INDIAN INSTITUTE OF BANKING & FINANCE

OFFICE NOTE

GUIDELINES ON BCBF CERTIFICATION PROCESS

As per the IBA letter No. SB/MBR/BC/0742 dated 05.01.2024, Training of BC Agents has been made mandatory before appearing for the BC Certification examination. In order to simplify the course contents of BC certification, the same has been, now divided into two distinct levels (mutually exclusive) as under:

Basic Certification: This certification to be undertaken by the BC Agents who handle only basic transactions like payment transactions, cash-in cash-out, remittances, etc.

Advanced Certification: This certification to be undertaken by BC Agents who will be acting as full-fledged BCs covering all the activities as prescribed by the regulator.

The mandatory training can be provided by following institutes:

A. Bankers' Institute of Rural Development (BIRD);

B. The National Institute for Entrepreneurship and Small Business Development (NIESBUD), Ministry of Skill Development and Entrepreneurship (MoSDE);

C. National Institute of Bank Management (NIBM);

D. Indian Institute of Bank Management (IIBM);

E. National Academy of Rudseti (NAR/RSETI's); and

F. The Banks, at their discretion may also provide mandatory training to BCAs duly adhering to the training structure/ modules designed by the Coordination Committee.

The candidates will be required to pass the examination in maximum three attempts within a period of nine months from the date of completion of training. Candidates not able to pass the examination within the stipulated time, shall be required to re-enrol themselves for the BC training. After satisfactorily completing the training, they can enrol afresh for the examination.

Contact Details of the Training Institutions are given under **BCBF Tab > Training for BCBF** link on our website: https://iibf.org.in/Training_BCBF.asp

Examination Fee Structure is given below:

SR. NO.	NAME OF THE EXAM	ATTEMPTS	FOR MEMBERS(RS.)	FOR NON-MEMBERS(RS.)
1	BCBF (Advanced Course)	First Attempt	800*	800*
		Second attempt	400*	400*
2	BC/BF (Basic Course)	First Attempt	400*	400*
		Second attempt	300*	300*
		* Plus GST at 18%		

Features of Training Structure designed by the Coordination Committee:

S. No.	Parameter	Details		
1.	Duration of the course	Course	Duration (Hours)	Coverage (Working days)
		Basic	28	Min. 4 / Max. 15
		Advanced	42	Min. 6 / Max. 21
2.	Mode of Training	**a. Basic Course:** Mainly online mode, in few specific cases, offline batches may be conducted. **b. Advanced Course:** Either online or offline or hybrid options available.		
3.	Maximum batch strength	35 candidates for both online and offline sessions.		
4.	Language	Training and examination both to be conducted in regional languages. (11 languages to be made available by IIBF)		
5.	Training Fees (in Rs.) (Excludes GST)	Mode	Basic	Advanced
		Online	1,800.00	2,700.00
		Offline	2,700.00	4,000.00
6.	Minimum attendance	75% attendance will be mandatory for the candidates to get the Training Completion Certificate.		

IBA vide Letter no SB/MAR/BC/1306 dated 02.08.2024 states that as per the extant instructions of RBI, the Business Correspondents (BC) are required to complete the BC certification within 9 months from the date of commencement of operations.

In this regard it is clarified that BCAs who have commenced operations -

A. on or after 01.04.2024, the training as specified in our letter dated 05.01.2024 is mandatory for BC Certification; and

B. before 1.04.2024 and have not yet passed the mandatory BC certification, are required to complete the certification as per revised syllabus.

The BCBF Examinations are conducted through three modes:

A.) Individual Registration from IIBF Website: The schedule of registration and Exam Date is updated on IIBF Website. You may visit direct link at https://iibf.org.in/certificate_exam_schedule.asp?tab=ac-21 Candidate has to select from the list of available centres and select the medium of language in which he/she wishes to give the examination.

For Bank employees who have taken ordinary membership of the Institute, the link to apply for examination is https://iibf.esdsconnect.com/iibfbcbf/apply_exam_individual?ctype=Tw==

For other candidates (without ordinary membership), the link to apply for examination is https://iibf.esdsconnect.com/iibfbcbf/apply_exam_individual?ctype=Tk0=

Admit letter for this registration shall be available for download from our website (using registration no. shared on successfully registering for the examination) **one week** before the date of examination. The examination venue and time shall be provided by us on the admit letter.

