scheme

### Rural Credit Institutions

Cooperative Credit System; Regional Rural Banks; Commercial Banks and Rural Financing; Other Financial Institutions Catering to Rural Areas; Initiatives for Augmenting Credit Flow; Role of Information and Communication Technologies in Rural Banking; Rural Development Banking – Initiatives for Inclusive Growth; Rural Insurance and Micro Insurance; Micro Finance Institutions; Concept of Business Facilitators and Business Correspondents in Rural Banking

### Financing Agriculture and Allied Activities

Crop Loans – Production Credit; Features of Kisan Credit Card Scheme; Basic Features of NABARD Refinance Support to Cooperative Banks and RRBs for Crop Production activities; Bank's Role in Provision of Relief in Areas Affected by Natural Calamities; Term-Loans for Agriculture and Allied Activities; Features of Major Sectors for which Opportunities are Available for Provision of term Credit by Banks; Advance against Gold Ornaments

### Financing Rural Non-Farm Sector

Rural Non-Farm Sector – Facilitative Set Up, Importance, Structure and Growth, Strength and Issues Concerning the Sector; Promotion of Traditional Industries; Raw Material Supply – Arrangements; Marketing Assistance; Institutional Finance; Technology Development and Training

### SME Finance

Definition of SME; Importance of the sector to the Indian Economy; Arrangements for provision of credit to the MSME sector; Appraisal of MSME loan proposals – techniques and Requirement assessment of Projects for term loans; SIDBI's assistance to the MSME Sector and its development role; Policy prescriptions of RBI for the growth of MSME Sector; Initiatives taken by GOI for the development of MSME Sector; Problems faced by MSMEs; Delayed Payments to Micro and Small Enterprises under the Micro Small and Medium Enterprises Development (MSMED) Act, 2006; Performance and Credit Rating Scheme (PCRS); Framework for Revival and Rehabilitation of MSMEs

### Concepts of Project, Aspects of Project Formulation & Appraisal & Model Bankable Projects

Aspects of Project Preparation; The Project Cycle; Minor Irrigation Schemes; Lift Irrigation; Financing Micro Irrigation Structures; Land Development Schemes; Farm Mechanization; Financing Plantation and Horticulture; Dairy Development Schemes; Poultry Farming; Sheep Breeding; Goat Rearing; Pisciculture; Bee Keeping; Financing Rural Godowns; Financing Sericulture; Financing Mushroom Cultivation

## MODULE C: PRIORITY SECTOR FINANCING AND GOVT.

### INITIATIVES Priority Sector Lending

Evolution of Priority Sector Lending; Guidelines on Priority Sector Lending – Categories; Non-Achievement of Priority Sector Targets; Common Guidelines for Priority Sector Loans; Priority Sector Credit Achievement

### Poverty Alleviation Programs

Poverty Assessment and Way Forward; Initiatives of the Government – Features of the Schemes Implemented for Poverty Reduction; Welfare Schemes

### Rural Housing and Education Loans

Rural Housing an Introduction; Pradhan Mantri Awas Yojana (Grameen); Education Loan

### Initiatives of R.B.I under Financial Inclusion & Financial Education Programs and implementation of various Poverty Reduction Programs

National Strategy for Financial Inclusion; National Strategy for Financial Education; Direct Benefit Transfer; Guidelines Issued by RBI under NRLM/NULM; Relief Measures by Banks in areas Affected by Natural Calamity-RBI Guidelines to Banks; Credit Facilities to SCs/STs; Credit Facilities to Minority Communities; Poverty Alleviation/Employment Generation Programs

## **MODULE D: PROBLEMS AND PROSPECTS IN RURAL BANKING**

### **Role of Banking – Emerging Trends in Rural Banking Characteristics of Rural Society**

Present Scenario; Areas of Concern and Actions Pursued; Present Focus on Banking in Rural Areas; Inclusive Banking Activities

### **Role of Technology in Financial Inclusion and Rural Development**

Transformational Role of Digital Technologies; Technology for Adoption of Improved Agricultural Practices; Scope for Using Digital Technology for Growth in Agriculture; Modern Management of Agriculture – Possible Technological Components; Benefits of Usage of Technology in Agriculture for the Society and the Nation; Common IOT Devices/Equipment in Agriculture for Agri-Solutions; Technology and Value Chain Operations; Progress of IOT in World Agriculture; Progress of IOT in Indian Agriculture; Other Initiatives for Development of Rural Areas; Financial Technology in Financial Inclusion Space

### **Financing Poor as Bankable Opportunities: Micro Credit and Self Help Groups**

Microcredit Delivery Models; SHG-Bank Linkage Program (SBLP) Approach; Micro Finance Institutions (MFIs); Role of NABARD as Microfinance Facilitator; SIDBI & Micro Credit; Initiatives by RBI and GOI

## **HUMAN RESOURCE MANAGEMENT**

### **Module A: Human Resource Management**

#### **Fundamentals of HRM**

Fundamentals of HRM; New Insights into HR Management; Ethics in Human Resource Management (HRM)

#### **Organisational Behaviour**

Behavioural Dynamics in Organisations; The Person – Job Fit; Group Dynamics; Leadership and Team Effectiveness; Some Contemporary Approaches to Leadership; Transformational Leadership; Human Resource Implications of Benchmarking; Quality Initiatives in Organisations; 'Quality Circle': A HR Strategy to Quality Improvement; 'Six Sigma': A Model for Improving in Business Processes; Positive Attitude: The Core Behavioural Capital of Organisations; Stress Management; Business Etiquettes

