



INSTITUTE OF BANKERS OF SRI LANKA

Empowering future generations with knowledge and skills to lead a commanding career in Banking and Finance.

**Certificate in Banking & Finance
(CBF)**

Student Handbook - 2025

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Sri Lanka

01.

Institute of Bankers of Sri Lanka (IBSL)

The Institute of Bankers of Sri Lanka (IBSL) is the premier professional education institute dedicated to building and nurturing competencies of those employed in, or aspiring to enter the banking and financial services industry.

Established in 1964 as the Bankers Training Institute (BTI), the IBSL has evolved over the last 60 years, becoming a statutory body through the Institute of Bankers of Sri Lanka (Incorporation) Act No. 26 of 1979. Presently, the IBSL proudly claims to have served over 100,000 students and has more than 9,000 active members engaged in the business of banking and finance actively contributing to sustainable growth of the nation.

IBSL is managed and guided by the Governing Board, with representatives from the Central Bank of Sri Lanka (CBSL), licensed commercial banks, and licensed specialized banks. The academic direction is provided by the Academic Council, including both experienced bankers and academics from state universities, ensuring a blend of practical knowledge and theoretical insight.

IBSL's core mission is to provide opportunities, qualifications and certificates for aspirants to enhance professional competencies in banking and finance. Over the decades, IBSL has been offering an array of study programmes including certificate, diploma, higher diploma and postgraduate programmes in various aspects of banking and finance with updated knowledge and skills.

Additionally, IBSL opens doors for school leavers, offering them opportunities to pursue academic and professional programmes to equip them with necessary competencies for employment in the banking and financial services industry in Sri Lanka and beyond national borders.

IBSL has progressed significantly over the years, now operating from a modern 12-story building equipped with state-of-the-art facilities, including modern lecture halls, a well-equipped library, a modern auditorium, spacious cafeteria and various other amenities. These resources create a conducive teaching, learning and research environment, for aspirants to build a strong foundation for a successful professional journey in the banking and financial services industry.

As the students embark on their journey with IBSL, they will be guided by a panel of experienced professionals and academics with a passion to empower future generations to shoulder their responsibilities to build and maintain a strong and resilient economy.

We are confident that time spent with IBSL will provide students with competencies necessary to thrive in this ever-evolving industry.



02. Message from the Director General

school education is a process of building capacity to lead a competent academic or professional career to have a better life. It is said that “Roots of education are bitter, but their fruits are sweet”. Our panel of resource persons is committed to parting their knowledge and professional experience to assist you in all your endeavours in this professional journey that you embark on by enrolling in this certificate course. Non-academic staff are always available to meet your requirements during this course.

While wishing you a promising career in banking and finance, I would like to request the students to study with a plan and enhance your capabilities in all areas of studies that would make you a resourceful person whose professional services would be sought out not only in Sri Lanka but beyond national borders.

It gives me immense pleasure to pen this message to the students who begin their long journey to become competent professionals in the dynamic business world of banking and finance. The journey that you embark on after school education entails multiple responsibilities, most of which have been on the shoulder of parents and teachers during school education.

This certificate course is designed to lay a strong foundation for those who lack minimum entry qualifications to follow the first stage of the IBSL professional qualification, the Diploma in Banking and Finance (DBF), but wish to nurture a professional career in banking and finance.

Therefore, it is a must that students clearly understand the difference between learning environment in school education and following study programmes to equip with professional qualifications. Enhancing the ability to gather knowledge and apply them in a practical environment by analyzing and synthesizing through a process of critical thinking should be a continuous process with enthusiasm and commitment.

Efforts in following any study programme including

C P A Karunatilake
Director General
Institute of Bankers of Sri Lanka (IBSL)

03.

Message from the Head of Quality Assurance

It is with great pleasure that I welcome you to the exciting journey you are about to embark on with IBSL through the 'Certificate in Banking and Finance' programme which marks a significant step toward enhancing your competencies in the dynamic world of banking and financial services.

The Quality Assurance Unit (QAU) at IBSL is dedicated to upholding academic excellence and fostering continuous improvement. We strive to ensure that your learning experience remains current, relevant, and aligned with evolving industry standards and professional expectations. To achieve this, we rigorously monitor and evaluate every aspect of this programme, including content, delivery, assessments and student services to ensure the highest levels of quality and integrity.