B.) Individual Registration through nearby CSC Centres: The candidates can apply for examination at nearby CSC centre and select a CSC exam centre from the available list of CSC Exam Centres/venues (detailed list available at https://iibf.esdsconnect.com/CSC_BCBF_venue_list) Exams are held from Monday to Friday except public holidays. Candidate has to select the exam date, time and the medium of language in which he/she wishes to give the examination.

Admit letter shall be received in the registered e-mail ID on successful registration of examination. In case of any technical assistance required on the day of exam, you may contact the CSC support team on the contact details mentioned in the admit letter.

C.) Hybrid Mode of Examination: Candidates who are registered for examination by their Banks can take the admit letters from the Bank's Single Point of Contact, as per the directions provided by their Bank.

Frequently Asked Questions

Q.1) Do I need to buy any book? If yes, which book?

Ans) For BCBF Basic Course, the book to be referred is Inclusive Banking Through Business Correspondents (Basic Course) and for BCBF Advanced Course, the book to be referred is Inclusive Banking Through Business Correspondents (Advanced Course). The Books are available in 11 languages as below:

ASSAMESE, ENGLISH, HINDI, MARATHI, GUJARATI, TAMIL, MALAYALAM, ORIYA, BENGALI, TELUGU & KANNADA

Q.2) Do I need to pass the Basic course and then register for the Advanced course?

Ans) The BCBF Basic Course and BCBF Advanced Courses are two distinct courses. There is no requirement to pass the BCBF Basic Course to be eligible to apply for BCBF Advanced Course.

Basic Certification: This certification to be undertaken by the BC Agents who handle only basic transactions like payment transactions, cash-in cash-out, remittances, etc.

Advanced Certification: This certification to be undertaken by BC Agents who will be acting as full-fledged BCs covering all the activities as prescribed by the regulator.

Q. 3) I want to take the exam in vernacular language. Will the questions be displayed both in English and in my chosen language during examination?

Ans) You must choose the language of examination at the time of registering for the examination. The examination is available in 11 languages as below, candidate must choose any one from the following:

ASSAMESE, ENGLISH, HINDI, MARATHI, GUJARATI, TAMIL, MALAYALAM, ORIYA, BENGALI, TELUGU & KANNADA

The questions will be displayed both, in English and in the language chosen by the candidate at the time of registration for examination.

Q.4) Is attendance in training mandatory for appearing at the exam?

Ans) Yes. Minimum 75% attendance is mandatory. Else, you shall not be eligible to apply for the examination. Only after completing the training successfully, the candidate will be able to register for examination.

Q.5) What is a Training ID?

Ans) Training ID is a unique Alphanumeric code which will be received at the end of the Training programme. The Training ID shall be required to apply for examination.

Q.6) What do I do if I do not receive the Training ID?

Ans) After the end of the Training Programme, you may contact your Training Institute in case the Training ID is not received on the e-mail ID given by you to the Training Institution.

Q.7) Will a Training Certificate be issued to me after I complete the training? Is there any validity of the Training Certificate?

Ans) The Training Completion Certificate is to be issued by the Training Institution from where you have attended the training programme. If the candidate fails to clear the BCBF Examination within 270 days or 3 attempts from the date of training, whichever is earlier, the candidate has to re-enrol for the training again.

Q.8) Where do I find the rules and regulations related to my examination?

Ans) The rules and regulations of the examination are mentioned on our website. Direct link for the same is https://iibf.org.in/certificate_exam_schedule.asp?tab=ac-21 >> Rules / Syllabus. Please go through the rules carefully before registering for the examination.

Q.9) What are the documents required for applying for BCBF examination without requirement of Training?

Ans) In addition to the photo/signature/and ID proof, candidates who are eligible (refer details provided above from IBA Letter no SB/MAR/BC/1306 dated 02.08.2024) to apply for BCBF examination without Training need to provide following details at the time of exam registration:
- Name of Bank where working as BC
- Date of commencement of operations/joining the Bank as BC
- Bank BC ID no
- Bank BC ID card to be uploaded

Q.10) What documents do I need to upload to register for the examination?

Ans) The candidate has to provide passport eligible photograph, signature, ID proof (Aadhar, PAN, Driving License, Bank ID) and, qualification certificate. Please note, the photograph and signature should be clear and formal. The background of the photograph should be clear (preferably white in color).
Selfies, photo with cooling glass/hats and other accessories shall be rejected and candidate shall not be issued certificate till the same gets rectified as photograph and signature is captured in the certificate issued on passing the examination. The Id proof uploaded by the candidate should be clear and of good quality as the same shall be verified by the test administrator before admitting the candidate for the examination. Detailed guidelines on photo/image quality is provided in the link shared here: *Link*
If the uploaded documents are not in order, the candidature may be cancelled or certificate may not be generated till the same is rectified.

