THE INSTITUTE OF BANKERS, BANGLADESH

Regulations and Syllabus for J AIBB and DAIBB Examinations

Chapter I
GENERAL INFORMATION

Birth of the IBB

At their meeting held on the 26th July, 1972, a few eminent Bankers and other professionals decided to establish the Institute of Bankers, Bangladesh (IBB), as a professional body of banks and financial institutions in Bangladesh. The IBB was registered on the 6th February, 1973 bearing Registration No. 3894145/3 of 1972-1973 as an Association under the Societies Registration Act, 1860 (Act No. XXI of 1860)

Mission

2 IBB would develop a professionally sound human resource base, through continuous education, training and orientation process, for the financial sector to face the challenges of the modern era in the backdrop of the new global economic order

Objectives of the IBB

3 The objectives of the IBB are:
   (i) to develop professionally qualified and competent bankers primarily through a process of training, examinations and continuing professional development programmes
   (ii) to design, organise and conduct examinations to test the proficiency of employees of banks and financial institutions in various banking related subjects
   (iii) to award certificate and diploma to the successful candidates of JAIBB and DAIBB Examinations, respectively
   (iv) to provide necessary educational support services such as organizing coaching classes, imparting training and supplying text book/reading materials etc
   (v) to disseminate knowledge on banking and financial services through publication of journals, newsletters and by organizing dialogues, lectures, seminars, etc.
   (vi) to organise and manage efficient library for the examinees; and
   (vii) to undertake any other activity incidental to, and facilitating, the achievement of the basic objectives of the IBB as mentioned above

Vision

4 Be the premier institute in the banking and financial sector for developing competent and skilled professionals of international standard and repute.

Two-Tier Certificate Courses

5 The IBB conducts the Banking Diploma Examination, Part-I and Part-II usually twice a year at such centers as may be determined by the Council of the IBB from time to time. Part-I Examination aims at giving basic and fundamental knowledge of banking and Part-II Examination is designed to update the advanced knowledge in the field of banking and allied matters to enable better decision making by bankers
Persons passing Part-I Banking Diploma Examination be awarded Junior Associateship and be called “JAIBB” (Junior Associate of the Institute of Bankers, Bangladesh) and for Part-II the title be retained as “DAIBB” (Diplomaed Associate of the Institute of Bankers, Bangladesh.

**Subjects**

6 The subjects for JAIBB and DAIBB Examinations are as follows:

**Junior Associate of the Institute of Bankers, Bangladesh (J AIBB)**

**Compulsory subjects**

1. Principles of Economics & Bangladesh Economy
2. Business Communication
3. Organization & Management
4. Laws and Practice of Banking
5. Marketing of Financial Services
6. Accounting for Financial Services

**Diplomaed Associate of the Institute of Bankers, Bangladesh (DAIBB)**

**Compulsory subjects**

1. Management of Financial Institutions
2. Lending Operation & Risk Management
3. International Trade & Foreign Exchange
4. Information Technology in Financial Services
5. Management Accounting

**Optional Subjects (Six)**

In addition to the aforesaid compulsory subjects, any one of the following optional subjects shall be chosen by a candidate for passing DAIBB:

(a) Central Banking & Monetary Policy
(b) Agriculture & Microfinance
(c) SME & Consumer Banking
(d) Islamic Banking
(e) Investment Banking & Lease Financing
(f) Treasury Management

**Syllabus**

7 The details of the prescribed syllabus and the suggested books/reading materials are furnished in [Annex-1 to this booklet](#). Although the detailed syllabus has been prepared for each of the subjects mentioned above, the same is only indicative and NOT exhaustive. Keeping in view the professional nature of the examinations, all matters falling within the realm of the subject concerned will have to be studied by a candidate as questions may be asked on all the
relevant matters under the subject. A candidate should prepare himself/herself for answering questions that may be asked on the latest developments taking place under the various subjects of the examinations. The examinees will also be asked to answer case study based/practice oriented questions.