#### **Organisational Change**

Change and Development; Change Agent; Managing Change; John P Kotter's eight step to successful change; 'Responsibility Charting'

#### **HRM in Indian Banks**

Traditional Role of HRM in Indian Banks; Expectations from HR Department; Changing Profile of 'HRM' in Banks; Major HRM Challenges Facing Banks; Core Banking and People Challenges

#### **Knowledge Management**

Concept of Knowledge Management (KM); Significant Features of Knowledge Management; Knowledge Management in Banks; IT & Database Management

### **Module B: Building an HR Strategy**

#### **HR as a Strategic Player**

HR as a Strategic Player & Strategic HRM; HR Strategy Formulation and Implementation; Need for a Distinctive HR Strategy; Creating Business Value Through HR Strategy; 'Factor Analysis' in HRM; Connecting 'Strategy' to Organisations; Strategy Execution; Aligning HR System with Decision Framework

#### **CEO and his/her Team**

Roles and Responsibilities of CEO; CEO and Talent Management; Executive and Line Managers; Succession Planning; 'Job Family': An Integrated Model for sustained Succession Planning & Talent Management; Human Resource Audit

#### **Communication**

Organisational Communication; Types of Communication; Barriers to Effective Communication; Steps for Effective Communication; HR and Communication

#### **HR Functions**

Human Resource Planning (HRP); Recruitment and Selection; Impact of Technology on Critical HR Functions; 'Social Media Policy' for Organisations : Need and Contents thereof; Compensation; Incentive Based Compensation; Attrition/Turnover Management; Employee Risk Assessment Systems in Banks

#### **Performance Management**

Performance Management System (PMS); Performance Appraisal System; 360-Degree Appraisal; Competency Mapping; Key Result Areas (KRAs)

### **Module C: Motivation, Training and Skill Development**

#### **The Learning Process**

Human Implications of Organisations; The Learning Theory; The Learning Process; Employee Behaviour

## Employee Motivation

Types of Motivation; Motivational Theories; Employee Attitude Development; Practical Applications of Motivation; Job Enrichment; Job Enlargement; Job Rotation; Job Satisfaction

## Employee Development

Basic Objectives of 'Training'; Training & Development: Its Need; Concepts and differences of 'Training', 'Development' and 'Learning'; 'Training Need': Methods for Identification of Training Needs; Role and Impact of Training; Changing Face of Banking in India; Future of Bank Education in India

## Training Methodology

Subject Matter of Training: 'Learning Organisations'; Training Methodology; Current Trends in Training; Types of Training; Benefits of Training; Training & Career Development; Soft Skills Training; Challenges in Training in Banks; Training Infrastructure in Banks; Talent Management; Creative Talents & Dynamic Leadership: A Winning Combination; Strategies to hone up Leadership Skills; Training for the New Generation; Return on Investment (RoI) on Training; Measuring the Success of Training; Best Practices in Training to Help Organisations

## Module D: Personnel Management and Industrial Relations

### Industrial Relations (Part A)

Personnel Function; Legal Aspects of Personnel Function; Legislation on Working Conditions; Industrial Relations Code 2020; Legislation on Wages; Legislation on Social Security; Legislation on Employment and Training; The Changing Scenario

### Industrial Relations (Part B)

Historical Background of Trade Union Movement; Trade Unions in Banks; Industrial Relations; Collective Bargaining

### Employee Discipline (Grievance Redressal and Discipline)

'Grievance': Concept and Definition; Causes & Effects of 'Grievance'; Grievance Redressal Mechanism; Conflict Management; Management Dilemma

### Workers' Participation in Management (WPM)

'Participation': Concept & Definition, Types; Methods of Participation; Indian Banking Experience on Workers' Participation in Management (WPM)

### Employee Discipline (Discipline Management)

Discipline at Workplace; Discipline Management; Disciplinary Rules in Banks; Domestic Enquiry; Frauds in Banks; The Risk Attached to Delegation of Financial Powers; Need for Vigilance Department in Banks; Diversity and Gender Issues; Dealing with Cases of Sexual Harassment; The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH ACT)

## Module E: Emerging Scenario in HRM

### Contemporary Practices in Employee Engagement

Concept and Definition of 'Employee Engagement'; Various features and characteristics of 'Employee Engagement'; Drivers of 'Employee Engagement'; Need for creative strategies for engaging Gen 'Y' Employees; Contemporary 'Employee Engagement' strategies; 'Work From Home': Emerging New Normal in Organisations; Strategies to Keep Employees Engaged When They are Working From Home (WFH); 'Hybrid Model' of working: Unifying the Physical and Virtual; 'U-Work' & 'Open2u': New and Novel Employment Models; Legal Frame-Work in India to Regulate New Models of Work

### Organisational Culture & Creativity: New Imperatives

Definition and Characteristics of 'Individual Culture' and 'Organizational Culture'; Concept and Features of 'Individual Creativity' and 'Organisational Creativity'; Distinction between 'Creativity' & 'Innovation'; Impact of 'Culture' on 'Creativity' and Vice-Versa in Organisations; Essential Qualities of a 'Creative Leader/Manager'; Strategies to Create 'Ethical Organizational Culture'