Q.11) While registering, it shows "Error". What may be the reason and Whom do I contact for a solution?

Ans) The error is usually because the candidate attempts to apply for examination immediately after failing or remaining absent in his/her latest attempt. The candidate can apply for examination only after the results are declared officially, which takes around 20-25 days from the date of examination. So, candidates are advised to apply for examination after 1 month from his/her last examination. If the issue still persists, you may contact us as per the details provided under https://iibf.org.in/contactus.asp

Q. 12) If the internet connectivity is lost or any other technical issue arises during the Examination, what is to be done by the candidate?

Ans) In case the internet connectivity is lost, or any other such issues at the exam centre, please inform the technical support team on the contact details mentioned in the admit letter. They shall accordingly guide you for further course of action.

Q. 13) After registration for the exam, when and how will I receive the Admit Card?

Ans) In case the registration is done through a CSC centre, Admit letter shall be immediately mailed to your registered e-mail ID. In case the registration is done through our website, admit letter shall be available for download from our website (using registration no. shared on successfully registering for the examination) one week before the date of examination. The examination venue and time shall be provided by us on the admit letter.

Q. 14) How do I get my Mark sheet for the examination?

Ans) Provisional scorecard shall be provided immediately on submission of examination. Final results shall be declared within 1 month from date of examination.

Q. 15) When and how will I receive the Certificate after the examination? Will I be intimated even if I fail in the examination?

Ans) Certificates shall be sent to candidates who have passed the examination, within 45 days from date of examination. No separate intimation shall be given in case the candidate has failed or remains absent for the examination.

Q.16) Is there any difference between an exam booked directly at IIBF website and exam booked through CSCs?

Ans) No, the certificate issued shall be the same. Only the mode of registration for BCBF examination is different.

Q. 17) While registering for exam, the website shows "You Are Debarred For this Exam" and does not allow to register for exam. What does this mean?

Ans) The website shall not allow to register for exam if the candidate has been booked for resorting to unfair means in a previous examination. Please refer to the show-cause notice/punishment letter issued to your registered communication address for further details.

Q. 18) Do I need to carry the "original" copy of documents to the Exam Hall for identification purpose?

Ans) Yes. Candidates should bring the printed admit letter along with original ID proof document.

Q. 19) What will I do if I do not receive my Pass Certificate?

Ans) If candidate has passed the examination successfully, certificate shall be issued by 45 days from date of declaration of results. If certificate has not been received on your registered mail-ID by the mentioned timeline, you can attempt to download from our website. Direct link for the same is https://iibf.esdsconnect.com/Download_ecertificate

Q.20) Is there any time gap to be observed before applying for the 2nd / 3rd attempt?

Ans) The candidate can apply for examination only after the results are declared officially, which takes around 20-25 days from the date of examination. So, candidates are advised to apply for examination after 1 month from his/her last examination. If the issue still persists, you may contact us as per the details provided under https://iibf.org.in/contactus.asp

Q. 21) I am getting the "The exam is not activated" message while trying to register for my 2nd attempt. What should I do?

Ans) The registration period of examination is open on our website for around 2 weeks in each month. Please refer to the examination schedule mentioned under the BCBF tab on our website (https://iibf.org.in/certificate_exam_schedule.asp?tab=ac-21) to know the latest available registration period. If the candidate attempts to register for examination outside the registration period, the error "Exam is not activated" message is displayed.

Q.22) I am getting the "The candidate is not eligible to apply for exam as its valid attempt exist as per eligible (V)" message while trying to register for my 2nd attempt?

Ans) Candidate can apply for next attempt only once the results are declared for the previous attempt, which usually takes around 30 days from the date of examination. If the candidate attempts to apply before the declaration of results for the previous attempt, the error as mentioned in the question appears.

Q.23) Cases where the test administrator does not admit candidate for examination?

Ans) The test administrator would not be able to admit the candidate if the registered photo/signature/ID proof is too blurred to read / does not match with the original documents brought by the candidate to the exam centre / actual candidate appearing for the examination is different. Candidate is to contact the Training Institution to ensure that the uploaded photo/signature/ID proof is of good quality, else they have to share the revised images with the Training Institution immediately. Only once the documents are uploaded properly should the candidate attempt to register for examination again.

For any other queries, you may contact us as per the details shared at https://iibf.org.in/contactus.asp

ALL THE BEST