



CERTIFICATE EXAMINATION IN CREDIT CARDS FOR BANKERS

Rules & Syllabus 2012

Banks have set up specialized departments to attend to functions relating to credit cards. Though banks offer some training to their staff to impart essential knowledge to handle these functions as per their requirements, there is a need for an educational programme considering the area of knowledge essential for such activities.

The course aims to provide a comprehensive coverage of the various guidelines / standards / guidance notes issued by RBI / IBA / International bodies etc.

OBJECTIVE

To provide in depth knowledge and understanding of all related areas in credit card business and to develop the professional competence of employees of banks.

ELIGIBILITY

- (i) Employee of any Bank / Financial Institutions
- (ii) Graduate of a recognized university or its equivalent

EXAMINATION FEES / REGISTRATION FEES

MEDIUM OF EXAMINATION

	For Members	For Non-Members
First attempt	₹1,000/-	@₹2,000/-
Subsequent each attempt	₹500/-	₹1,000/-

@Includes registration fee of ₹500/-

Examination will be conducted in English only.

PATTERN OF EXAMINATION

Question Paper will contain approximately 120 objective type multiple choice questions, carrying 100 marks including questions based on case study / case lets.

DURATION OF EXAMINATION

Examination will be of two hours duration.

PERIODICITY AND EXAMINATION CENTRES

- (i) The examination will be conducted normally twice a year in June and December on a Sunday.
- (ii) Information about mode of examination (online / offline) and a list of examination centre will be provided along with examination application form.

PASSING CRITERIA

The candidate has to secure 50% or more marks in the examination to pass, i.e. 50 marks out of 100.

PROCEDURE FOR APPLYING FOR EXAMINATION

Examination Application Forms will be available at the Institute's website www.iibf.org.in which could be downloaded and filled in. The application forms will be also available at the Institute's zonal offices, Corporate Office and also at such other centres / offices as may be notified from time to time. Examination Application Forms duly filled in (for the detailed instructions refer the Examination Application Form) along with requisite examination fee should be submitted to the respective zonal office at Mumbai, Chennai, New Delhi, Kolkata. The Institute accepts no responsibility for delay or inconvenience arising from the candidate's failure to reach the Examination Application Form in time or if the form is incomplete or failure to furnish all the essential information about himself / herself and the details of his / her examination.

PROOF OF IDENTITY

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

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

STUDY MATERIAL

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

The Institute has published study books to facilitate study and will be available at outlets / showrooms / distributors of M/s. Taxmann Publication Pvt. Ltd. The price of each book and detail list of outlets is mentioned below.

Candidates may purchase directly from outlets / showrooms / distributors of the above.

Candidates who purchase book/s directly from outlets of publishers will be offered a discount of 20% on the cost price of the book. Candidates desirous of purchasing book/s by post will not be offered any discount. However the postage will be borne by publishers. Candidates would be required to send their indent to publishers' outlet along with a Demand Draft for the cost of book/s. The Demand Draft should be drawn in favor of M/s. Taxmann Publication Pvt. Ltd. **(No cheques will be accepted).** **Candidates are requested not to send any request for the purchase of book/s to the Institute's Zonal Offices / Corporate Office.**

Name of the Book	Price
Credit Card (Know your banking - II), 2005	₹95/-

**ADDRESSES OF TAXMANN PUBLICATION PVT. LTD.
BRANCHES & SHOWROOMS**

Jaina Book Agency

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

Asia Law House

Shop No. 10, Aiyangar Plaza,
Between UTI & Central Bank
Bank Street Kothi,
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Behind Everest Building,
156, Tardeo Road, Mumbai - 400 034
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37, Royapettah High Road,
Chennai-600 014
Tel. : 28111516, 28117069, 28113950

Law Point

6C, R. N. Mukherjee Road,
Opp. Birla Building, Stephen House,
Kolkata - 700 011
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35-36, Gokhale Market,
Opp. Tis Hazari Court, Delhi -110 054
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Ground Floor, Sujatha Complex,
1st Cross Gandhinagar,
Bangalore - 560 009
Tel. : 2265500, 2254052

Modern Law House

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

Arora Law Agency

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SYLLABUS

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

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

SYLLABUS

Introduction to bankcards - types of cards- charge cards, debit cards, credit cards, co branded cards, smart cards etc.

Credit card organisation - appraisal and sanction of limits - credit card billing cycle - profitability - marketing - credit process - administrative support functions

Credit process - general credit policies - credit application - credit decision process - determining credit worthiness - credit scoring method - automated processing of applications - credit review - monitoring warning signals- risk analysis

Production function - production characteristics - account set up - card production - card production scheduling - statement production - payment processing etc.

Customer Service - collections - merchant establishments - turnover commission - outsourcing, call centres / DSAs - care and cautions

Credit card frauds - preventive measures - recovery process - legal and regulatory issues

Cross selling - objectives and benefits to banks

Global framework for Smart card payments

COURSES OF IIBF

A. Flagship Courses

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

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

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

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

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

D. Management Courses

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

Educational support :

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

Other activities :

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

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

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

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

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

PRESIDENT

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

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

Representing Private Sector Banks

Shri Ananthakrishna, Chairman, Karnataka Bank Ltd.

Representing Co-operative Banks

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

Representing other Bodies / Experts

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

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

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

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

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

From IIBF

Dr. R. Bhaskaran, Chief Executive Officer

ADDRESSES FOR CONTACT

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