### 'Corporate Sustainability' & 'Green HRM': A Social & Environmental Approach to People Management

Concept of 'Corporate Sustainability'; Evolution from 'Strategic HRM' to 'Sustainable HRM'; Various Forms of 'Sustainable HRM'; 'Green HRM': An Environmental Approach to HRM; 'Green HRM' Practices in Banking Industry: Possibilities and Prospects; The Way Forward

### 'HR Analytics', 'HR Entrepreneurship' & 'AI-Based HR Solutions': New HR Trends for Future

'HR Analytics': Conceptual Understanding; 'HR Metrics' vs 'HR Analytics'; Advantages and Disadvantages of 'HR Analytics'; 'HR Entrepreneurship': The future Buzzword; Introduction to 'Artificial Intelligence'; Role of 'Artificial Intelligence' in HR Functions

### Leading in a 'VUCA' & 'BANI' Scenarios: New Approaches in 'Crisis Management'

'Crisis': Concept, Definition, Features & Sources; 'Crisis Management': Concept, Features & Need; Four-Layers of 'Uncertainty': Strategies to Manage; 'VUCA': Gravity-Driven Approach to 'Uncertainty' and 'Crisis Management' in Organizations; Evolution of 'BANI' Approach in Crisis Management; 'VUCA' or 'BANI': Which is to be the Vision for Organisations to Deal with the Crisis?; Typical Models of 'Crisis Management'

Process; Role of HR in 'Crisis Management' Process; Leadership Role in 'Crisis Management'; Role of Employees in 'Crisis Management'

## **'Business Ethics', 'Corporate Governance' & 'Corporate Social Responsibility': A Winning Combination for Organisational Excellence**

'Business Ethics': A Treasure of Trust; Areas of 'Business Ethics'; Theories of 'Business Ethics'; Characteristics of an 'Ethical Organisation'; 'Corporate Governance': Shareholders' Primary; Major Best Practices for Improving 'Corporate Governance'; Ethical issues in 'Corporate Governance'; 'Corporate Social Responsibility'(CSR): A Resolve Towards Commitment to 'Business Ethics' & 'Social Wellbeing'; Various Models of 'Corporate Social Responsibility'; 'Corporate Social Responsibility': Indian Experience

## **INFORMATION TECHNOLOGY & DIGITAL BANKING**

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

#### **Information Technology and its Implications**

Impact of Information Technology, Strategic Issues and IT

#### **Introduction to Computing**

Introduction to Computer, Data Processing and methods, Computing Environments, Virtualization of Servers

#### **Introduction to Software**

Computer Software, Open Source Software, Web Browsers

#### **Networking Systems**

Data Communications, Wan Technology Overview, TCP/IP & Internet

### **MODULE B: SYSTEMS AND DESIGN**

#### **Introduction to Information Systems**

Introduction to Information Systems, Types of information systems, Management Information System Structure, Decision Support System (DSS), Executive Information Systems (EIS), Group Decision Support Systems (GDSS), Project Management, Capability Maturity Model (CMM), Building Data Centers

#### **Database Management Systems**

DBMS Concepts, Relational database, Normalization of a Database, Oracle

#### **Data Warehousing and Data Mining**

Need for Data Warehouse, A Data Warehouse Architecture, Data Warehouse Options, Developing Data Warehouses, Business Intelligence – Expert Systems & Artificial Neural Networks, Data Mining , Emerging Trends in Data Warehousing & Analytics

### **MODULE C: BANKING TECHNOLOGY APPLICATIONS AND DIGITAL BANKING**

#### **E-Learning Environment**

E-Learning, Standards, Design, Virtual Classroom, Emerging Trends in E-Learning and Impact of Pandemic

#### **Banking Software**

Banking software, Integrated Banking System (IBS), Centralized banking solution, Features of an online banking web site, Internet Service Providers/Hosting/Bandwidth/Data Download & Upload, Emerging Trends in Banking Software, IT Services in Banking – Vendor selection and retention criteria

#### **Electronic Clearing and Settlement Systems**

Electronic clearing/settlement systems, MICR/OCR/CTS clearing system, Debit Clearing System, Credit Clearing System, Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT), National Payments Corporation Of India (NPCI) and its Products & Services, Structured Financial Messaging System (SFMS)

#### **Plastic Money**

Credit Cards, Debit Cards, Smart Cards, CVV or CSC Number, RuPay Card, Payment Gateway & Secure Electronic Transaction (SET), ATM & Point Of Sale (POS), Card Tokenization

#### **Electronic Commerce and Banking**

E-business, Electronic Commerce, E-Commerce Building Blocks, E-banking, Mobile Payments, SMS Banking & Banking Alerts, The Call Center, EBPP, Emerging Trends in Digital Payments

#### **IT Act 2000 / 2008**

Introduction To IT Act 2000, Legal Definition of Computer Crime, Some Legal Issues, Gist of Offenses Under IT Act 2000, Amendment To IT Act in 2008, Digital Rights Management (DRM), Latest Developments