**Question setting pattern**

8 The question setting patterns will be both narrative as well as practice oriented based on case studies. Initially 25%, later on 50% and then up to 75% questions of both JAIBB and DAIBB Examinations will be based on case studies/practice oriented. Such limits may be attained in two to three years (2010, 2011 and 2012, respectively) after making the course contents, reading materials, library facilities and coaching facilities available to the candidates. Subject wise question setting patterns are delineated as under:

**A Junior Associate of the Institute of Bankers, Bangladesh (JAIBB)**

Subjects under narrative/descriptive type of questions shall be:

- Principles of Economics & Bangladesh Economy
- Business Communication
- Organization & Management

Subjects under case studies/practice-oriented questions shall be

- Practice & Law of Banking
- Marketing of Financial Service
- Accounting for Financial Services

**B Diplomaed Associate of The Institute of Bankers, Bangladesh (DAIBB)**

Subjects under narrative/descriptive type of questions shall be:

- Management of Financial Institutions
- Information Technology in Financial Services

Subjects under case studies/practice-oriented questions shall be

- Lending Operation & Risk Management
- International Trade & Foreign Exchange
- Management Accounting

Question papers of all the six optional subjects under DAIBB (to be chosen by the candidates) shall be of descriptive type.

**Eligibility Criteria**

9 The eligibility criteria for appearing at the JAIBB (Junior Associate of the Institute of Bankers, Bangladesh) shall be at least pass certificate holder of H. S. C. Examination or its equivalent. Candidates must be employees of the member Banks/FIs of IBB.

**Examination & Other Fees**

10 IBB will charge an Enrolment Fee/Examination Fee of Tk 1000/- (Taka one thousand) only from each candidate for appearing in each examination (JAIBB & DAIBB) A fee of Tk 200/- (Taka Two Hundred) only might be paid for issuing Provisional Certificate both JAIBB & DAIBB. A fee Tk 500/- (Taka Five hundred) only for issuing academic transcript and passing old record. Scrutiny fee Tk. 300/- (Taka three hundred) per subject. A fee Tk. 500/- (five hundred) issuing Final Certificate of both JAIBB and DAIBB.
11 The examination fee once paid for any examination is neither refundable nor can be used for the subsequent examination even if the candidate withdraws his/her application for examination or absents himself/herself from appearing at the examination and/or he/she is disallowed to sit for the examination for any reason, whatsoever.

12 The Examination fee and other fees payable by a candidate to the IBB should be paid through a Bank Draft or Pay Order drawn in favour of the Institute of Bankers, Bangladesh.

13 When a candidate makes the payment of any fee to the IBB, he/she should check with the IBB if the receipt of such payment is acknowledged by the IBB within a reasonable time.

14 The Examination Entry Form duly filled in, together with the Demand Draft/Pay Order representing the examination fee, should be sent by a candidate to the IBB well before the announced last date.

15 Incomplete Examination Entry Form or such Form containing incorrect information shall be rejected by the IBB.

**Availability of Forms, etc.**

16 The Application Form for Enrolment, Examination Entry Form and other information may be obtained from the office of the Institute of Bankers, Bangladesh, Dhaka, or from the office of the General Manager, Bangladesh Bank at Chittagong, Sylhet, Rajshahi, Bogra, Khulna, Barisal and Rangpur as well as the office of Sonali Bank and other Banks as may be designated by the IBB for the purposes in view from time to time.

**Submission of Examination Entry Form, etc.**

17 A candidate wishing to appear at any examination shall submit the prescribed Examination Entry Form duly filled in, together with the prescribed examination fee, to the IBB through the respective Administration Section of the Bank’s/financial institution’s Principal Office/Regional Office/Branch within the time as specified by the IBB before each examination.

**Date of examination, etc.**

18 The time, place and date of each examination will be announced by the IBB from time to time.

**Issuance of Admit Cards**

19 On receipt of Entry Forms duly filled in by the candidates along with the Demand Drafts/Pay Orders for enrolment fees and examination fees, the Institute will issue Admit Cards, signed by the Secretary General or any other person authorized by him, to the candidates. The Institute will indicate the name of examination centre and Roll Number of the candidate in the Admit Card. The Admit Cards of the candidates of Dhaka city will be sent by the Institute to the Local Office/Zonal Office/Regional Office/Administration Department of the Head Office of their respective bank/financial institution. The Admit Cards of the candidates of the places outside Dhaka city, where there is no office of Bangladesh Bank, will be sent to the Principal Office/Regional Office of Sonali Bank located there. Where there are offices of Bangladesh Bank, the Admit Cards will be sent by the Institute to those offices. The candidates will have to collect their Admit Cards from the above mentioned offices of their respective Banks/Sonali Bank/Bangladesh Bank, as the case may be.
Duration of examination

20 The examination in all the subjects will be in writing, and the time allowed for each subject of both JAIBB and DAIBB of the Examination is three hours save and except for the following subject:

- three and half hours’ time will be allowed for the paper on “Management Accounting” of DAIBB Examination

Language of answers

21 Answer to the questions on all subjects shall be written either in Bangla or in English at the option of the examinee

Condition for appearing at DAIBB Examination, etc.

