

# INDIAN INSTITUTE OF BANKING & FINANCE

## Notice

### **JAIIB/DB&F/SOB/CAIIB – Introduction of Revised Syllabi**

As you are aware, the Institute has revised the syllabi of JAIIB/DB&F/SOB/CAIIB courses to keep pace with the developments and to make them more contemporary and conceptual.

**The first examination under the revised syllabi** for JAIIB/DB&F/SOB/CAIIB shall be held **from May/June 2023 onwards**. Thus, the examination to be held in **November / December 2022** for JAIIB/DB&F/SOB/CAIIB shall be the **last examination under the present syllabi**.

Under the revised syllabi, there are 4 compulsory subjects in JAIIB/DB&F, 4 compulsory subjects in CAIIB along with 1 elective paper (to be chosen from five elective subjects) and 3 compulsory subjects in SOB.

In this notification, candidates are requested to take note of the following important points:

- A. Subjects under the revised syllabi.**
- B. Module-wise topics for each subject of the JAIIB/DB&F/SOB/CAIIB courses under the revised syllabi.**
- C. Examination pattern under the revised syllabi.**
- D. Credits for subjects passed under the present syllabi.**
- E. Time limit for passing under the revised syllabi.**
- F. Validity of credits for subjects passed under the present syllabi.**
- G. Passing criteria under the revised syllabi.**
- H. Exam Registration.**

#### **A. SUBJECTS UNDER REVISED SYLLABI**

<b>JAIIB/DB&amp;F – All Subjects Compulsory</b>
1. Indian Economy & Indian Financial System (IE&IFS).
2. Principles & Practices of Banking (PPB).
3. Accounting & Financial Management for Bankers (AFM).
4. Retail Banking & Wealth Management (RBWM).
<b>SOB – All Subjects Compulsory</b>
1. Indian Economy & Indian Financial System (IE&IFS).
2. Principles & Practices of Banking (PPB).
3. Banking Regulations and Business Laws (BRBL).
<b>CAIIB – Compulsory Subjects</b>
1. Advanced Bank Management (ABM).
2. Bank Financial Management (BFM).
3. Advanced Business & Financial Management (ABFM).
4. Banking Regulations and Business Laws (BRBL).

<b>CAIIB – Elective subjects (Candidates to choose any one of their choice)</b>
1. Rural Banking
2. Human Resources Management
3. Information Technology & Digital Banking
4. Risk Management
5. Central Banking

## **B. MODULE-WISE TOPICS FOR EACH SUBJECT UNDER THE REVISED SYLLABI**

To facilitate candidates to have an overview of the revised syllabi, the modules under each subject of the JAIB/DB&F/SOB/CAIB courses are listed below:

<b>JAIB / DB&amp;F Syllabus – All subjects compulsory</b>				
<b>Module</b>	<b>Paper I</b>	<b>Paper II</b>	<b>Paper III</b>	<b>Paper IV</b>
	<b>Indian Economy &amp; Indian Financial System</b>	<b>Principles &amp; Practices of Banking</b>	<b>Accounting &amp; Financial Management for Bankers</b>	<b>Retail Banking &amp; Wealth Management</b>
A	Indian Economic Architecture	General Banking Operations	Accounting Principles and Processes	Introduction to Retail Banking
B	Economic Concepts Related to Banking	Lending Operations of Banks	Financial Statements and Core Banking Systems	Retails Products and Recovery
C	Indian Financial Architecture	Banking Technology	Financial Management	Support Services – Marketing of Banking Services / Products
D	Financial Products and Services	Ethics in Banks and Financial Institutions	Taxation and Fundamentals of Costing	Wealth Management

<b>SOB Syllabus - All subjects Compulsory</b>			
<b>Module</b>	<b>Paper I (JAIB)</b>	<b>Paper II (JAIB)</b>	<b>Paper III (CAIB)</b>
	<b>Indian Economy &amp; Indian Financial System</b>	<b>Principles &amp; Practices of Banking</b>	<b>Banking Regulations &amp; Business Laws</b>
A	Indian Economic Architecture	General Banking Operations	Regulations and Compliance
B	Economic Concepts Related to Banking	Lending Operations of Banks	Important Acts/Laws & Legal Aspects of Banking Operations – Part A
C	Indian Financial Architecture	Banking Technology	Important Acts/Laws & Legal Aspects of