We encourage you to take full advantage of the opportunities this programme offers to you by engaging actively with our distinguished panel of lecturers, collaborate meaningfully with your peers, and challenge yourself to think critically, creatively, and strategically to become a confident leading professional.

We are confident that the Certificate in Banking and Finance programme will provide you with a solid foundation for a successful and rewarding career in the prestigious banking and financial services industry.

Wishing you every success in your studies and your professional journey!



Jinandi Chandraratne
Head of Quality Assurance & Deputy Head of Academic
Institute of Bankers of Sri Lanka (IBSL)

Introduction to the Certificate in Banking & Finance (CBF)

The aim of this timely initiative is to offer a bridging programme for students who complete the GCE O/L qualification and wish to pursue higher education, as well as for those who do not meet the standard entry requirements for the core IBSL Professional Programme, which is highly sought after and recognized by the banking and financial services industry in Sri Lanka. Keeping this objective in mind, this course has been carefully designed to provide students with a foundational understanding of the operations in the banking and financial services industry as well as business management with comprehensive introduction to key concepts and practical insights.

The study programme covers essential topics, including introduction into the financial systems of Sri Lanka, basic banking operations, fundamentals of Economics, Management, Marketing, Accounting & Finance, Business Environment and skill development. Through this study programme, students will be able to gain thorough understanding of the banking and financial services industry and deepen their understanding of how financial institutions operate in a global economy.

Our competent panel of resource persons and the industry-relevant curriculum will ensure that students are well-equipped to navigate the dynamic world of banking and financial services industry. By the end of this study programme, students will have a solid foundation to enter the core professional programme of IBSL which comprises of the Diploma in Banking & Finance (DBF) and Higher Diploma in Banking & Finance (HDBF) leading to building a successful career progression in the banking and financial services industry.

We look forward to navigating you on this exciting professional journey, as you develop the competencies that will open doors to numerous opportunities awaiting in this prestigious banking and financial services industry.

5. Details of the Certificate in Banking & Finance

5.1 Who should join?

This study programme is recommended for the following categories:

- Students pursuing higher education after GCE O/L.
- Students who have not completed GCE A/L and wish to pursue IBSL Professional Programme.
- Those interested in developing a career in banking & finance.
- Those seeking to enhance their knowledge in banking & finance to complement their professional requirements.

5.2 Entry qualifications

This study programme is recommended for the following categories:

- Six (06) passes in compulsory subjects in GCE O/L (local) with a credit pass for Mathematics.
- Equivalent foreign qualifications:
 - » Pearson Edexcel International GCSE with a credit pass for Mathematics.
 - » Cambridge IGCSE with a credit pass for Mathematics.
- NVQ Level 03 qualification in the fields of banking & finance / Management Disciplines (subject to approval by IBSL).
- Employees in Banks and Financial Services Institutes.
- Any other qualification acceptable to IBSL.
- Any person employed in a bank / financial institution

5.3 Student registration process

The first step for all aspiring candidates to enroll in the CBF Programme is to complete student registration, which is a prerequisite to sit for the examinations. Registration is open to any individual, whether employed or not, provided they meet the minimum qualifications outlined in section 5.2.

Students are required to follow the steps outlined below to register for the CBF Programme.

01

Create a Student Account on My IBSL Portal

Candidates must first create a student account via the **MyIBSL** portal. (www.ibsl.lk) To create an account, please visit <https://myibsl.ibsl.lk/auth/user-login> and click on “I don’t have a MyIBSL account.” You can also find the MyIBSL User Guide on the same page.

During this step, the following documents must be scanned and uploaded:

- Certified copy or original scanned copy of the entry qualification(s)
- Scanned copies of both sides of the National Identity Card (NIC)
- A recent passport-size color photograph

02

Email Verification

After submitting your application, you will receive an email from IBSL requesting confirmation of your email address. Click “Click Here to Confirm Your Email” to confirm your email address.

