



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 CERTIFIED ORGANISATION)

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Certificate Examination in Customer Service in Banks (Remote Proctored mode) Rules & Syllabus 2026

In a service-oriented institution like Bank and/or NBFC, providing quality customer service assumes paramount importance. With the recent digital paradigm shift & changing customer preferences, the banking operations have become complex, leading to deficiencies in service. Excellent customer service in banking involves providing individualized financial solutions and support that not only meet but surpass customers' expectations. It is the foundation for developing trust and remaining competitive in an increasingly changing economy. In practice, great customer experience in banking entails a deep understanding of customer needs and preferences, fostering strong and lasting relationships. As customer preferences evolve, banks recognize proactive customer service as a pivotal tool for distinguishing their offerings in the market. Efficient customer service plays a vital role in retaining customers, saving on the high costs associated with acquiring new ones in the banking sector.

The Reserve Bank of India has been actively engaging with the Banks to improve customer service by leveraging technology. The EASE Reforms, governed by the EASE Steering Committee of the Indian Bank's Association, are now a well-established framework in all Public Sector Banks in India. At this juncture, a need was felt to develop a dedicated Certification program on 'Customer Service in Banks' for all the Bankers.

REMOTE PROCTORED MODE

Remote proctoring allows candidates to take the examination at a location of their choice, provided the environment is secure, quiet, and free from the presence or movement of other individuals. This requires candidates to confirm their identity, and, during the examination, the proctors monitor candidates through video, microphone, etc. looking for behavior that could indicate unfair practices (cheating). Examinations are conducted over internet using a personal Desktop/Laptop. Taking examination using any other device is not permitted e.g. mobile, tabs, etc.

OBJECTIVE

To enhance the practice-oriented knowledge, including the relevant soft skills, of BFSI professionals in the field of Customer Service, in response to the evolving BFSI ecosystem with digital paradigm shift & changing customer preferences. The current certificate program in Customer Service focuses on customer relationship management, communication skills, improving service quality, digital dimensions and the implementation of strategies to ensure customer experience.

ELIGIBILITY

1. Members and Non-Members of the Institute
2. Candidates must have passed the 12th standard examination in any discipline or its equivalent or Candidate who has completed BC/BF examination conducted by IIBF.

SUBJECT OF EXAMINATION

Customer Service in Banks

PASSING CRITERIA

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

EXAMINATION FEES*

Particulars	For Members	For Non-Members
First attempt	Rs.1,100/- *	Rs.1,600/- *
Subsequent each attempt	Rs.1,100/- *	Rs.1,600/- *

* Plus Convenience charges and Taxes as applicable.

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

While registering online for the examination candidates will have to choose examination date / time slot of his/her choice, the exam date/time will be allotted on first-cum-first-serve basis.

Candidates are required to take utmost care and precaution in selecting Exam Date and Time slot, as there is no provision to change the Exam date and Time slot in the system. Hence no request for change of Exam date and time slot will be entertained for any reason.

The fee once paid will NOT be refunded or adjusted on any account.

MEDIUM OF EXAMINATION

Examination will be conducted in English only.

PATTERN OF EXAMINATION

- Question Paper will contain 100 objective type multiple choice questions for 100 marks.
- The examination will be held in Online Mode with remote proctoring only.
- There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION

The duration of the examination will be 2 hours.

PERIODICITY

Examination will be conducted on pre-announced dates published on IIBF website. Institute conducts the examination on 2nd & 4th Saturday and if required on Sunday. However, periodicity of the examination may be changed depending upon the requirement of banking industry.

REGISTRATION

- Applications for the examination should be submitted online through the Institute's website www.iibf.org.in. The schedule of examination and dates for registration will be published on IIBF website.
- At the time of registration, the candidate will select date/time of the examination.
- At the time of registration, the candidate can register for e-learning, if available, by paying the requisite additional fees.
- The study material can be in the form of book.
- On successful registration admit letter will be generated instantly. Candidates can download it from their profile.

SCRIBE GUIDELINES

Candidates who are visually impaired / have low vision or affected by cerebral palsy with loco-motor impairment whose writing speed is affected and Physically Handicapped (PH) candidates who cannot operate Keyboard and Mouse can use scribe at his/her own cost during the examinations. Compensatory time and facility of scribe would be provided to only the above categories of Physically challenged candidates. Physically challenged candidates of other categories are not eligible to get the above-mentioned benefits.

To avail the facility of a scribe/special assistance/extra time, eligible candidates are required to apply online on the Institute's website www.iibf.org.in. Candidates who do not apply for availing the facility of a scribe/special assistance/extra time as per the procedure well before the said examination/s may be denied the facility of a scribe/special assistance/extra time.