			Banking Operations – Part B
D	Financial Products and Services	Ethics in Banks and Financial Institutions	Commercial & other Laws with reference to Banking Operations

### CAIIB Syllabus – Compulsory Subjects

Module	Paper I	Paper II	Paper III	Paper IV
	Advanced Bank Management	Bank Financial Management	Advanced Business & Financial Management	Banking Regulations & Business Laws
A	Statistics	International Banking	The Management Process	Regulations and Compliance
B	Human Resource Management	Risk Management	Advanced Concepts of Financial Management	Important Acts/Laws & Legal Aspects of Banking Operations – Part A
C	Credit Management	Treasury Management	Valuation, Mergers & Acquisitions	Important Acts/Laws & Legal Aspects of Banking Operations – Part B
D	Compliance in Banks & Corporate Governance	Balance Sheet Management	Emerging Business Solutions	Commercial & other Laws with reference to Banking Operations

### CAIIB – Elective Subjects

Module	I	II	III	IV	V
	Risk Management	Information Technology & Digital Banking	Central Banking	Human Resource Management	Rural Banking
A	An Overview	Introduction to Information Technology	Rationale and Functions of Central Bank	Human Resource Management	Rural India
B	Credit Risk Management	Systems and Design	Central Banking in India	Building an HR Strategy	Financing Rural Development
C	Operational Risk Management	Applications in Banking	Monetary Policy and Credit Policy	Motivation, Training and Skill Development	Priority Sector Financing and Govt. Initiatives

D	Market Risk	Information System Security, Controls and Audit	Supervision and Financial Stability	Personnel Management and Industrial Relations	Problems and Prospects in Rural Banking
E	Appendix		Non-Banking Financial Companies and Primary Dealers	Emerging Scenario in HRM	

### C. EXAMINATION PATTERN UNDER REVISED SYLLABI

JAIB/DB&F/SOB	CAIB/CAIB ELECTIVES
➤ MCQ pattern with 100 questions in a duration of 120 minutes	➤ MCQ pattern with 100 questions in a duration of 120 minutes
➤ Negative marking @ 25% of the marks allotted to the question concerned.	➤ Negative marking @ 25% of the marks allotted to the question concerned.
	➤ There may be some numerical questions in some of the CAIB 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.

### D. CREDITS FOR SUBJECTS PASSED UNDER THE PRESENT SYLLABI

**Credits will be allowed** only for the following subjects under JAIB / DB&F / SOB and CAIB.

**(Please also refer Section F on Validity of Credits for subjects passed under the present syllabi)**

Sr.No.	Subjects under the Present Syllabi	Credits for Subjects under the Revised Syllabi
<b>JAIB / DB&amp;F</b>		
1.	Principles & Practices of Banking (PPB)	Principles & Practices of Banking (PPB)
2.	Accounting & Finance for Bankers (AFB)	Accounting & Financial Management for Bankers (AFM)
<b>CAIB - Compulsory Papers</b>		
1.	Advanced Bank Management (ABM)	Advanced Bank Management (ABM)
2.	Bank Financial Management (BFM)	Bank Financial Management (BFM)
<b>CAIB - Elective Papers</b>		
1.	Risk Management	Risk Management
2.	Information Technology	Information Technology & Digital Banking
3.	Central Banking	Central Banking

4.	Human Resources Management	Human Resources Management
5.	Rural Banking	Rural Banking
<b>SOB</b>		
1.	Principles & Practices of Banking (PPB)	Principles & Practices of Banking (PPB)

**No credits** will accrue to candidates for the following subjects, being new subjects under the revised JAIIB/DB&F / SOB and CAIIB Syllabi:

<b>JAIIB / DB&amp;F</b>	<b>CAIIB</b>	<b>SOB</b>
1. Indian Economy & Indian Financial System	1. Advanced Business & Financial Management	1. Indian Economy & Indian Financial System
2. Retail Banking & Wealth Management	2. Banking Regulations and Business Laws	2. Banking Regulations and Business Laws

Such candidates, who are **appearing under the revised syllabi** and have **taken credits** under the present syllabi, have to mandatorily pass the aforesaid new subjects in the respective courses **within the time limit** specified under the revised syllabus, for completing JAIIB/DB&F/SOB/CAIIB as the case may be.

