



Course for Specialists Officers of Banks

Rules & Syllabus 2020

OBJECTIVE:

To provide required level of basic knowledge in banking and financial services, banking technology, customer relations and legal aspects to the officers of Banks and Financial Institutions who are placed in Specialised cadre/s.

ELIGIBILITY:

- (i) The examination is open to the Members and Non-Members (for details visit IIBF website).
- (ii) Candidates must have passed the 12th standard examination in any discipline or its equivalent.
- (iii) The officer should be in the Specialised cadre in a Bank/Financial Institute.

SUBJECTS OF EXAMINATION:

1. Paper 1 : Subject : Banking I (Principles & Practices of Banking)
2. Paper II : Subject : Banking II (Legal & Regulatory Aspects of Banking)

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

PASSING CRITERIA:

1. Minimum marks for pass in the subject is 50 out of 100.
2. Candidates securing at least 45 marks in each subject with an aggregate of 50% marks in all subjects of examination in a single attempt will also be declared as having completed the Examination.
3. Candidates will be allowed to retain credits for the subject they have passed in an attempt.

EXAMINATION FEES:

For the examination centres in India

Description	Fee *
Each attempt fee for member and non-members	Rs.2,200/-
<i>* Plus convenience charges and Taxes as applicable</i>	

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 approximately 120 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) 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 per subject.

PERIODICITY AND EXAMINATION CENTRES:

- 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.
- List of Examination centres will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates.)

“CLASS OF PASS” CRITERIA:

- The Institute will consider the FIRST PHYSICAL ATTEMPT of the candidate at the examination as first attempt for awarding class. In other words, the candidate should not have attempted any of the subject/s pertaining to the concerned examination any time in the past and has to pass all the subject as per the passing criteria and secure prescribed marks for awarding class. Candidates re-enrolling for the examination after exhausting all permissible attempts as per the time limit rule will not be considered for awarding class.
- First Class: 60% or more marks in aggregate and pass in all the subjects in the FIRST PHYSICAL ATTEMPT
- First Class with Distinction: 70% or more marks in aggregate and 60% or more marks in each subject in the FIRST PHYSICAL ATTEMPT.

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.

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.

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 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.
- 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 February 2020 to July 2020	31st December 2019
For the examinations to be conducted by the Institute for the period August 2020 to January 2021	30th June 2020

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.

VIDEO LECTURES:

Institute facilitates video classes (pre-recorded video classes) for all the JAIIB, DB&F and CAIIB (compulsory subjects). These video lectures have been uploaded on the You Tube channel of the Institute.

DISCLAIMER:

The above said facilities of e-learning and video lectures 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 thereunder 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. 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.

SUBJECT: PRINCIPLES & PRACTICES OF BANKING

MODULE A – INDIAN FINANCIAL SYSTEM

Indian Financial System – An Overview

Role of RBI, Commercial Banks, NBFCs, PDs, FIs, Cooperative Banks, CRR, SLR; Equity & Debt Market; IRDA

Banking Regulation

Constitution, Objectives, Functions of RBI; Tools of Monetary Control; Regulatory Restrictions on Lending

Retail Banking, Wholesale and International Banking

Retail Banking – Products, Opportunities; Wholesale Banking, Products; International Banking, Requirements of Importers & Exporters, Remittance Services; Universal Banking; ADRs; GDRs; Participatory Notes

Role of Money Markets, Debt Markets & Forex Market

Types of Money & Debt Market Instruments Incl. G-Secs; ADs, FEMA, LIBOR, MIBOR, etc.

Role and Functions of Capital Markets, SEBI

Overview of Capital Market; Stock Exchange; Commonly used Terms; Types of Capital Issues; Financial Products/Instruments including ASBA, QIP; SEBI; Registration of Stock Brokers, Sub-brokers, Share Transfer Agents, etc. QIBs

Mutual Funds & Insurance Companies, Bancassurance & IRDA

Types of Mutual Funds, its Management & its Role; Role & Functions of Insurance Companies; Bancassurance; IRDA

Factoring, Forfeiting Services and Off-Balance Sheet items

Types & advantages of Factoring & forfeiting services; Types of off balance sheet items

Risk Management, Basel Accords

Introduction to Risk Management; Basel I, II & III Accords

CIBIL, Fair Practices Code for Debt Collection, BCSBI

Role and Functions of CIBIL; Fair Practices Code for Debt Collection; Codes of BCSBI