EXAMINATION

- 1) Candidates will take examination under remote proctored mode on predetermined date/ time from a secured environment. (refer Do's and Don'ts section for more information)
- 2) Candidates must attempt the mandatory system compatibility and mock test prior to the examination. The test will be activated 2 days prior to the examination in the exam portal.
- 3) Candidates should report any technical issues to the technical support team via their registered mobile number and email address. The contact details of the technical support team are mentioned in the admit letter.
- 4) Candidates should log in to the system half an hour before the exam start time.
- 5) The examination proctor will verify the candidate's face with the registered photo image of the candidate.
- 6) Candidate will also be asked to display any valid original photo id-card (Aadhaar card/e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) for verification purpose. After successful verification the proctor will allow the candidate to start the examination.
- 7) Candidate may be required to show 360° view of the exam area using the webcam. A clear desk/table has to be ensured for appearing for the examination. No reference materials, books, notes, periodicals, mathematical tables, slides rules, stencils, post-its, chits, mobile phones, headsets (wired/ wireless), any other electronic gadgets are allowed to be kept on the table or the desk.
- 8) Both sides of the rough sheet (if it is going to be used) should be shown to proctor before and after the examination.
- 9) Once the examination begins live remote proctoring of the candidate's activities will take place throughout the examination period.
- 10) Under remote proctoring candidate's activities will be monitored using webcam, mic etc. Computer screen, browser, mouse, keyboard etc. will be monitored.
- 11) Proctor, if required, can convey information/ instructions to the candidate using chat box.
- 12) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn the candidate through chat box or can cancel/stop the examination immediately as the case may be.
- 13) After completion of the examination/submission, provisional scorecard will be displayed on the screen.
- 14) **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 profile password.
 - c. For passed candidates, digitally signed certificate will be sent through e-mail id registered with the Institute within 3 weeks after the declaration of result. The physically signed certificate issued by the Institute is discontinued.

MINIMUM SYSTEM REQUIREMENT

- I) **Desktop/Laptop:**
 - **Browser:** Google Chrome version 120 & above, with cookies & popups enabled.
 - **Video/Audio:** Functioning camera, microphone and speakers with good quality.
 - **Operating system:** Windows 10 or 11 only in 64 bit.
 - **RAM & Processor:** 8 GB+ RAM, i3 8th Generation (2.2 GHz) equivalent/higher.
In case the student is using any other system configuration then the student may face lagging and camera issues.
 - **Pop-up blocker:** Disabled.
- II) **Internet Connection:**

Stable high-speed broadband internet connection with at-least 10 mbps+ of upload speed. Use of mobile data is not permitted.

Examination is not allowed on mobiles or tablets

DO's AND DON'Ts

1. The candidate will take the examination from a secured environment.
 - i. Place having desk and chair preferably with plain backdrop (area behind the candidate) with adequate lighting so that the candidate is visible to the proctor. The place should be noise free with no public movement in the surroundings.
All the items should be removed from the desk except computer/external webcam (if internal webcam is not available) /keyboard/mouse, other permitted items, if any.
 - ii. Examination will not be conducted if the examination area is a Public place, a noisy environment, having inadequate lighting, having public movement in examination area/around the candidate, having other computer or similar device in the examination area.
 - iii. The examination cannot be taken sitting on a couch, bed or on the floor.
2. Candidate's will take examination on a registered date/time from a secured environment. Candidate who tries to appear after the scheduled examination date/time will not be allowed to appear for the examination.
3. Candidate's should login to the system half an hour before the examination start time.
4. No other persons are allowed in the examination area during the examination.
5. Candidate must keep ready his/her original photo identity card that has name and photo on the same side, admit letter, blank rough sheet, pen/pencil and calculator.
6. Candidates must dress decently as though they are in a public place and will be video recorded
7. Candidates must not talk to anyone during the examination period or talk/read to oneself loudly.
8. In case of emergency he/she can talk to helpdesk in case of any technical issue with permission from proctor.
9. Candidates must not use headphones, ear buds, or any other type of listening equipment.
10. Candidates must not communicate with any other person by any means.
11. Candidates must not use any phone for any reason.
12. Candidates must not leave the room/examination area during the examination for any reason without the permission of the proctor. Leaving the room/examination area or moving to another room/area during the examination for any reason will be treated as a violation of examination rules.
13. Candidates must not setup the computer at the time of examination. All the settings need to done much before the examination time and tested properly. For any failure of the computer system during the examination period, Institute will not be responsible and candidate will lose his/her attempt.
14. Candidates must not switch off the webcam or mic or cover the webcam during the examination.
15. Candidates must not navigate away from examination window.
16. Candidate's face must be positioned in the middle of the camera view and candidate's face must be visible throughout the Examination.
17. Don't Position camera too low, too high or hooked onto a different monitor. Weird camera angles can be very distracting -- and unflattering -- during examination. The candidate should make sure that the camera is at eye level and on the monitor which is used for the examination.
18. Candidate must not look away from laptop/desktop screen, must face computer screen.
19. Candidate must not seek any assistance or refer study material/mobile/ for answering the questions.
20. Candidate must ensure that he/she has attempted every question and reviewed the accuracy of his/her answers before submitting the paper. Once submitted (even by mistake), re-examination will not be permitted.
21. On the exam day candidate is advised to ensure that the Laptop is fully charged and in case of Desktop it is connected to an uninterrupted power source for smooth conduct of examination.
22. Candidates are not permitted to logout/switch-off the computer for the sake of going to washroom and if they log out/switch-off, re-login will not be permitted.