22 No candidate will be allowed to sit for DAIBB without passing all the subjects of JAIBB Examination. No candidate will also be allowed to sit simultaneously for both JAIBB and DAIBB Examinations.

Change of Centre

23 Change of examination centre will not be permitted except in the case of transfer of the candidate by his employer. An application for the change of examination centre duly certified by the bank/financial institution concerned under the circumstances mentioned above shall be sent to the Secretary General of the IBB at least fifteen days before the commencement of the examination

Time limit for passing examination

24 The total time limit for passing both tiers of the Banking Diploma Examination is eight years: four years for JAIBB and four years for DAIBB. The time limit will commence from the month in which a candidate first appears at any examination. A candidate can avail of all the chances of appearing at the examination during the stipulated time limit. No extension of the time limit shall be allowed to any candidate. If a candidate can not pass JAIBB and/or DAIBB Examination within the stipulated time limit, he/she shall have to be registered afresh with the IBB if he/she desires to appear again at such examination in the future

Improvement examination

25 A candidate who has passed the examination on any subject shall not be allowed to sit for examination on the same subject again for the purpose of improving his/her result or for any other purpose.
Exemption/Waiver

No exemption shall be granted to any candidate from appearing at the examination on any subject of either JAIBB or DAIBB of the Banking Diploma Examination in consideration of his/her higher academic degree in the relevant subject. However, candidates who passed various subjects in former Part-I and Part-II Examination will be entitled for a waiver of respective subject(s) as outlined below:

**Corresponding subject(s) under old (Part-I and Part-II) and new (JAIBB and DAIBB) syllabus and waivers thereof**

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<tbody>
<tr>
<td>01</td>
<td>JAIBB Principles of Economics &amp; Bangladesh Economy (PBE)</td>
<td>Part-I Business Economics (BE)</td>
<td>Candidates who passed BE under old syllabus will get waiver for PBE under new syllabus</td>
</tr>
<tr>
<td>02</td>
<td>Business Communications (BC)</td>
<td>a) Business Correspondence in Bangali (BCB) b) Business Correspondence in English (BCE)</td>
<td>Candidates who passed BCB &amp; BCE under old syllabus will get waiver for BC under new syllabus</td>
</tr>
<tr>
<td>03</td>
<td>Organization &amp; Management (OM)</td>
<td>Principles of Management (PM)</td>
<td>Candidates who passed PM under old syllabus will get waiver for OM under new syllabus</td>
</tr>
<tr>
<td>04</td>
<td>Laws and Practice of Banking (LPB)</td>
<td>Practice &amp; Law of Banking (PLB)</td>
<td>Candidates who passed PLB under old syllabus will get waiver for LPB under new syllabus</td>
</tr>
<tr>
<td>05</td>
<td><strong>Marketing of Financial Services (MFS)</strong></td>
<td><strong>New subject</strong></td>
<td><strong>Must appear to complete JAIBB Examination</strong></td>
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<tr>
<td>06</td>
<td>Accounting for Financial Services (AFS)</td>
<td>Principles of Accounting (PA)</td>
<td>Candidates who passed PA under old syllabus will get waiver for AFS under new syllabus</td>
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<tr>
<td></td>
<td>Application of Computer in Banking (ACB)</td>
<td></td>
<td>ACB has been transferred to DAIBB as IT</td>
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<tr>
<td><strong>DAIBB: (Compulsory Subjects)</strong></td>
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<tr>
<td>01</td>
<td>Management of Financial Institutions (MFI)</td>
<td><strong>New subject</strong></td>
<td><strong>Must appear to complete DAIBB Examination</strong></td>
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<tr>
<td>02</td>
<td>Lending Operation &amp; Risk Management (LRM)</td>
<td>Credit Management (CM)</td>
<td>Candidates who passed CM under old syllabus will get waiver for LRM under new syllabus</td>
</tr>
<tr>
<td>03</td>
<td>International Trade &amp; Foreign Exchange (FE)</td>
<td>Foreign Trade and Foreign Exchange (FE)</td>
<td>Candidates who passed FE under old syllabus will get waiver for FE under new syllabus</td>
</tr>
<tr>
<td>04</td>
<td>Information Technology in Financial Services (IT)</td>
<td>Application of Computer in Banking (ACB) (Part-I)</td>
<td>Candidates who passed ACB under old syllabus will get waiver for IT under new syllabus</td>
</tr>
<tr>
<td>05</td>
<td>Management Accounting (MA)</td>
<td>Management Accounting (MA)</td>
<td>Candidates who passed MA under old syllabus will get waiver for MA under new syllabus</td>
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<tr>
<td></td>
<td>Practice of Banking (PB)</td>
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<td>Deleted from DAIBB</td>
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<td></td>
<td>Commercial Law (CL)</td>
<td></td>
<td>Deleted from DAIBB</td>
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<tr>
<td>06</td>
<td><strong>Optional subjects:</strong> Central Banking &amp; Monetary Policy (CMP)**</td>
<td><strong>Optional subjects:</strong> Monetary Policy (MP)</td>
<td>Candidates who passed MP under old syllabus will get waiver for CMP under new syllabus</td>
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<tr>
<td>07</td>
<td>Agriculture &amp; Microfinance (AM)</td>
<td>Rural Finance (RF)</td>
<td>Candidates who passed RF under old syllabus will get waiver for AM under new syllabus</td>
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<tr>
<td>08</td>
<td>SME &amp; Consumer Banking</td>
<td><strong>New subject</strong></td>
<td><strong>New optional subject</strong></td>
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<tr>
<td>09</td>
<td>Islamic Banking (Is B)</td>
<td>Islamic Banking (Is. B)</td>
<td>Candidates who passed Is. B under old syllabus will get waiver for Is.B under new syllabus</td>
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<tr>
<td>10</td>
<td>Investment Banking &amp; Lease Financing (ILF)</td>
<td>Investment Banking (Inv. B)</td>
<td>Candidates who passed Inv. B under old syllabus will get waiver for ILF under new syllabus</td>
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<td>11</td>
<td>Treasury Management (TM)</td>
<td><strong>New subject</strong></td>
<td><strong>New optional subject</strong></td>
</tr>
<tr>
<td></td>
<td>Industrial Finance (IF)</td>
<td></td>
<td>Deleted from DAIBB</td>
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Exemption from JAIBB