03

Receive Login Credentials

Once the application has been reviewed and approved, IBSL will issue your login credentials (username and password) via email. These credentials will allow access to the student portal on *My IBSL*.

04

Access the Student Portal

Use the provided credentials to log into your *MyIBSL* account (<https://myibsl.ibsl.lk/auth/user-login>). This portal is your primary access point for academic communication, payments, and exam registration.

05

Apply for Student Membership

Within the portal, navigate to the “Memberships” Tab and complete the “Student Membership” Application. You will also be required to make the applicable payment online via the portal’s secure payment gateway.

06

Receive IBSL Student Registration Number

Upon successful processing of your application and payment, IBSL will send an official confirmation email containing your **IBSL Student Registration Number**. This unique number is essential for all future academic and administrative interactions.

07

Receive Confirmation Letter and Student ID

A **Registration Confirmation Letter** along with your **Student Identity Card** will be dispatched to your registered postal address via registered post. More information about memberships, programs, and examinations is available on the IBSL website: www.ibsl.lk

5.4 Renewal of student registration

- All registered students are required to maintain active studentship with the Institute by paying an annual subscription fee for each calendar year in order to receive services from IBSL.
- For the membership to be active in a particular year, the relevant subscription should be paid on or before the 31st of the preceding year.
- A concession period of one (01) month is given in the respective year for activation and a 10% late fee is applicable (including accumulated arrears) from 1st February of each calendar year.

5.5 Programme structure of CBF

The minimum duration of the study programme is six (06) months and includes the following compulsory modules. Students are required to sit for and pass all modules in order to successfully complete the programme.

Module Code	Module
CBF 01	Introduction to Banking & Finance Environment (IBFE)
CBF 02	Introduction to Economics & Business Environment (IEBE)
CBF 03	Introduction to Accounting & Finance (IAAF)
CBF 04	Business Communication & Professional Development (BCPD)

5.6 Medium of instructions

Study programme will be delivered in all three media: Sinhala, Tamil, and English.

5.7 Fees applicable

Category	*Standard fee (LKR)	*Late fee (LKR)
Registration fees	5,000/-	10%
Annual subscription fee	2,400/-	10%
Course fee per module	6,000/-	N/A
Examination fee per module	3,500/-	10%

** Please note that these fees are subject to change.*

5.8 Payment instructions

- All payments are to be made exclusively through the My IBSL portal.
- IBSL does not accept cash, bank deposits, or bank transfers for any payments.

5.9 Important dates

- Examinations for CBF will be held twice a year in April and October. (These dates might be changed due to unavoidable circumstances).
- Relevant dates for registration and examination applications will be communicated via My IBSL and the IBSL website.

5.10 Modes of learning

Students enrolled in the CBF Programme have the following options to attend lectures at their convenience and prepare for examinations.

a. College of Banking & Finance (COBAF)

COBAF, the Training Department of IBSL offers on-site (Physical) lectures for the CBF Programme in English and Sinhala Media. The lectures are conducted by a distinguished panel of practitioners from the banking and financial services industry, as well as academia.

b. Accredited Education Centres (AECs)

These are institutes that have been approved by IBSL as Accredited Education Centres to conduct lectures for the subjects offered under the CBF Programme. Further details about the Accredited Education Centres are available on IBSL website.

(https://www.ibsl.lk/?page_id=9073).

6. Programme Learning Outcomes (PLO)

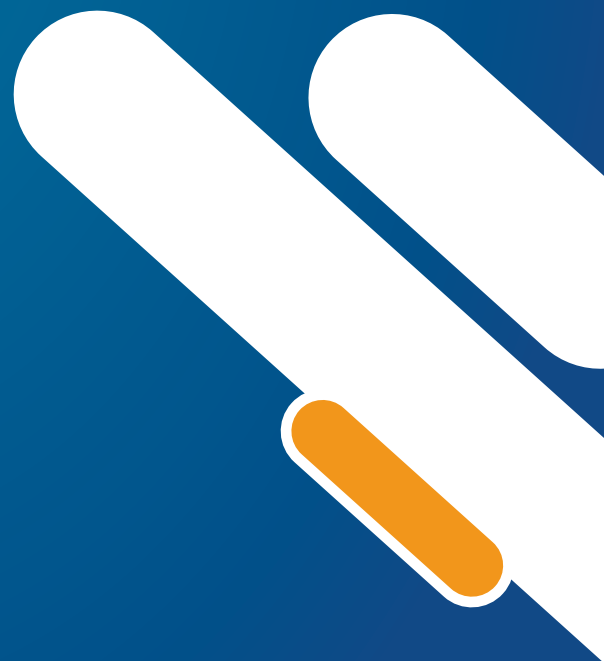
After completing the Certificate in Banking & Finance, the qualification holder is expected to possess a strong foundation in the following competencies.