23. Candidates will be allowed to use battery operated portable calculator during 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-), having 12 digits. 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/Financial calculator is NOT allowed.

DEBARMENT/CANCELLATION OF EXAMINATION

- 1) If a candidate indulges in unfair practices/suspicious acts, the proctor will intervene and warn or cancel the test.
- 2) For any case of misconduct, the proctor can warn/cancel the test immediately as the case may be.
- 3) For any unfair act (cheating) during the examination, the result of such examination may be cancelled and he/she will be liable for punishment. Institute will also inform the employer of the candidate by giving the details of unfair practice and punishment levied on the candidate.
- 4) If the unfair act is determined after the examination, the result of such examination will be cancelled and he/she will be liable for punishment.
- 5) If any candidate attempts copying Onscreen question, takes photoshots or violates any of the examination rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.
- 6) 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.

Candidates may kindly note that their entire activity during the examination will be reviewed post examination. The Institute would review the audit trail reports of the candidate using a scientific method to detect adoption of unfair means. Also, the CCTV footage of centres (in case of Computer Based Test mode) would be reviewed. Candidates found to be adopting unfair means using the scientific method of analysis of audit trail reports or review of CCTV footage (in case of Computer Based Test mode) or through any other scientific method will be booked and appropriate action shall be initiated as per the Institute's policy.

Candidates are also requested to read the Rules and Policy regarding malpractice/unfair means / misconduct / misbehaviour in Examinations from the below link

[Rules and Policy regarding malpractice/unfair means/misconduct/misbehaviour in Examination Remote Proctored Mode](#)

PRIVACY

During the remote proctored examination, Images/Videos/Sounds of the candidates and their computer systems will be captured and stored for examination proctoring purposes. It is envisaged that candidates who register for the remote proctored examinations agree for the same.

PROOF OF IDENTITY

Non-members applying for Institute's examinations/ courses are required to attach/ submit a copy of any one of the following documents containing Name, Photo and Signature at the time of registration of Examination Application. Application without the same shall be liable to be rejected.

- 1) Photo ID Card issued by Employer or 2) PAN Card or 3) Driving License or 4) Election Voter's ID Card or 5) Passport 6) Aadhaar Card

STUDY MATERIAL/ COURSEWARE

The Institute has developed 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:

- (i) In respect of the examinations to be conducted by the Institute for the period March to August 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 September to February 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 2026 to August 2026	31st December 2025
For the examinations to be conducted by the Institute for the period September 2026 to February 2027	30th June 2026

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.

Module 1: Overview of Banking as a Service Proposition

- Banking Products – Asset and Liability products. Unique features of Banking products. Third Party Products.
- Services offered in Banking – Importance of customer service in designing and delivery of Banking products – KYC guidelines, documentation, processing and advisory services.
- Delivery channels in Banking - Different customer touch points, e.g., Branch Banking, ATM, Internet Banking, Mobile Banking. Digital Banking app and chatbots - Technology as a service differentiator. BC/BF network for last mile customer connect.
- Banking-as-a-Service (BaaS) Model. Importance of FinTech partnerships.
- Significance of customer service in EASE 7.0- Striving for customer delight.

Module 2: Customer Service as a Business Strategy

- Who is a customer? What is customer service? Types of Banker-Customer relationships.