#### **Emerging Technologies**

Open Banking, APIS & Embedded Banking, Advanced & Big Data Analytics, Blockchain, Artificial Intelligence (AI) & Machine Learning (ML), Cyber Security- Zero Trust Security Model, 5G Network, Fintech & Cloud Computing, Digital Banking Units (DBUs), Central Bank Digital Currencies (CBDCs)



## **MODULE D: INFORMATION SYSTEM SECURITY CONTROLS AND AUDIT**

### **Computer Security**

Physical security, Logical security, Network security, Biometric security, ISO 27000 Series Standards & Basel Recommendations on E-Banking, Computer Viruses and Frauds

### **Communication Security**

Cryptography, Digital Signatures, Public-Key Infrastructure (PKI), Certification Authorities

### **Business Continuity and Disaster Recovery planning**

Business Continuity Plan vs Disaster Recovery Plan, Business Continuity Planning, RBI Guidelines on Business Continuity Planning, Disaster Avoidance, Disaster Recovery Planning

### **Information System Audit**

The Concept, System Audit Procedures, System Audit – Security, IS Audit controls & Approaches, RBI Guidelines on IS Audit

### **Competitive Bid Process – RFP and SLA**

Competitive Bid Process – RFP, RFP Process, Evaluation of Proposals, Contract Co-Ordination, Service Level Agreement (SLA), SLA Processes, Structuring an SLA, SLA Management, RBI Guidelines on IT Services Outsourcing

### **RBI Guidelines on Cyber Security (2016) & Digital Payment Security (2021)**

Difference Between Cyber Security and Information Security, RBI Guidelines on Cyber Security in Banks – June 2016, Master Directions of RBI on Digital Payment Security Controls (Effective from August 2021)

## **RISK MANAGEMENT**

## **MODULE A: RISK AND RISK MANAGEMENT FRAMEWORK**

### **Why Banks are Special**

Functions Banks Perform, Bank's Role in the Economy, Other Uniqueness of Banks

### **Risks and Risk Management in Banks**

What is Risk?, Definition of Risk, Risk in Banks, Business Risk vs Control Risk, Financial Risk vs Non-Financial Risk, Interconnectedness Among Banking Risks, Recent Developments Connected with Risk Management, Banking Reforms in India, New Trends in Indian Banking System, Risk Management Going Ahead, Various Types of Risks Faced by a Bank, Non-Financial Risks

### **Risk Management Framework**

Lessons from Crisis, Benefits of Risk Management, Risk Management Concept, Risk Management Approach, Risk Culture, Risk Management Architecture, Elements of Risk Management Framework, Organisational Structure, Risk Management Policy, Risk Appetite, Risk Limits, Risk Identification Process, Risk Measurement, Risk Mitigation, Risk Monitoring and Risk Control, Management Information System, Enterprise Risk Management, Events-Risk and Opportunity, Enterprise Risk Management Defined, Achievement of Objectives, Components of Enterprise Risk Management, Relationship of Objectives and Components, Effectiveness, Encompasses Internal Control

### **Asset Liability Management and Interest Rate Risk in Banking Book**

What is ALM?, Objectives of ALM, ALM Process, Interest Rate Risk, Duration GAP Analysis, Measurement System Reports, Stress Testing, Back Testing, Interest Rate Risk Mitigation

### **Liquidity Risk Management**

What is liquidity?, Liquidity and solvency, Forms of liquidity risk, Liquidity Management, Factors contributing to liquidity risk, Liquidity risk and Balance Sheet, Risk Management framework for Liquidity Risk, Identification and measurement of liquidity risk

## **MODULE B: CREDIT RISK**

### **Credit Risk Management Framework**

What is Credit Risk?, Obligor (or) Borrower Level Risk vs Portfolio Risk, Systematic vs Unsystematic Risk, Need for Credit Risk Management Framework, Credit Risk Culture, Building Blocks of Credit Risk Management, Strategy, Financial Goals, Risk Appetite, Portfolio Risk and Reward, Loan Policy, Due Diligence Process, Loan Approval Process, Limits on Aggregate Loans and Commitments., Underwriting Criteria, Exceptions to Credit Policy, Organization Structure

### **Obligor/Borrower Risk**

Business Risk (or) Operating Risk, Financial Risk, Interaction between Business Risk and Financial Risk, Different Risk Levels, Sources of External Risk, Industry Risk Analysis, Entity Level Risk, Financial Risk

### **Credit Rating System**

What is Credit Rating?, Usefulness of Rating System for Banks, Features of Internal Credit Rating System, Rating Exercise and Rating Assignment, Rating by External Rating Agencies

### **Portfolio Credit Risk**

Systematic Risk, Unsystematic/Ideosyncratic/Diversifiable Risk, Concentration Risk, Correlation Risks

## **Credit Risk Models**

Uses of Credit Models, Types of Models

## **Measurement of Credit Risk**

Probability of Default (PD), Methods for Estimating PD, Exposure at Default, Loss Given Default (LGD), Portfolio Assessment of Credit Risk, Risk Adjusted Return on Capital (RAROC), Application of the Concept of Economic Capital in RAROC Model, Uses of RAROC, Risk Based Pricing, Methods of Risk-Based Pricing

## **Credit Derivatives**

What is a Credit Derivative?, Protection Buyer, Protection Seller, Advantages to the Protection Buyer, Advantages to the Protection Seller, Credit Events, Payout, Credit Default Swap, Total Return Swap (TRS), Credit Options, Credit-Linked Notes