- 1. Basic knowledge in the operations of the banking and financial services industry.**
Demonstrate a basic understanding of the operations and practices within the banking and financial services industry, including financial products, regulatory frameworks, risk management, and financial analysis.
- 2. Management and leadership skills in business organizations.**
Exhibit effective leadership and management skills in working in business organizations, improving team spirit and performance, and ensuring operational efficiency.
- 3. Basic accounting and finance competencies**
Demonstrate and apply foundational principles of accounting and finance to support effective decision-making and financial management within business organizations.
- 4. Professional Communication and Etiquette**
Demonstrate the ability to communicate effectively in a professional manner, apply business communication principles in various business scenarios, and maintain high standards of professional etiquette in both verbal and written interactions.
- 5. Ethical and Professional Integrity**
Demonstrate an understanding of ethical practices in the banking and financial services industry, making decisions that reflect professional integrity, transparency, and responsibility towards clients, colleagues, and the broader community.
- 6. Self-Management and Lifelong Learning**
Develop and apply a personal vision for professional growth through effective self-management strategies, embracing lifelong learning opportunities to stay relevant and advance in the ever-evolving banking and financial services landscape.

7. List of action verbs

Knowledge Process	Verb List	Verb Definitions
Level -1 Remember <i>Recall Important Information</i>	Define	Describe exactly the nature, scope, or meaning.
	Describe	Convey an idea in written or in words.
	Identify	Recognize, establish or select after consideration.
	Recognize	Show validity using knowledge or contextual
	Relate	To establish logical or causal connections.
Level - 2 Comprehension <i>Explain Important Information</i>	Differentiate	Constitute a difference that distinguishes something.
	Explain	Make a clear description in detail revealing relevant facts.
	Discuss	Examine in detail by argument showing different aspects, for the purpose of arriving at a conclusion.
	Illustrate	Clarify by giving an example.
	Solve	To find a solution through calculation or explanation.
	Interpret	Present in an explainable term or to translate.
Level - 3 Application <i>Use knowledge in a setting other than the one in which it was learned / Solve closed- ended problems</i>	Apply	Put to practical use.
	Calculate / Compute	Make a mathematical computation.
	Clarify	Make a statement or situation less confused and more comprehensible.
	Determine	Establish or ascertain after consideration, investigation, or calculation.
	Demonstrate	Prove, especially with examples.
	Justify	Show or prove to be right or reasonable.
	Practice	The actual application or use of an idea, belief, or method, as opposed to theories relating to it.
	Prepare	Make ready for a particular purpose.
	Use	Apply for a purpose.

8. Detailed module outlines of CBF



Module Title	Introduction to Banking & Finance Environment (IBFE)
Module Code	CBF 01
Status	Compulsory

Overall Learning Outcomes:

At the end of this module, students should be able to:

1. Demonstrate a clear understanding of the structure, components, and functions of a financial system and its importance in economic development.
2. Differentiate between banks and non-bank financial institutions.
3. Explain the role and functions of the Central Bank.
4. Describe the payment and settlement systems.
5. Identify primary services provided by a bank to individuals and businesses.
6. Explore the banker-customer relationship.
7. Demonstrate awareness of ethical practices and governance standards essential for responsible banking operations.
8. Explore the role of mobile, e-banking, and internet banking.