- Customer Relationship Management: Acquisition, Retention and Termination of relationships.
- Changing Expectations and Perceptions. Consumer decision making models- Nicosia model and Howard & Sheth model. SERVQUAL Model, Moments of Truth.
- Deepening customer relationships and experiences through service. CRM software- Usage of AI & ML in customer data analytics.
- Customer Communication and retention. Virtual Relationship Management- Dyadic communication.
- Customer Service as a Business Strategy. Marketing Activities- Physical and Digital, including Social Media. Pull and Push Marketing.
- STP- Segmentation, Targeting and Positioning of customers. Customer Lifecycle Management and Product Diversification.
- Importance of customer feedback management and grievance redressal process across all delivery channels, including social media.
- Challenges in customer services in a digitised BFSI ecosystem. Cyber security and fraud management. Data governance.
- Customer Service in Branch and Controlling office. Customer visits and relationship meetings, e.g. customer committees. Importance of customer awareness programs.
- Importance of customer service in financial inclusion.

Module 3: Behavioural Aspects of Customer Service

- Customer-first approach. Importance of Developing Skills and Behavioural Attitudes for effective Customer Service.
- Business and Grooming Etiquettes. Meeting Etiquettes. Time management.
- Soft Skills and Hard Skills. Emotional Intelligence. Understanding customer expectations.
- Business Communication- Verbal and written. Personality Traits desired.
- Different channels of customer interactions – Phone, Online, in-person. GenAI chatbots.
- Customer Handling, including difficult customers. Negotiation Skills.
- Anger and Stress Management.
- Conflict Resolution for internal and external customers.
- Customer Complaint Management. Do's and Don'ts of handling Customer Complaints.

Module 4: Legal and Regulatory Guidelines on Customer Service

- Efforts made by banks, association of banks and Reserve Bank of India to improve customer service. Fair Practices Code.
- Relevant Banking Regulations, Instructions, KYC / AML Guidelines (in brief). Banks' duties and rights. Customers' duties and rights. Charter of Customer Rights- RBI.
- Organizational Framework for Customer Service. Board approved Policy on Customer Service. Customer Service Committees.
- Consumer Protection Act 2019. Consumer Protection in a Digital Environment. Security issues and Risk Mitigation measures. Fraud prevention.
- Customer Grievance- Types of customer grievances. General areas of customer grievances. Grievance Redressal Mechanism. RBI Integrated Ombudsman Scheme. Internal Ombudsman. COPRA.
- Regulatory initiatives to promote MSMEs.

Module 5: Ethics in Customer Service

- Significance of Ethics in Customer Service, including ethical dilemmas. Reputation Risk Management in Banks.
- Ethical Banking: Product suitability and avoidance of mis-selling.
- Case studies on ethical dilemmas in customer service.

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
193-F, Maker Towers, 19th Floor,
Cuffe Parade, Mumbai - 400 005
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FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT

Leadership Centre
Indian Institute of Banking & Finance
Kohinoor City, Commercial-II, Tower-I, 3rd Floor,
Kiroil Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.
Tel.: 080692 60710
E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES

South Zone	Indian Institute of Banking & Finance No.94, Jawaharlal Nehru Road, (100 Feet Road), Opp. Hotel Ambica Empire, Vadapalani, Chennai - 600 026. Tel:044 24722990/24727961. Email: iibfsz@iibf.org.in
North Zone	Indian Institute of Banking & Finance C-5/30, Safdarjung Development Area (SDA), Near SDA Local Shopping complex, Outer Ring Road, Opp IIT Delhi, New Delhi - 110 016. Tel:011-2653 2194 / 2191 (office). Email: iibfnz@iibf.org.in
East Zone	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Tel: 033-46032850. Email: iibfez@iibf.org.in
West Zone	Indian Institute of Banking & Finance 192-F, Maker Towers, 19th Floor, Cuffe Parade, Mumbai - 400 005 Tel : 022-69437301/02. Email: iibfwz@iibf.org.in
PDC Guwahati	Indian Institute of Banking & Finance 3rd Floor, Rani Sati Sadan, Motilal Nehru Road, Pan Bazaar, Guwahati, Assam - 781 001. Email: je.pdcgau1@iibf.org.in
PDC Lucknow	Indian Institute of Banking & Finance A-301 3rd Floor Tower A, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar, Lucknow - 226010 (U.P.). Email: se.pdccko1@iibf.org.in
PDC Bengaluru	Indian Institute of Banking & Finance Bengaluru, 5th Floor, Survey Number 3/2, Hosur Main Road, Bommanahalli, Bengaluru, Karnataka - 560068. Email: je.pdcblr1@iibf.org.in

CORPORATE OFFICE

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