27 Holders of the final Certificate of the Associateship Examination of the Institute of Financial Services, London, or of the Indian Institute of Bankers, or of the Institute of Bankers, Pakistan, may be granted exemption from appearing at the whole of JAIBB Examination of the IBB. A candidate applying for such exemption shall be required to pay a registration fee of Taka 500.00 to the IBB.

Examination Centre, etc.

28 The examination will be held by means of confidentially printed question papers and conducted at the principal cities/towns of Bangladesh and elsewhere as may be convenient through such Superintendents and Invigilators as may be determined by the IBB. If it is not possible to hold the examination at any particular centre allotted to a candidate, the IBB will not be liable for the expenses he/she may incur therefor. The IBB will, however, endeavour as far as practicable to arrange for the examination of such candidate at the nearest available centre.

29 The Examination Centres are arranged by the IBB every year only after the closing date for receipt of the Examination Entry Form, and no information regarding such centres can obviously be given to any candidate prior to or at the time of submission of the Examination Entry Form.

Delivery of Question Papers

30 Question papers will be delivered by the IBB to the Member Secretary of the Local Examination Committee in insured and sealed packets or by special messenger(s), if deemed fit, depending upon the gravity of the situation prevailing at that time. The sealed packets of the question papers shall be opened by the concerned Member Secretary of the Local Examination Committee in presence of the Invigilators and/or the Magistrate designated by the concerned Deputy Commissioner, as the case may be

Pass marks

31 The pass marks are 50 out of the full marks of 100 in each of the subjects of JAIBB and DAIBB Examinations

Examination of Scripts, etc.

32 In examining and marking the scripts, the examiners will take into consideration the quality of hand writing, spelling, general style, relevance to the questions (to the point) and intelligence applied for writing the answers

Use of calculator

33 A candidate is prohibited from using mathematical table, slide rules and similar aids during the examination. The use of a simple calculator is permissible

No books, Mobile Phones, etc. in the examination hall

34 A candidate is forbidden to bring into the examination hall books, mobile phones, notes or any material of similar nature
Instructions on answer scripts

35 A candidate is advised to read the instructions printed on the cover of answer scripts carefully for meticulous compliance and avoid cancellation of answer scripts and other punishments.

Prizes

36 Prizes will be awarded by the IBB annually on the basis of the results of JAIBB and DAIBB as detailed in Annexure-1 to this booklet. The IBB, however, reserves the right of withholding any or all the prizes if no candidate of sufficient merit is found therefor. All the Prizes will be awarded on the combined results of the two regular examinations held yearly.