Course contents:

Topic	Weight (%)	Learning outcomes At the end of the session, students should be able to:
1. Basics of Financial System.	5 %	<ol style="list-style-type: none"> i. Explain different financial units. ii. Describe the need for interconnection between financial units for economic development.
2. Bank / non – Bank financial institutions.	10 %	<ol style="list-style-type: none"> i. Describe why there are different financial institutions to support economic development. ii. Identify the diverse financial needs of individuals and businesses that necessitate the presence of different types of financial institutions.
3. Role and functions of the Central Bank.	10 %	<ol style="list-style-type: none"> i. Describe the primary functions of the Central Bank in managing a country's monetary policy, currency stability, and financial system integrity.
4. Payment and settlement system.	10 %	<ol style="list-style-type: none"> i. Explain the importance of facilitating payments and settlements associated with transactions.
5. Products and services offered by banks and financial institutions.	10 %	<ol style="list-style-type: none"> i. Identify various types of deposits, loans, and services provided by banks and financial institutions.

6. Introduction to digital banking.	15 %	<ul style="list-style-type: none"> i. Explain the difference between conventional and digital banking. ii. Explain the basics of digital banking and the technological advancements that enable it. iii. Identify digital banking products and services and their impact on customers and the financial sector.
7. Ethics and governance of banks.	10 %	<ul style="list-style-type: none"> i. Explain the importance of Ethical practices and good governance in ensuring the stability and trustworthiness of the financial system.
8. Introduction to Global financial system.	10 %	<ul style="list-style-type: none"> i. Describe the structure, components, and key players of the global financial system.
9. Importance of financial literacy and financial inclusion.	10 %	<ul style="list-style-type: none"> i. Describe the importance of financial literacy for economic development.
10. Contemporary issues in domestic and global banking and financial system.	10 %	<ul style="list-style-type: none"> i. Discuss the current and emerging issues and developments in domestic and geopolitical and economic environment.
	100 %	

Module Title	Introduction to Economics & Business Environment (IEBE)
Module Code	CBF 02
Status	Compulsory

Overall Learning Outcomes:

At the end of this module, students should be able to:

Basics of Economics:

1. Define the concept of a market economy and its key characteristics.
2. Explain the role of demand and supply in determining prices and resource allocation.
3. Describe how the market mechanism (invisible hand) operates through price signals.
4. Distinguish between various types of markets.
5. Explain government's role and interventions in a market economy.

Basics of Management:

1. Define management and explain its importance in organizational success.
2. Identify and explain the primary functions of management: planning, organizing, leading, and controlling.
3. Explain the role of management in the decision-making process.

Basics of Marketing:

1. Define marketing and explain its role in the business environment.
2. Identify and explain the components of the marketing mix (7Ps: product, price, place, people, process, physical evidence).
3. Apply marketing principles to real-world business scenarios.

Course contents:

Topic	Weight (%)	Learning outcomes At the end of the session, students should be able to:
Basics of Economics - 40%		
1. Fundamentals of a market economy.	10 %	i. Explain the concept of a market economy. ii. Identify the key players in a market economy (households, firms, government, and foreign sector). iii. Identify the characteristics of a market economy and distinguish it from other economic systems. iv. Discuss the basic principles of demand and supply in a market economy.

2. Role of Market mechanism for economic development.	10 %	i. Describe how markets support mobilization of resources for economic development.
2. Different types of markets.	10 %	i. Explain the functioning of the market for goods and services. ii. Explain the Market for factor services. iii. Explain the functioning of the money market and the role of financial institutions.
4. The role of government in a market economy.	10 %	i. Explain the Government's role as a facilitator to the market mechanism. ii. Explain the regulatory role of the Government in controlling the market.

Basics of Management - 30%

1. Introduction to management.	5 %	i. Define management. ii. Explain its importance to business organization.
3. Functions of management.	15 %	i. Explain planning, organizing, leading, controlling.
2. Management for decision making.	10 %	i. Describe the application of functions of management to business organizations for decision making.