## **MODULE C: MARKET RISK**

### **Market Risk**

What is Market Risk?, Trading Portfolio in a Bank, Interest Rate Risk, Equity Price Risk, Foreign Exchange Risk, Commodity Price Risk, Liquidity Risk, Credit and Counterparty Risks, Model Risk, Market Risk Management Framework, Organizational Structure to Manage Market Risk, Organizational Structure for Trading Activity, Risk Management Strategy, Policies and Procedures

### **Fixed Income Securities**

What is a Bond?, Government of India in the Bond Market, Bond Market in India, Bond Valuation

### **Measurement of Interest Rate Risk**

Measurement of Interest Rate risk, Sensitivity approach, Price value of a Basis point method, Computation of portfolio PVBP, Hedging using basis point value, Other uses of PVBP, Duration, Definition of duration, Properties of duration, Portfolio duration, Modified Duration and Price elasticity of interest rate, Price volatility characteristics of Bonds, Convexity, Bond portfolio management

### **Value at Risk**

Historical background, Definitions of VaR, Assumptions for calculation of VaR, Building blocks of VaR, VaR methodology, Comparison of different methodologies to compute VaR, Comparative advantages and disadvantages of various methods to compute VaR, Limitations of VaR, Extreme Value Theory, Stress Test, Back testing of VaR models

## **MODULE D: OPERATIONAL RISK**

### **Operational Risk and Operational Risk Management Framework**

Developments Giving Rise to Increasing Operational Risk, Peculiarity of Operational Risk, Definition of Operational Risk, Operational Risk Culture, Operational Risk Organizational Framework, Policy Guidelines and Strategic Approach, Operational Risk Identification Process, Assessment of Operational Risk

### **Collection of Internal Loss Data and External Loss Data**

Collection of Loss Data, Minimum Loss Data Standard, Specific Criteria on Loss Data Identification, Collection and Treatment, Near-Misses and Opportunity Costs, External Loss Data, Root-Cause Analysis

### **Risk and Control Self-Assessment (RCSA) & Key Risk Indicator (KRI)**

RCSA Process, Defining Inherent Risk, Study of Effectiveness of Control, Computation of Risk Zone, Colored Risk Levels, Key Risk Indicators, Various Forms of KRI, Selecting KRIs, Risk Appetite, Scenario Analysis, Uses of KRIs

### **Technology Risk**

Basic Principles of Information Security, Information Security Governance, Organizational Structure, Roles and Responsibilities, Critical Components of Information Security, Security Measures Against Malware, Patch Management, Change Management, Audit Trails, Information Security Reporting and Metrics, Information Security and Critical Service Providers/Vendors, Network Security, Remote Access, Distributed Denial of Service Attacks (DDoS/DoS), Implementation of ISO 27001 Information Security Management System, Wireless Security, Business Continuity Considerations, Information Security Assurance, General Information Regarding Delivery Channels, Emerging Technologies and Information Security, Implementation of Recommendations of the Working Group on Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds

## **Corporate Governance**

Corporate Governance Definition, Corporate Governance – Banking Industry Perspective, Basel Committee and Corporate Governance, Importance of Risk Management in Corporate Governance, Benchmarking Risk Governance

## **Climate Risk and Sustainable Finance**

Climate Situation in India, Basel Committee and Climate Risk, Climate Risk, Unique Characteristics of Climate Change and Implication, Financial Risks Emerging from Climate Related Risk, Climate Risk Management Framework, Green Finance for Sustainable Development

## MODULE E: BASEL AND RBI GUIDELINES ON RISK MANAGEMENT

### Why Do Banks Need Regulation?

Need for Regulation of Banks, Banking Regulation and Supervision, Banking Regulation and Supervision in India, Global Banking Regulation, Basel Committee on Banking Supervision, The Concordat, Basel-I Accord, Basel Committee Amendment 1996, Basel II Accord

### Global Financial Crisis and Basel III

Regulatory Shortcomings and Regulatory Reform, Response of Basel Committee to Global Financial Crisis

### Regulatory Capital and Capital Adequacy

Bank Capital: An Accounting Residual, Why Bank Needs Capital, Should Regulator Prescribe Minimum

Capital for Banks?, Basel III Capital Regulation, Standardized Approach - Capital Charge for Credit Risk, Off-Balance Sheet Items, Total Counterparty Risk, External Credit Assessments, Applicability of 'Issue Rating' to Issuer/Other Claims, Credit Risk Mitigation, Internal Rating Based Approach

### Capital Allocation Against Market Risk

Scope and Coverage of Capital Charge for Market Risks, Measurement of Capital Charge for Interest Rate Risk

### Capital Charge for Operational Risk

Definition of Operational Risk, The Measurement Methodologies, The Basic Indicator Approach, The Standardized Approach, Advanced Measurement Approach, Shortcomings of Present Approaches for Calculating Capital Requirement for Operational Risk, New Standardized Approach, Business Indicators, Risk Weighted Assets, Technical Guidance Note on Minimum Capital Requirements for Operational Risk