Recent Developments in the Financial System

Structure, Reforms in the Indian Financial System; recent developments in Money, Debt, Forex Markets; Regulatory Framework; Payments and Settlement System

MODULE B – FUNCTIONS OF BANKS

Banker Customer Relationship

Types; Different Deposit Products & Services; Services to Customers & Investors

KYC/AML/CFT norms PMLA Act; KYC Norms Bankers' Special Relationship

Mandate; POA; Garnishee Orders; Banker's Lien; Right of Set off

Consumer Protection – COPRA, Banking Ombudsman Scheme

Operational Aspects of COPRA Act & Banking Ombudsman Scheme

Payment and Collection of Cheques and Other Negotiable Instruments

NI Act; Role & Duties of Paying & Collecting Banks; Endorsements; Forged Instruments; Bouncing of Cheques; Its Implications; Return of Cheques; Cheque Truncation System

Opening accounts of various types of customers

Operational Aspects of opening and Maintaining Accounts of Different Types of Customers including Aadhaar, SB Rate Deregulation

Ancillary Services

Remittances; Safe Deposit Lockers; Govt. Business; EBT

Cash Operations

Cash Management Services and its Importance

Principles of lending, Working Capital Assessment and Credit Monitoring

Cardinal Principles; Non-fund Based Limits; WC; Term Loans; Credit Appraisal Techniques; Sources of WC Funds & its Estimation; Operating Cycle; Projected Net WC; Turnover Method; Cash Budget; Credit Monitoring & Its Management; Base Rate

Priority Sector Advances

Targets; Sub-Targets; Recent Developments

Agricultural Finance

Types of Agricultural Loans; Risk Mitigation in agriculture (NAIS, MSP etc.)

Micro, Small and Medium Enterprises

MSMED Act, 2006 Policy Package for MSMEs; Performance and Credit Rating Scheme; Latest Developments

Government Sponsored Schemes

SGSY; SJSRY; PMRY; SLRS

Self Help Groups

Need for & Functions of SHGs; Role of NGOs in Indirect Finance to SHGs; SHGs & SGSY Scheme; Capacity Building

Credit Cards, Home Loans, Personal Loans, Consumer Loans

Operational Aspects, Advantages, Disadvantages & Guidelines of Credit Cards; Procedure and Practices for Home Loans, Personal Loans and Consumer Loans

Documentation

Types of Documents; Procedure; Stamping; Securitisation

Different Modes of Charging Securities

Assignment; Lien; Set-off; Hypothecation; Pledge; Mortgage

Types of collaterals and their characteristics

Land & Buildings; Goods; Documents of Title to Goods; Advances against Insurance Policies, Shares, Book Debts, Term Deposits, Gold, etc.; Supply Bills

Non-Performing Assets

Definition; Income Recognition; Asset Classification; Provisioning Norms; CDR

Financial Inclusion

BC; BF; Role of ICT in Financial Inclusion, Mobile based transactions, R SETI

Financial Literacy

Importance of financial literacy, customer awareness

MODULE C – BANKING TECHNOLOGY

Essentials of Bank Computerization

Computer Systems; LANs; WANs; UPS; Core Banking

Payment Systems and Electronic Banking

ATMs; HWAK; PIN; Electromagnetic Cards; Electronic Banking; Signature Storage & Retrieval System; CTS; Note & Coin Counting Machines; Microfiche; NPC; RUPAY

Data Communication Network and EFT systems

Components & Modes of Transmission; Major Networks in India; Emerging Trends in Communication Networks for Banking; Evolution of EFT System; SWIFT; Automated Clearing Systems; Funds Transfer Systems; Recent Developments in India

Role of Technology Upgradation and its impact on Banks

Trends in Technology Developments; Role & Uses of Technology Upgradation; Global Trends; Impact of IT on Banks

Security Considerations

Risk Concern Areas; Types of Threats; Control Mechanism; Computer Audit; IS Security; IS Audit; Evaluation Requirements

Overview of IT Act

Gopalakrishna Committee Recommendations

Preventive Vigilance in Electronic Banking

Phishing; Customer Education; Safety Checks; Precautions.