Basics of Marketing - 30%

1. Introduction to Marketing.	5 %	i. Define marketing and its role in business organizations.
2. Introduction to marketing mix.	15 %	i. Explain the concept of the marketing mix and its elements (7 Ps): product, price, place, promotion, people, process, and physical evidence. ii. Describe the importance of marketing mix in creating effective marketing strategies.
3. Application of marketing to a business organization.	10 %	i. Explain how marketing principles are applied in banks and other financial institutions to attract and retain customers.
	100 %	

Module Title	Introduction to Accounting & Finance (IAAF)
Module Code	CBF 03
Status	Compulsory

Overall Learning Outcomes:

At the end of this module, students should be able to:

Fundamentals of Accounting:

1. Define accounting and explain its purpose and importance in business.
2. Identify the key users of accounting information and their specific needs.
3. Describe the basic principles and concepts that underpin accounting practices.
4. Describe the steps involved in the accounting cycle.
5. Prepare journal entries, ledger and trial balance.
6. Prepare basic financial statements of a sole proprietorship.

Fundamentals of Financial Management:

1. Define financial management and explain its objectives and importance in business.
2. Demonstrate the understanding of basic concepts in finance.
3. Distinguish between the three main financial decisions: investment, financing, and working capital management decisions.
4. Explain the use of financial data in business decision-making processes.

Course contents:

Topic	Weight (%)	Learning outcomes At the end of the session, students should be able to:
Introduction to Accounting – 60%		
1. Overview of Accounting.	15 %	i. Define Accounting. ii. Identify users of accounting information. iii. Describe branches of accounting (financial, management, and cost). iv. Explain basic accounting concepts and principles. v. Explain and apply accounting equation.
2. The Accounting Cycle.	25 %	i. Explain the process of recording and summarizing transactions. ii. Prepare journal entries, ledgers, and trial balances. iii. Explain Financial statements: Income Statement, Balance Sheet, and Cash Flow Statement.

3. Financial Statements.	20 %	i. Prepare financial statements for a sole proprietorship: <ul style="list-style-type: none"> - Income Statement - Balance Sheet - Cash Flow Statement
Introduction to Financial Management – 40%		
1. Introduction to Financial Management.	15 %	i. Define and explain the scope of financial management. ii. Differentiate between finance and financial management. iii. Explain the key objectives of financial management: profitability, liquidity, value creation and risk management. iv. Describe the importance of financial management for decision making.
2. Basic concepts in finance.	10 %	i. Describe the role of finance in business. ii. Explain the basic concepts in finance: <ul style="list-style-type: none"> - Time Value of Money - Risk and Return iii. Identify different sources of finance: <ul style="list-style-type: none"> - Equity - Debt - Internal financing, etc.
3. Financial Management for decision making.	15 %	i. Describe the importance of financial Management for decision making: <ul style="list-style-type: none"> - Investment - Financing - Working Capital Management. ii. Identify financial decisions in financial statements of business organizations.
	100 %	

Module Title	Business Communication and Professional Development (BCPD)
Module Code	CBF 04
Status	Compulsory

Overall Learning Outcomes:

At the end of this module, students should be able to:

Business Communication:

1. Distinguish between verbal and non-verbal forms of communication.
2. Demonstrate effective verbal communication skills in professional interactions.
3. Prepare clear, concise, and well-structured business documents (e.g., emails, reports, memos).
4. Demonstrate professional presentations with a clear objective and structure.

Professional Skills Development:

1. Demonstrate appropriate professional behavior in various workplace settings.
2. Apply proper etiquette in verbal, written, and digital communication within a professional environment.
3. Identify and adapt to diverse workplace cultures and norms.
4. Prepare a professional resume and cover letter that highlight relevant skills, experiences, and accomplishments.
5. Demonstrate awareness, clarity and confidence during different interview scenarios.
6. Identify personal leadership qualities.
7. Apply emotional intelligence skills such as self-awareness, empathy, and relationship management in team settings.

Course contents:

Topic	Weight (%)	Learning outcomes At the end of the session, students should be able to:
Business Communication – 60%		
1. Introduction to Business Communication.	10 %	<ol style="list-style-type: none"> i. Describe the importance of effective communication in business. ii. Explain different types of business communication: verbal, non-verbal, written, and visual.
2. Verbal and non-verbal communication.	20 %	<ol style="list-style-type: none"> i. Explain the principles of effective verbal communication. ii. Demonstrate the ability to use tone, clarity, and conciseness in communication. iii. Demonstrate the importance of using body language, facial expressions, and eye contact in communication. iv. Describe the importance of active listening and feedback techniques.