### Supervisory Review Process and Internal Capital Adequacy Assessment Process (ICAAP)

Objective of Pillar 2 Supervisory Process, ICAAP Principles, Definitions, Coverage by ICAAP, The Structural Aspects of the ICAAP, Risk Appetite, Actual and Target Risk Structure, Identifying, Measuring, Monitoring and Reporting of Risk, Internal Control, Submission of the Outcome of the ICAAP to the Board and the RBI, ICAAP to be an Integral part of the Management and Decision-Making Culture, The Principle of Proportionality, Regular Independent Review and Validation, ICAAP to be a Forward-Looking Process, ICAAP to Include Stress Tests and Scenario Analyses, Identifying and Measuring Material Risks in ICAAP, Capital Planning, Capital Allocation

### Stress Testing

Stress Testing Part of ICAAP, Objective, Stress Testing Process, Sensitivity Analyses, Scenario Analyses, Reverse Stress Testing, Stress Testing Framework, Single Factor Stress Tests, Classification of Banks for the Purpose of Stress Testing, Prompt Corrective Action (PCA) Framework for Scheduled Commercial Banks, Criteria for PCA

### Market Discipline

General, Definition, Achieving Appropriate Disclosure, Interaction with Accounting Disclosures, Validation, Materiality, Proprietary and Confidential Information, General Disclosure Principle, Regulatory Disclosure Section

### Basel III Buffers, Liquidity Ratios, Leverage Ratio

Objectives of Capital Buffers, Capital Conservation Buffer Framework, Counter - Cyclical Capital Buffer, Domestic Systemically Important Banks, Leverage Ratio, Liquidity Standards, Net Stable Funding Ratio

### Risk Based Supervision

Background, Reserve Bank of India Initiatives, Bank Supervision Process in India, Supervisory Approach, Features of an Effective bank Supervisory Framework, Benefits of Risk Based Supervision, Supervisory Methods/Tools

### Risk Based Internal Audit

What is Risk Based Auditing, Objective of Risk Based Internal Audit, Board and Management Oversight, Audit Policy, Functional Independence, Identification of Auditable Units, Conduct Risk Assessment, Risk Profile, Communication

## MODULE F: DERIVATIVES AND RISK MANAGEMENT

### Derivatives and Risk Management

What is Derivative?, Features of Derivatives, Over the Counter vs Exchange Traded Derivative, Uses of Derivatives, Misuse of Derivative, Major Types of Derivatives, Long and Short Position, Derivative Markets in India

### Forward Contract

Definition and Characteristics, Advantage of Entering Forward Contract, Problems Associated with Forward Contract, Pay-off on a Forward Contract, Pricing the Underlying, Benefits and Costs of Holding Assets, The Concept of Price and Value of a Forward Contract, Forward Rate Agreement

## **Futures**

What is a Futures Contract?, Futures Contract vs Forward Contract, Performance of contract, The Clearing House, Margin A/c, Relationship between Spot Price and Future Price, Delivery, Cash Settlement, Pricing of Future Contracts, Contango vs Normal Backwardation, Interest Rate Future

## **Options**

Definition, Option Terminology, Call Option, Put Option, Pricing of Option, Interest Rate Options

## **SWAP**

Definition, Characteristics of SWAP, SWAP Terminology, Types of SWAP, Interest Rate Swap, Calculating Interest Rate Swap Cash Flows, Uses of Interest Rate Swap, Swaptions

## **APPENDIX: STATISTICAL CONCEPTS**

### **Statistical Measures**

Frequency Distribution, Measures of Central Tendency, Measures of Dispersion, Measures of Skewness, Measures of Kurtosis, Measures of Correlation, Measures of Regression, Expected Return, Average of Ratios, Risk, Average Growth Rate, Portfolio Diversification, Beta, Performance Evaluation

### **Probability Theory**

Probability, Conditional Probability, Random Variable, Distribution Function, Expectation and Standard Deviation, Binomial Distribution, Poisson Distribution, Normal Distribution, Credit Risk, Value at Risk (VaR), Option Valuation

## **CENTRAL BANKING**

### **MODULE A: RATIONALE AND FUNCTIONS OF CENTRAL BANK**

#### **Theory and Practice of Central Banking: Evolution**

Global Evolution of Central Banks; Reasons for Proliferation of Central Banks; Conflicting Role and Responsibilities of Central Banks; Development of Central Banks in Developed and Developing Countries

#### **Functions of Central Banks**

Banker to Government; Banker to Banks; Lender-of-Last-Resort; Monetary Policy Functions; Currency Issue and Management; Payment and Settlement Systems; Maintaining Internal Value of Money; Maintenance of the External Value of Currency; Regulation, Facilitation and Supervision of Financial System; Financial Stability; Promotional Functions to Support Growth and Other National Objectives; Development of Financial Markets and Institutions; Central Bank Communication Policies

#### **Contemporary Issues in Central Banking**

Autonomy and Independence of a Central Bank; Credibility of a Central Bank; Accountability of a Central Bank; Transparency in Central Bank Operations; Conflict with Fiscal Policies

### **MODULE B: CENTRAL BANKING IN INDIA**

#### **Reserve Bank of India**

Reserve Bank of India: Organizational Evolution; Reserve Bank of India: Structure and Governance; Reserve Bank of India: Major Organizational and Functional Developments Over Time; RBI Act 1934: Salient Features and Some Comments

Central Banking: Indian Specific Issues

Banking Regulation Act; Foreign Exchange Management Act (FEMA); The Banking Ombudsman Scheme, 2006; Financial Sector Reforms; Other Financial Regulators and Division of Functions; Institutions Set up by RBI