MODULE D – SUPPORT SERVICES – MARKETING OF BANKING SERVICES/PRODUCTS

Marketing – An Introduction

Concept; Management; Products & Services; Marketing Mix; Brand Image

Social Marketing/Networking

Evolution, Importance & Relevance of Social Marketing/Networking

Consumer Behaviour and Product

Consumer Behaviour; Product Planning, Development, Strategies, etc.; CRM

Pricing

Importance, Objectives, Factors, Methods, Strategies of Pricing; Bank Pricing

Distribution

Distribution Channels; Channels for Banking Services; Net Banking; Mobile Banking

Channel Management

Meaning, Levels, Dynamics, Advantages

Promotion

Role of Promotion in Marketing; Promotion Mix

Role of Direct Selling Agent/Direct Marketing Agent in a bank

Definition; Relevance; Banker as DSA/DMA; Delivery Channels in Banks; Benefits

Marketing Information Systems – A longitudinal analysis

Functions & Components of MKIS; MKIS Model; Use of Computers & Decision Models; Performance of MKIS; Advantages

MODULE E – ETHICS IN BANKS AND FINANCIAL INSTITUTIONS

Ethics, Business Ethics & Banking: An Integrated Perspective

Business Ethics, Ethical Foundation and Banking Ethics in Global and Indian Contexts

Ethics at the Individual Level

Values, Norms, Beliefs, Morality, Conflict, Integrity, Golden rule, Dilemmas, Decision making

Ethical Dimensions: Employees

Obligation to Bank/Third Parties, Abuse of Official Position, Sexual Harassment, Conflict of Interest, Fair Accounting Practices, HRM Ethics, Employees as Ethics Ambassadors & Managers as Ethical Leaders

Work Ethic and the Workplace

Work Ethics, Benefits of Ethical Behaviour, Unethical Behaviours: Causes and Remedies, Code of Ethics Manual, Whistleblowing in Banks, Whistleblowing Laws in India

Banking Ethics: Changing Dynamics

Ethics & Technology, Data Security and Privacy, Intellectual Property Rights, Patents and Proprietary Rights, Ethics of Information Security, Cyber Threats, Digital Rights Management.

SUBJECT: LEGAL & REGULATORY ASPECTS OF BANKING

MODULE A – REGULATIONS AND COMPLIANCE

Legal Framework of Regulation of Banks

Business of Banking; Constitution of Banks; RBI Act, 1934; Banking Regulation Act, 1949; Role of RBI; Govt. as a Regulator of Banks; Control over Cooperative Banks; Regulation by other Authorities.

Control Over Organization of Banks

Licensing of Banking Companies; Branch Licensing; Paid up Capital and Reserves; Shareholding in Banking Companies; Subsidiaries of Banking Companies; Board of Directors; Chairman of Banking Company; Appointment of Additional Directors; Restrictions on Employment; Control over Management; Corporate Governance; Directors and Corporate Governance.

Regulation of Banking Business

Power of RBI to Issue Directions; Acceptance of Deposits; Nomination; Loans and Advances; Regulation of Interest Rate; Regulation of Payment Systems; Internet Banking Guidelines; Regulation of Money Market Instruments; Banking Ombudsman; Reserve Funds; Maintenance of CRR, SLR; Assets in India.

Returns Inspection, Winding up, Mergers & Acquisitions

Annual Accounts & Balance Sheet; Audit & Auditors; Submission of Returns; Preservation of Records and Return of Paid Instruments; Inspection and Scrutiny; Board for Financial Supervision; Acquisition of Undertakings; Amalgamation of Banks; Winding up of Banks; Penalties for offences.

Public Sector Banks and Cooperative Banks

SBI and its Subsidiaries; Regional Rural Banks; Nationalized Banks; Application of BR Act to Public Sector Banks; Disinvestment of Shares by Govt.; Cooperative Banks

Financial Sector Legislative Reforms

Need, Approach for Financial Sector Legislative Reforms; Important Reforms

Recent Legislative Changes in RBI Act

Recent Legislative Changes in RBI Act, Need thereof

Financial Sector Development Council

Role and Functions of Financial Sector Development Council

MODULE B – LEGAL ASPECTS OF BANKING OPERATIONS

Different Types of Borrowers

Types of Borrowers; Limited Liability Partnership

Types of Credit Facilities

Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance

Secured and Unsecured Loans, Registration of Firms and Incorporation of Companies