#### **E. TIME LIMIT FOR PASSING UNDER THE REVISED SYLLABI**

The time-limit rule under revised syllabus will be as under:

1. A candidate will be given **5 attempts** for completion of each exam (JAIIB / DB&F / SOB / CAIIB) but, within a maximum period of **three years, whichever is earlier**, from the time he/she registers for the exam. These 5 attempts need not be consecutive.
2. Candidates unable to pass the examination within the maximum stipulated time period of 3 years or 5 attempts, whichever is earlier, will be required to re-enrol themselves afresh. **Such candidates will not be granted credit/s for subject/s passed, if any, earlier.**
3. Time limit of **3 years or 5 attempts, whichever is earlier**, will start from the date of registration for the first attempt. Attempts will be **counted when he/she applies for the exam**, irrespective of whether the candidate appears for any examination or not.
4. The rules mentioned above imply that, normally a candidate will be eligible to apply for **any five examinations out of the six examinations** being conducted within the stipulated period of three years. If a candidate avails all five attempts before completion of **three years**, he/she will be required to re-enrol themselves afresh. Similarly, if a candidate does not avail five attempts but the stipulated period of three years is over, he/she will be required to re-enrol themselves afresh.

#### **F. VALIDITY OF CREDITS FOR SUBJECTS PASSED UNDER THE PRESENT SYLLABI**

The validity of credits will be linked to the time-limit rule under the revised syllabus. To amplify, in case a candidate has availed / exhausted 3 attempts under the present

syllabus, he/she will now get 2 more attempts to pass the JAIIB/DB&F/ CAIIB under the revised syllabi. For such of the candidates who are under the present syllabi but will be availing credits under the revised syllabi for the subject(s) concerned, the time-limit period of 3 years, under the revised syllabi, will be counted from the date of registration for the 1<sup>st</sup> attempt under the present syllabi.

Some examples are given below for further clarification :

Sr. No.	Exam Month & Year for which, a candidate applied for the first time	Exhausted attempts after Nov-Dec 2022 Examination as per present syllabi	Balance attempts left after Nov-Dec 2022 Examination as per present syllabi	Attempts allowed as per revised syllabi.	Remarks
1	May-June 2021	4 (May/June 2021-1 Feb/Mar 2022- 2, June/July 2022-3, Nov/Dec 2022-4.)	Nil	Time limit of 3 years or 5 attempts, whichever is earlier	The candidate under the present syllabi has no balance attempts left (as per the present time limit rule). Hence, he/she will not get to retain credits for subjects passed, under the revised syllabi. The candidate will have to apply afresh from May-June 2023 under revised syllabi.
2	Nov-Dec 2021  (Exam held on Feb/Mar 2022)	3  (Feb/Mar 2022- 1, June/July 2022-2, Nov/Dec 2022-3.)	1	<b>Case 1:</b> Candidate can choose to retain credits with balance attempts i.e. 2 attempts or 1 and a half years, whichever is earlier.  OR  <b>Case 2:</b> Candidate can choose to register afresh	<b>Case 1:</b> The candidate under the present syllabi has 1 balance attempt left (as per the present time limit rule). Hence, he/ she will get to retain credits for passed subjects (eligible subjects) for 2 more attempts, under the revised syllabi i.e. candidate is eligible to apply for any 2 out of the 3 exams to be conducted up to May/June 2024.  OR  <b>Case 2:</b> The candidate can apply afresh by forgoing his credits i.e. candidate is eligible to apply for any 5 out of the 6 exams.

Sr. No.	Exam Month & Year for which, a candidate applied for the first time	Exhausted attempts after Nov-Dec 2022 Examination as per present syllabi	Balance attempts left after Nov-Dec 2022 Examination as per present syllabi	Attempts allowed as per revised syllabi.	Remarks
				forgoing his credits i.e. Time limit of 3 years or 5 attempts, whichever is earlier.	
3	May-June 2022 (Exam held on Jun/July 2022)	2 (June/July 2022-1, Nov/Dec 2022-2.)	2	<p><b>Case 1:</b> Candidate can choose to retain credits with balance attempts i.e. 3 attempts or 2 years whichever is earlier.</p> <p>OR</p> <p><b>Case 2:</b> Candidate can choose to register afresh forgoing his credits i.e. Time limit of 3 years or 5 attempts, whichever is earlier.</p>	<p><b>Case 1:</b> The candidate under the present syllabus has 2 balance attempts left (as per the present time limit rule). Hence, he/ she will get to retain credits for passed subjects (eligible subjects) for 3 more attempts, under the revised syllabi i.e. candidate is eligible to apply for any 3 out of the 4 exams to be conducted up to Nov/Dec 2024.</p> <p>OR</p> <p><b>Case 2:</b> The candidate can apply afresh &amp; get 5 attempts by forgoing his credits i.e. candidate is eligible to apply for any 5 out of the 6 exams.</p>
4	Nov-Dec 2022	1 (Nov/Dec 2022-1)	3	<p><b>Case 1:</b> Candidate can choose to retain credits with balance attempts i.e. 4</p>	<p><b>Case 1:</b> The candidate under the present syllabus has 3 balance attempts left (as per the present time limit rule). Hence, he/ she will get to retain credits for passed</p>