#### **Financial Inclusion and Development**

Impediments in the process of achieving financial inclusion; Role of policy interventions: Mandates and Subventions; On building an appropriate institutional and financial structure based on digital technology; Focus on payment and settlement systems vs Focus on extension of credit; Some Issues and their possible resolution; Financial Inclusion; Financial Inclusion Plans

### **MODULE C: MONETARY AND CREDIT POLICIES**

#### **Monetary Policy**

Monetary Policy: Theoretical Underpinnings; Objectives of Monetary Policy; Reconciling Dual Objectives; Monetary Policy Rules; The Vexed Issue: Rules vs Discretion; Indicators of Policy; Instruments of Policy; Statutory Liquidity Ratio (SLR); Selective Credit Controls; Policy Transmissions Mechanisms and Channels; Transmission Channels; An Evaluation of the Transmission Channels; Transparency of Policies; Lags in Policy; Process of Monetary Policy Formulation in India; Conduct of Monetary Policy in the Wake of Net Large Capital Inflows during the 2000s; Recent Initiatives for Further Strengthening Monetary Policy Formulation

## **Credit Policy**

Theoretical Underpinnings; Credit Policy in Practice; Nominal versus Real Credit; Credit Allocation Mechanisms; Instruments of Credit Control; Margin Requirements; Rationing of Credit (Credit Ceiling); Credit Pricing (Setting Bank's Lending Rates)

## **Fiscal-Monetary Relations**

Monetary-Fiscal Relations: India; Striking Balance between Inflation and Growth: Recent Initiatives; Finances of Central and State Governments: Recent Trends; Central Government Finances in 2020-21; Central Government Finances in 2021-22; State Finances in 2021-22; Constitution of Finance Commission; Recommendations of the Fifteenth Finance Commission; Grants-In-Aid; Fiscal Roadmap/Rules; Fiscal Road Map Recommended by the 15th Finance Commission

## **Liquidity Management in the System**

Theoretical Framework underlying LAF; Genesis and Evolution of Liquidity Adjustment Facility; Review of LAF based on the Report of the Expert Committee to Revise and Strengthen Monetary Policy Framework ; Revised Framework of LAF based on the recommendations of IWG; Operational Strategies in Managing LAF; Underlying Instruments for the conduct of LAF; Guiding Principles for the conduct of LAF; Structuring of Open Market Operations ; Other salient features of the Revised LAF; Liquidity Management during Covid-19: Initiatives undertaken by Reserve Bank of India; Money Markets: Liquidity conditions; Government Securities Market and the Risk-Free Curve; Corporate Bond Market: Liquidity Conditions; Equity Markets: Liquidity Conditions; Severity of the Pandemic and the RBI initiatives; Recent measures announced by RBI on 08 April, 2022 as part of Monetary Policy

## **MODULE D: MANAGEMENT OF FOREIGN EXCHANGE RESERVES AND CONSTITUENTS OF INDIAN FINANCIAL MARKET**

### **Management of Foreign Exchange Reserves**

Legal Framework; Risk Management; Operational Risk and Control System; Transparency and Disclosures; Recent Developments in the Movement of Foreign Exchange Reserves; Sources of Accretion to Foreign Exchange Reserves; Adequacy of Reserves; Management of Gold Reserves; Investment Pattern of the Foreign Currency Assets (FCA); Other Related Aspects

### **Constituents of Indian Financial System Structure**

Genesis of Financial Market Development; Structure and Growth of Financial Markets in India; Money Market; Government Securities Market; Foreign Exchange Market; Reform/Post-Reform Period (1990s to 2010); Foreign Exchange Markets: Post Reform Period; Financial Benchmarks – Transparency & Governance Framework; Roadmap for LIBOR Transition

## **MODULE E: REGULATION, SUPERVISION AND FINANCIAL STABILITY**

### **Evolution of Regulation and Supervision**

Genesis and Evolution of Regulation and Supervision: Some Theoretical Underpinnings; Global Backdrop; Interactions of Monetary Policy and Regulatory and Supervisory Policies; Integration Vs Separation of Monetary, Regulatory and Supervisory Functions - Recent Perspectives; Genesis of Bank Regulation and Supervision in India; Conduct of Monetary Policy and Compatibility with Regulatory and Supervisory Role: The Indian Perspective

### **Development, Regulation and Supervision and Recent Performance of Scheduled Commercial Banks**

Evolution and Development of Commercial Banks Initial Years (1950 to 1969); Strengthening and Consolidation of Commercial Banks (1969-1991); Rapid Strides in the Development the Banking Sector following the Financial Reforms Process Ushered in the 1990's; Prudential Requirements for bank supervision; Submission of Returns on Liquidity Risk, Interest Rate Risk, and Currency Risk; Risk Management in Banks; Regulatory Policies for Scheduled Commercial Banks; Supervision of Scheduled Commercial Banks; Recent Operations and Performance of Scheduled Commercial Banks; Developments in the Banking Sector 2021 in Brief

### **Development, Regulation and Supervision of Co-Operative Banks;**

Growth of Cooperative Banking System; Regulatory Framework for Co-operatives: Duality of Control; Strengthening of the Financial Position of the UCBs; Strengthening of the Supervisory System Related to UCBs; Cooperative Banks: Recent Developments; Implementation Status of Goals; Strengthening Regulatory Framework; Major Developments;