Definition of Secured and Unsecured loans; Need for Secured Loans; Registration of Firms; Consequences of Non-registration of Firms; Incorporation of a Company

Indemnities

Definition of Contract of Indemnity; Features of Indemnity Contract & Guarantee; Scope and Application of Indemnity Contracts to Banks; Obligations of a Banker; Precaution & Rights of an Indemnity Holder

Bank Guarantees

Definition and Types of Bank Guarantees; Banker's Duty to Honour Guarantee; Precautions to be taken for Issuance of Bank Guarantee; Precautions to be taken for Payment under Bank Guarantee;

Invocation & Enforcement

Letters of Credit

General Considerations of Letters of credit; Parties to a Letter of credit; Types of Letters of credit; Documents under a Letter of credit; UCPDC 600; Banks obligation for payment of Letter of credit

Deferred Payment Guarantees Purpose of DPGs; Methods of Payment

Laws Relating to Bill Finance

Class of Bills and Laws Governing Bills; Classification of Bills; Categories of Bill Finance; Bill Finance and Legal Position of Banker

Various Types of Securities

Types of Securities; Escrow Arrangements; Trust and Retention Arrangements.

Laws Relating to Securities and Modes of Charging – I Mortgage; Types of Mortgage; Enforcement of Mortgages **Laws Relating to Securities and Modes of Charging – II** Lien; Pledge; Hypothecation; etc.

Registration and Satisfaction of Charges

Definition of Charge; Procedure for Registration of Charge; Effect of Non-registration of Charges; Provisions of Law relating to Registration of Charges

Case Laws on Responsibility of Paying Bank

Negotiable Instruments Act and Paying Banks; Liability of Paying Banker; Payment in due course; Payment in Good Faith; Whether Payment under Mistake Recoverable

Case Laws on Responsibility of Collecting Bank

Statutory protection to Collecting Bank; Duties of Collecting Bank.

MODULE C – BANKING RELATED LAWS

Recovery of Debts due to Banks and Financial Institutions Act, 1993 (DRT Act)

Objective of the Act, Constitution of Tribunal, Procedure to be followed, Enforcement process

Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI)

Constitutional Validity; Definitions; Regulation & Reconstruction; Enforcement of Security Interest; Central Registry; Offences & Penalties; Miscellaneous Provisions

Banking Ombudsmen Scheme

Purpose; Extent; Definitions; Establishment; Powers; Procedure for Redressal Grievance

Bankers Books Evidence Act, 1891 Applicability; Definition; Important Provisions

The Legal Services Authorities Act, 1987

Lok Adalats- Organisation; Jurisdiction; Disposal of Cases; Awards

The Consumer Protection Act, 1986 and CERSAI

Preamble, Extent & Definitions; Consumer Protection Councils; Consumer Disputes Redressal Agencies; Objectives and important provisions of Central Registry of Securitisation Asset Reconstruction and Security Interest of India

The Law of Limitation

Definition; Computation of Limitation; Important Provisions in schedule to the Limitation Act

Tax Laws Income Tax; Commodity Transaction Tax; Service Tax

Negotiable Instruments Act, 1881

Applicability; Definition; Important Provisions

Payment & Settlements Systems Act, 2007 Applicability; Definition; Important Provisions

MODULE D – COMMERCIAL LAWS WITH REFERENCE TO BANKING OPERATIONS

Indian Contract Act, 1872

Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency

The Sale of Goods Act, 1930

Features; Sale & Agreement to Sell; Conditions and Warranties; Express & Implied; Rights of Unpaid Seller

Indian Partnership Act, 1932

Definition & Types of Partnerships; Relation of partners to one another & to third Parties; Minor admitted to benefits of partnership; Dissolution of a firm; Effect of non-registration; Limited liability partnerships- formation, registration, rights and liabilities of partners.