Sr. No.	Exam Month & Year for which, a candidate applied for the first time	Exhausted attempts after Nov-Dec 2022 Examination as per present syllabi	Balance attempts left after Nov-Dec 2022 Examination as per present syllabi	Attempts allowed as per revised syllabi.	Remarks
				attempts or 2 and a half years whichever is earlier.  OR <b>Case 2:</b> Candidate can choose to register afresh forgoing his credits i.e. Time limit of 3 years or 5 attempts, whichever is earlier.	subject (eligible subjects) for 4 more attempts, under the revised syllabi i.e. candidate is eligible to apply for any 4 out of 5 exams up to May/June 2025.  OR <b>Case 2:</b> The candidate can apply afresh & get 5 attempts by forgoing his credits i.e. candidate is eligible to apply for any 5 out of the 6 exams.

The candidate will get the option of selecting Case 1 or Case 2 when he/she applies for the first time for the exam under the revised syllabi to be held from May/June-2023.

**Note: This option can be exercised only once.**

If any candidate who is eligible to avail credits for the subjects passed under the present syllabus & has balance attempts left under the present syllabus (post Nov/Dec 2022 exam) and chooses not to apply for the May/Jun 2023 exams under revised syllabus, the May/Jun 2023 exam will be considered in his/her count as per the time-limit rule and so on. An example is given below for further clarification.

Exam Month-Year for which a candidate applied for the first time	Exhausted attempts after Nov/Dec 2022 examination as per present syllabi	Balance attempts left after Nov/Dec 2022 examination as per present syllabi	If the candidate does not apply in the May/June 2023 exam under revised syllabi.	If the same candidate still does not apply in the Nov/Dec 2023 exam under revised syllabi,
Nov-Dec 2021 (Exam held on Feb/Mar 2022)	3 (Feb/Mar 2022- 1, June/July 2022 - 2, Nov/Dec 2022 - 3.)	1	He/ she will be eligible to retain credits for passed subjects (eligible subjects) for 2 attempts up to May/June 2024.	He/ she will be eligible to retain credits for passed subjects (eligible subjects) for 1 attempts up to May/June 2024.

Once the balance attempts are exhausted, he/she has to compulsorily apply afresh/de-novo.

If a candidate does not clear the exam after availing the credits/attempts within the time limit, then he/she has to register afresh/de-novo.

#### **G. PASSING CRITERIA UNDER THE REVISED SYLLABI:**

1. Minimum marks for pass in each subject will be 50 out of 100.
2. Candidates securing at least 45 marks in each subject with an aggregate of 50% marks in all subjects of the examination in a single attempt will also be declared as having completed the examination.

## H. EXAM REGISTRATION:

Candidates who have balance attempts under the present syllabi, when they apply for the first time under revised syllabus, will get an option to either:

- a) Retain the credit/s of passed subject/s (as applicable) and avail the balance attempt/s (as applicable) to complete the exam, subject to the time-limit rule (Refer Points D, E & F above)  
OR
- b) Forego the credit/s of passed subject/s / balance attempts and apply afresh/de-novo

### **The above option can be exercised only once**

Candidates who have not cleared CAIIB but have passed /not passed Retail Banking (CAIIB elective subject) under the present syllabi will have to select a new CAIIB elective subject as per the revised syllabi.

Candidates will also have the choice to change their CAIIB elective subject. For example, if a candidate had opted for the CAIIB elective paper on Rural Banking for the May / June 2023 exam but had failed can choose another CAIIB elective subject say HRM when he/she applies for the next exam (November / December 2023), if he / she wishes to appear for the same.

Mumbai  
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Chief Executive Officer  
IIBF