3. Written communication skills.	20 %	<ul style="list-style-type: none"> i. Apply email etiquette and professional correspondence. ii. Prepare reports and memos. iii. Apply clarity and tone in written communication. iv. Apply grammar and proofreading in written communication.
4. Presentation skills.	10 %	<ul style="list-style-type: none"> i. Prepare and structure a presentation. ii. Use of visual aids (PowerPoint, charts, handouts). iii. Demonstrate public speaking basics and overcoming anxiety.
Professional Skills Development – 40%		
5. Professional etiquette and workplace behavior.	15 %	<ul style="list-style-type: none"> i. Demonstrate appropriate dress code and personal branding. ii. Practice time management and meeting etiquette. iii. Practice Telephone and video call professionalism. iv. Practice social media conduct for professionals.
6. Resume writing and interview skills.	15 %	<ul style="list-style-type: none"> i. Develop an effective resume and cover letter. ii. Demonstrate interview preparation techniques. iii. Demonstrate mock interview practice.
7. Leadership and Emotional Intelligence.	10 %	<ul style="list-style-type: none"> i. Explain the importance of emotional intelligence in the workplace. ii. Explain the importance of self-awareness and empathy. iii. Describe basics of leadership and initiative. iv. Explain the importance of giving and receiving constructive feedback.
	100 %	

9. Teaching and learning methods

The study programme is delivered through interactive lectures and group discussions, promoting active student engagement and meaningful learning outcomes.

Students are advised to develop the habit of regularly reading newspapers and watching daily news bulletins both in print and electronic media to stay continuously informed and updated on current events taking place in Sri Lanka and around the world.

10. Assessments

- Students are required to sit for a one and half hours (1 1/2 Hrs) online examination of 60 multiple choice questions (MCQs) at the end of the study programme and must obtain a minimum score of 50% to pass the module.
- Students are required to sit for a minimum of two (02) modules at the first attempt. Thereafter, students are allowed to sit for the remaining subjects module basis in subsequent attempts.

11. Examination rules & regulations

To be eligible to sit for the examinations, each candidate must have a valid and active studentship for the CBF Programme.

11.1 Applying for Exams

- **Timetable:** Final examinations are conducted twice a year in April and October.

The examination timetable will be announced in advance via My IBSL and the IBSL website.

- **Submission of Applications:** Duly completed examination applications must be submitted through the My IBSL.
- **Late applications:** are accepted up to 14 calendar days after the closing date of applications, subject to a 10% late fee on the total exam fees payable.
- **Admission Card:** An admission card for respective examinations will be issued through My IBSL within two weeks prior to the exam date.

11.2 Absenteeism and submission of medical certificates / evidence

In the event that a student is absent from an examination due to illness or any other unavoidable circumstances, they must submit valid medical certificate / credible supporting evidence within two (02) weeks of the examination date of the relevant module. Upon approval by IBSL, the payment will be carried forward and the student will be eligible to sit for the same module at the next immediate examination session.

Please note that IBSL does not offer cash refunds in such cases.

Medical certificates issued by the following medical officers are accepted by IBSL.

- Government Medical Officer (GMO).
- A Doctor registered under the Sri Lanka Medical Council (SLMC).
- Ayurveda Doctors registered under the Ayurvedic Medical Council (SLAMC).

Absences due to any other reason will be reviewed on a case-by-case basis.

11.3 Repeating examinations

Candidates who do not achieve the minimum 50% mark in a given module will be considered repeat candidates and are required to retake and complete the module by obtaining at least 50%.

11.4 Calculator Usage Guidelines

Students are allowed to use scientific, non-programmable calculators at CBF examinations where use of calculators is permitted.