Definition and Features of a Company

Definition & Features of a Company; Distinction between Company and Partnership

The Companies Act, 1956 (now Companies Act, 2013)

Definition, Features & Types of companies; Memorandum and Articles of Association; Doctrine of Ultra Vires, Constructive Notice, Indoor Management; Membership of Company–Acquisition, Cessation, Register, Rights & Duties of Members, Prospectus; Directors; Winding up of Companies

Foreign Exchange Management Act, 1999

Important Terms; Powers of RBI, Regulation and Management; Directorate of Enforcement

Transfer of Property Act, 1882

Sale, Mortgage of Immovable Property; Types of Mortgages; Sale with and without court intervention; Lease of Immovable Property

The Right to Information Act, 2005

Applicability; Definition; Important Provisions

Right To Information and Obligation of Public Authorities

Obligations; Procedure; Disposal; Appeal; Orders; Penalties

The Prevention of Money Laundering Act, 2002

Obligations; Records to be Maintained; Procedure for Maintaining & Furnishing Information; Maintenance & Verifications of Records of Identity of Clients

Information Technology Act, 2000

Definitions; Electronic Governance; Certifying Authorities; Digital Signature Certificates; Penalties; Appeal.

IMPORTANT RULES/ INFORMATION FOR CANDIDATES

1. ADMIT LETTER OF EXAMINATIONS:

- While registering for the examination/ course candidates will have provision to choose venue and examination time slot of his/her choice for each subject as per their preference on first-cum-first-serve basis.
- Candidates are required to take utmost care and precaution in selecting Centre, Venue and Time slot, as there is no provision to change the Centre, Venue and Time slot in the system. Hence no request for change of centre, venue and time slot will be entertained for any reason.**

- c. After successful registration of examination, real time admit letter will be generated for the candidate/s. **Candidate/s will be able to save, download and print admit letter.** Admit letters will also be emailed to the candidates in their email id registered with the Institute.
- d. Admit letter will be hosted on Institute's website www.iibf.org.in under the menu 'Examination/Courses>Admit Letter'
- e. For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following:
 - i. Membership or registration number as **login id**
 - ii. **Edit profile password.**
 - iii. 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.
- f. 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.
- g. In the absence of printed copy of Admit Letter and Original Photo Identity Card, candidates will be denied permission to write Examination.
- h. Admit letter is valid only for the examination, date/s and centre/venue mentioned in the admit letter.

2. MOBILE PHONES

- a. 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 mentioned against each subject in the Admit letter.**
- e. Candidates would be able to login to the system only with the password mentioned in this 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.
- g. Candidates are required to strictly follow all the instructions given by the examination conducting authority during the examination and adhere to Rules of the examination.
- h. Violation of any of the Rules/ Instructions, misuse of the Admit Letter will be considered to be an act of serious misconduct and the Institute will take action as per the Rules of the examination, which will also be reported to the employer of the candidate.

5. RULES, PENALTIES FOR MISCONDUCT/ UNFAIR PRACTICES:

- a. Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
- b. Copying answers from other candidates/ other printed/ Electronic material or permitting others to copy or consultation of any kind will attract the rules relating to unfair practices in the examination.
- c. No candidate shall impersonate others or allow others to impersonate himself/ herself at the examination.
- d. No candidate shall misbehave/ argue with the Examination Conducting Authorities at the centre.
- e. Candidates have to compulsorily return any papers given including that given for rough work to invigilator.
- f. Candidates should not possess and/ or use books, notes, periodicals, etc. in the examination hall at the time of examination/ or use mathematical tables, slide rules, stencils etc. during the examination.

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.

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.

6. 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. **Final certificate:** Digitally Signed Certificate will be issued to the candidates who have enrolled and passed the examination. The Certificate will be emailed to the email-id of the candidate registered with the Institute, within 3 weeks from the date of declaration of result.

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
191-F, Maker Towers, 19th Floor,
Cuffe Parade, Mumbai - 400 005
Tel.: 022-2218 3302/ 2218 5134

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 6850 7000

E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES

South Zone	North Zone	East Zone
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 8587 E-mail : iibfsz@iibf.org.in	Indian Institute of Banking & Finance 102-113, Vikrant Towers, 1st Floor, 4 Rajendra Place, New Delhi – 110 008. Tel. : 011-2575 2191/ 92 E-mail : iibfnz@iibf.org.in	Indian Institute of Banking & Finance Avani Heights, 2nd Floor 59A, Jawaharlal Nehru Road Kolkata – 700020 Tel.: 033-4603 2850 E-mail : iibfez@iibf.org.in

CORPORATE OFFICE: Indian Institute of Banking & Finance, Kohinoor City,

Commercial-II, Tower-1, 2nd Floor, Kirol Road, Kurla (West), Mumbai - 400 070

Tel.: 022 68507000