### **Financial Stability**

Global Economic Crisis and its implications for Central Banks, Financial Stability: An Overview, Risks to Financial Stability, Early Warning Signals and Remedial action, Liquidity Management in Banks, The Basel Norms for Bank supervision, Progress in the implementation of Basel II Norms, Progress in the implementation of Basel III Norms, RBI Perspective on moving towards Basel III Implementation, Effect of Liberalization and Globalization on Financial Stability, Conduct of monetary policy in the context of Liberalisation and Globalization, Growing trend towards transparency, co-operation and best practices in

a globalized environment, Role of consultative approach, Linkage to International Financial Stability, International Standards and Codes, Role of Supervisor under Basel II and Basel III

## MODULE F: NON-BANKING FINANCIAL COMPANIES AND PRIMARY DEALERS

### Non-Banking Financial Institutions: Development, Regulation and Supervision

Conditions for Companies to Register as NBFCs with the Reserve Bank of India; NBFCs Registered with Other Regulatory Bodies; Classification of NBFCs under Broad Categories; Growth of NBFC Sector and the Need for Prudence; The Role of the Reserve Bank of India in the Development of NBFCs; Regulatory Policies for NBFCs: Scale-Based Regulatory Framework; Special Liquidity Scheme (SLS) for Non-Bank Financial Companies (NBFCs) / Housing Finance Companies (HFCs); Aligning Regulatory Framework for HFCs with NBFCs; Lowering of Secured Debt Limit for NBFCs under SARFAESI Act; Declaration of Dividend by NBFCs; Supervisory Policies for NBFCs; Appointment of Auditors in Regulated Entities; Prompt Corrective Action (PCA) Framework for NBFCs; Impact of Pandemic on NBFC Sector

### Role of Primary Dealers in the Government Securities Market:

#### Development, Regulation and Supervision

Evolution of PDs; Eligibility Conditions for PDs; Role and Responsibilities of PDs; Liquidity Support from RBI; Operations and Performance of PDs; Financial Performance of SPDs; Operational Guidelines, Regulatory and Supervisory Provisions Governing Primary Dealers; Investment Guidelines; Capital Adequacy and Risk Management

#### APPENDIX

Important Committees Set up by RBI, Major International Financial Institutions: Genesis, Objectives and Functions, A Note on Crypto Currencies & CBDC (Central Bank Digital Currency), RBI Discussion Paper / Report on Sustainable Finance, Glossary of Central Banking Terms

## IMPORTANT RULES/ INFORMATION FOR CANDIDATES

### 1. ADMIT LETTER OF EXAMINATIONS:

- While registering for the examination/ course candidates will only be allowed to select their exam centre. The venue and time slots will be allotted by the Institute.
- Candidates are required to take utmost care and precaution in selecting Centre, as there is no provision to change the Centre in the system after successful application. Hence no request for a change of centre, will be entertained for any reason.**
- No Admit letter will be issued at the time of registration. Admit Letters with details of Venue and time slots will be available for download 10-15 days prior to the date of examination.
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  - Edit profile password.**
  - If candidates do not remember their Edit profile password, they have to click on the 'Forgot password/ Get Password' button after entering the Membership or Registration number. On clicking fresh edit profile password will be sent to their registered email id.
- Candidates are required to **produce printed copy of admit letter** along with **Membership identity card or any other valid photo ID card in original** (Aadhaar card/ e-Aadhaar/ Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) at the examination venue.
- In the absence of printed copy of Admit Letter and Original Photo Identity Card, candidates will be denied permission to write Examination.
- Admit letter is valid only for the examination, date/s and centre/venue mentioned in the admit letter.

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Mobile phones and other electronic/ smart gadgets (except calculator as permissible) are

not allowed in the examination hall. It is clarified that mere possession of mobile phone and other electronic/ smart gadgets in the examination hall whether in switch off mode or silent mode shall also be deemed to be resorting to adoption of unfair means in the examination.

### 3. USE OF CALCULATOR

- a. Candidates will be allowed to use battery operated portable calculator in 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 -), 12 digits.
- b. 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 calculator is not allowed.

### 4. OTHER RULES/ INFORMATION

- a. Candidates should ensure that they sign the Attendance Sheet.
- b. Candidates are advised to reach the Examination Venue before the reporting time mentioned in the admit letter. **No candidate/s will be permitted to enter the Examination Venue after the gate closing time mentioned in the admit letter.**
- c. **No candidate will be permitted to leave the examination venue in the first 60 minutes from the scheduled start time of the examination.**
- d. **Candidates should occupy the seat allotted to them at the examination hall on the exam day.**
- e. Candidates would be able to login to the system only with the password mentioned in their Admit Letter. This password should not be disclosed to others. Keep it safe to avoid the possible misuse.
- f. If the examination could not commence on scheduled time or there is delay due to Failure of power, Technical snag of whatsoever nature or for any such reason having bearing upon the conduct of examination; candidates have to:
  - i. Wait till resumption of power supply/ solving of technical snag.
  - ii. Take-up the examination at other venue arranged by the examination conducting authority.
  - iii. Follow instructions given by the examination conducting authority.
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