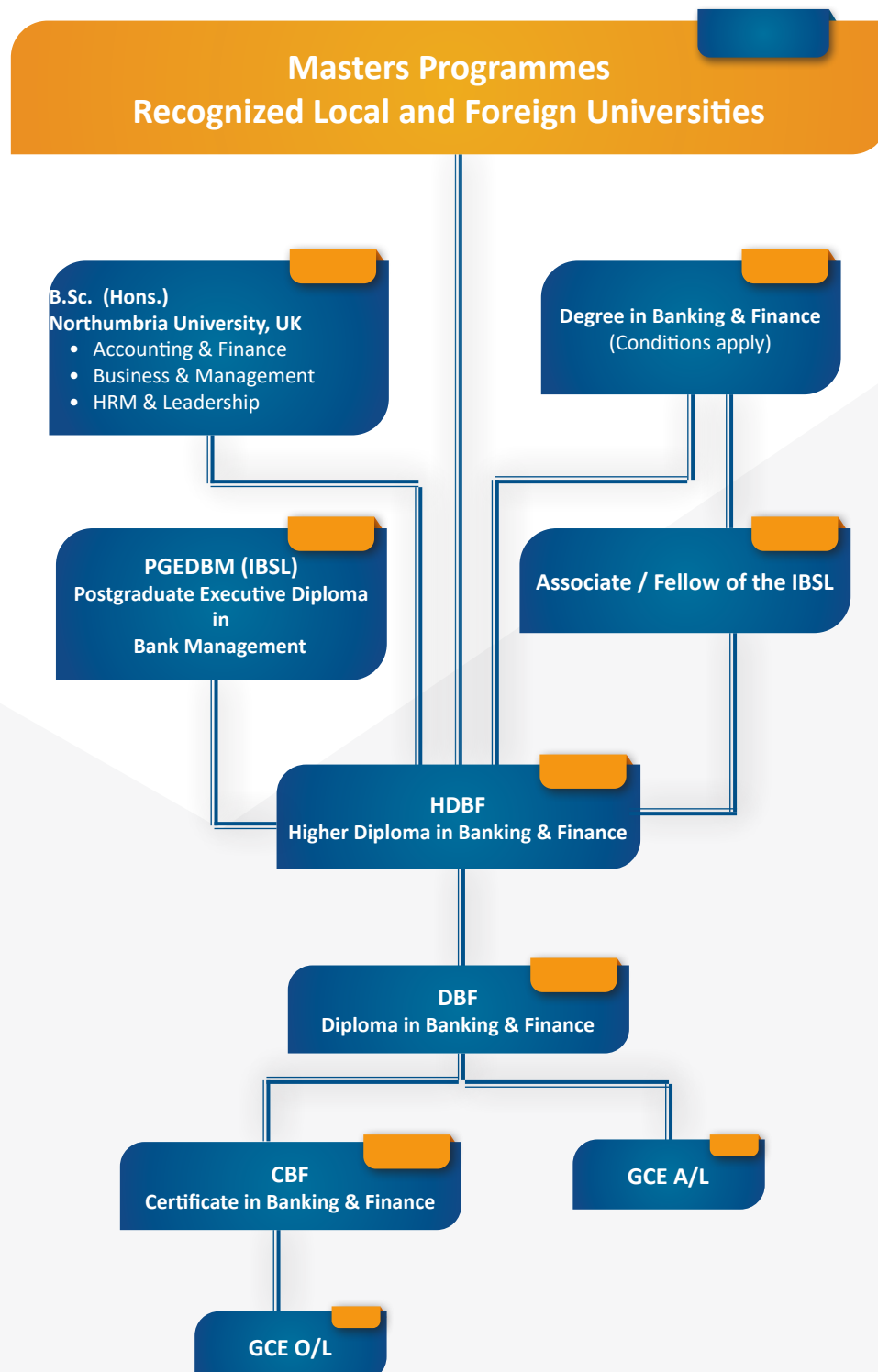
The following calculators are not allowed at the examination.

- Programmable calculators capable of storing text or alphanumeric data.
- Programmable calculators which can perform operations such as algebraic expressions and solutions to a system of equations, etc.
- Calculators with external communication features or internet connectivity.
- Calculators on mobile phones, smart watches.

11.5 Certificate awarded

Upon successful completion of the study programme, students will be awarded the ***'Certificate in Banking & Finance'*** at the certificate awarding ceremony.

12. Career development path through professional studies with IBSL



13. Key contact persons

Creating My IBSL profile	Student Registrations
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