Cancellation of examination results, etc.

37 The IBB shall have the right to disqualify any candidate who, it has reasons to believe, has adopted unfair means at the examination or committed any other offence during the examination. The IBB may:

(a) cancel the results of the examination taken for such candidate in any or all the subjects of the examination at which he/she appeared; and
(b) debar him/her from appearing at any of the future examinations either permanently or for a specified period;

The decision of the IBB in this regard shall be final. The aforesaid action to be taken by the IBB will be reported by the IBB to the bank/financial institution employing the candidate for taking suitable disciplinary action against him/her.

38 The IBB also reserves the right to cancel the results of an examination of a candidate who is found guilty of adopting unfair means in such examination even if it is detected after the announcement of results of such examination.

Debarring from appearing at examination

39 A candidate found guilty of ‘indiscipline’ at the examination hall shall be debarrred from appearing at the future examinations of the IBB for a period not exceeding five years, and the action to be taken by the IBB in this regard will be reported by the IBB to the bank/financial institution employing the candidate for taking further punitive action against him/her.

Other punishments for other offences

40 Apart from the aforesaid punishments, the IBB may also impose any or all the penalties listed in Annex-3 to this booklet on the delinquent candidate who is found guilty of offence(s) during the examination as mentioned therein.

Publication of Results

41 The results of any examination will be communicated by the IBB to the Member Secretaries of the Local Examination Centres immediately after the publication thereof. A Gazette of the results will also be sent to the Head Office of each of the banks/financial institutions, from which a candidate will have appeared at the examination. A candidate will have to ascertain the results of his/her examination from the aforesaid offices or from the office of the IBB.
No candidate will be informed by the IBB of the results of his/her examination individually by any means of communication

**No re-evaluation of answer scripts**

42 The decision of the Syllabus and Examination Committee of the Council of the IBB on matters of any examination shall be final, and no request for re-evaluation of the answer scripts shall be entertained

**Scrutiny of marks**

43 An examinee may, however, be allowed to have his/her answers scripts scrutinized for re-checking the totaling of the marks on payment of a scrutiny fee of Tk. **20.00** per subject

**Wrong tabulation, etc.**

44 The IBB reserves the right to correct, modify, alter or change the results of any examination in any manner if such results are found to be wrongly tabulated or compiled

**Correction of error**

45 Typographical error, if any, in the results sheet will not entitle anybody to interpret the results in his/her favour and to claim any advantage therefrom. The IBB reserves the right to correct such error as and when it comes to its notice, and no action shall lie against the IBB in this regard

**Issuance of J AIBB Certificate**

46 A **Certificate** signed by the Secretary General of the IBB will be issued to a candidate who passed all the subjects of **J AIBB** Examination, to that effect

**Issuance of DAIBB Certificate**

47 A **Diploma** jointly signed by the **President** and the Secretary General of the IBB will be issued to a candidate who passed both **J AIBB** and **DAIBB** of Banking Diploma Examination

**Distinction**

48 A candidate securing **80 percent or more marks** in any subject of **J AIBB** and **DAIBB** Examination will have his/her Certificate or Diploma marked with **distinction** against such subject(s)

**Entitlement of J AIBB**

49 Any candidate who passed the **J AIBB** Examination will become a Junior Associate of the IBB and so long as his/her name remains on the Register of Junior Associates, he/she will be entitled to add to his/her name or signature the letters **“J AIBB”** signifying the **“Junior Associate of the Institute of Bankers, Bangladesh”**

**Entitlement of DAIBB**

50 Any candidate who passed the **DAIBB** Examination will become a Diplomaed Associate of the IBB and so long as his/her name remains on the Register of Diplomaed Associates, he/she
will be entitled to add to his/her name or signature the letters “DAIBB” signifying the
“Diplomaed Associate of the Institute of Bankers, Bangladesh”

New Formats of Provisional and Final Certificates of JAIBB and DAIBB

The Council approved the new formats of Provisional Certificate and Final Certificate of
JAIBB and DAIBB to be issued with immediate effect and May 2010 Examination, respectively

Fee for duplicate Diploma, etc.

The rate of fee for the issuance of a duplicate JAIBB or DAIBB certificate is Tk. 100
(Taka one hundred) only

Change of regulations, etc.

The IBB reserves the right to change the Regulations and Syllabus for JAIBB and
DAIBB from time to time. Any such change will be notified by the IBB, accordingly.