



Certificate Examination for Business Correspondents

[for SCBs (including RRBs), SFBs excluding the Payments Banks]

Rules & Syllabus 2019

INTRODUCTION

In order to ensure financial inclusion, several initiatives have been taken by the Government of India and Reserve Bank of India. Business Correspondents (BCs) play an important role in achieving financial inclusion. The BCs act as a bridge between Bank branches and the people in the area. A BC is the first point of contact and the front face of the bank branch to the people. In order to enable the BCs to be more effective, they need to be imparted the desired level of knowledge. In this context, the certificate examination of IIBF for the BC's has the following objective

OBJECTIVE:

This course is aimed at providing the knowledge inputs and skills set to BCs. The structure of the course is, therefore to provide basic knowledge in banking operations and help the BCs in developing an overall understanding of the subject.

SYLLABUS:

RBI has designated IIBF as the sole certifying agency for the banks of SCBs (including RRBs), SFBs excluding the Payments Banks. In consultation with RBI, the syllabus for the BC certification has been revised. The revised syllabus for the examination is indicated in Annexure- I

SUBJECT OF EXAMINATION: Inclusive Banking Thro' Business Correspondents

PASSING CRITERIA: Minimum marks for pass in the subject is 40 out of 100.

MODE OF CONDUCT OF EXAMINATION & EXAMINATION FEES:

The exam will be available under three models. Individual Banks will have the discretion to choose the model which suits them best. The details of each model together with the examination fees is indicated in Annexure II.

The requirement (operational modalities) to be fulfilled by the banks under the "Hybrid Model" for the conduct of the examination by IIBF are detailed in Annexure – III.

MEDIUM OF EXAMINATION:

Examination will be conducted in English, Hindi and other vernacular languages viz., Marathi, Malayalam, Gujarati, Kannada, Oriya, Bengali, Tamil, Telugu and Assamese. The examination will be conducted in bilingual mode.

PATTERN OF EXAMINATION:

- (i) Question Paper will contain 100 objective type multiple choice questions for 100 marks. The Institute may however vary the number of questions to be asked for a subject
- (ii) The examination will be held in Online Mode only
- (iii) There will NOT be negative marking for wrong answers.

DURATION OF EXAMINATION:

The duration of the examination will be of 2 hours.

PERIODICITY AND EXAMINATION CENTRES:

Under Model I, The schedule of the examination may be decided by the banks in consultation with IIBF.

Under Model II, The examination will be held at mutually agreed dates and time for each of the centres identified by IIBF.

Under Model III, The examination will be held as per the schedule devised by IIBF. The details will be placed on the Institute's website.

PRE-APPLICATION FOR ONLINE APPLICATION

- 1) Applicant should have scanned copy of his/her i) Photograph ii) Signature and ii) ID proof ensuring that all are within the required specifications as under:
 - Images format should be in JPG 8bit and size should be minimum 8KB and maximum 20KB
 - Image Dimension of Photograph should be 100 (Width) X 120 (Height) Pixel only
 - Image Dimension of Signature should be 140 (Width) X 60 (Height) Pixel only
 - Image Dimension of ID Proof should be 400 (Width) X 420 (Height) Pixel only. ID Proof should contain Name, Photo, Date of Birth and Signature. Size should be minimum 8KB and maximum 25KB.
 - ID proof can be any one of the following: Aadhaar Card, Driving License, Election Voter's Card, ID Card issued by Employer (with Photo & Signature), PAN Card, Passport
- 2) To make online payment, applicant should keep ready the necessary details about his/her Credit/ Debit Card/ Net Banking
- 3) Applicant should have a valid personal email id. Admit letter of the examination will be emailed to the personal email id only. It will also be available on our website for download. No hard copy of admit letter will be sent through post/ courier etc.
Rural Self Employed Training Institutes (RSETIs)/ Financial Literacy Credit Counselling Centres (FLCCs) will endeavor to familiarize the candidates the Online Registration process.

STUDY MATERIAL/ COURSEWARE

The Institute has developed a courseware to cover the syllabus. The Institute has published a book titled 'Inclusive Banking Thru Business Correspondents' covering the syllabus in English, Hindi, Marathi, Tamil, Oriya, Telugu, Bengali, Assamese and Malayalam to facilitate study which is available at outlets/ distributors of M/s. Taxmann Publication Pvt. Ltd. For more details, visit Institute's web site. Candidates are advised to make full use of the same.

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 February to July 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 August to January 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 February 2019 to July 2019	31st December 2018
For the examinations to be conducted by the Institute for the period August 2019 to January 2020	30th June 2019

IMPORTANT RULES/ INFORMATION FOR CANDIDATES

1. ADMIT LETTER OF EXAMINATIONS:

- a. Admit letter to all eligible candidates will be emailed to the candidates in their email id registered with the Institute, 10 days before the examination date.
- b. Admit letter of all eligible candidates will be hosted on Institute's website www.iibf.org.in under the menu 'Exam Related', 1 week before the examination date.
- c. For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following:
 - i. Membership or registration number as **login id**
 - ii. **Edit profile password.**
 - iii. If candidates do not remember their Edit profile password, they have to click on the 'Forgot password/ Get Password' button after entering the Membership or Registration number. On clicking fresh edit profile password will be sent to their registered email id.
- d. Candidates are required to **produce printed copy of admit letter** along with Membership identity card or any other valid photo ID card in original (Aadhaar card/ /e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.) at the examination venue.
- e. **In the absence of printed copy of Admit Letter and Photo Identity Card, candidates will be denied permission to write Examination.**

2. MOBILE PHONES

- a. Mobile phones and other electronic/ smart gadgets (except calculator as permissible) are not allowed in the examination hall. It is clarified that mere possession of mobile phone and other electronic/ smart gadgets in the examination hall whether in switch off mode or silent mode shall also be deemed to be resorting to adoption of unfair means in the examination.

3. USE OF CALCULATOR

- a. Candidates will be allowed to use battery operated portable calculator in 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 -), 12 digits.
- b. 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 calculator is not allowed.

4. OTHER RULES/ INFORMATION

- a. Candidates should ensure that they sign the Attendance Sheet.
- b. Candidates are advised to reach the Examination Venue before the reporting time mentioned in the admit letter. **No candidate/s will be permitted to enter the Examination Venue after the gate closing time mentioned in the admit letter.**
- c. **No candidate will be permitted to leave the examination venue in the first 60 minutes from the scheduled start time of the examination.**
- d. **Candidates should occupy the seat mentioned against each subject in the Admit letter.**
- e. Candidates would be able to login to the system only with the password mentioned in this Admit Letter. This password should not be disclosed to others. Keep it safe to avoid the possible misuse.
- f. If the examination could not commence on scheduled time or there is delay due to Failure of power, Technical snag of whatsoever nature or for any such reason having bearing upon the conduct of examination; candidates have to:-
 - i. Wait till resumption of power supply/ solving of technical snag.
 - ii. Take-up the examination at other venue arranged by the examination conducting authority.
 - iii. Follow instructions given by the examination conducting authority.

- g. Candidates are required to strictly follow all the instructions given by the examination conducting authority during the examination and adhere to Rules of the examination.
- h. Violation of any of the Rules/ Instructions, misuse of the Admit Letter will be considered to be an act of serious misconduct and the Institute will take action as per the Rules of the examination, which will also be reported to the employer of the candidate.

5. RULES, PENALTIES FOR MISCONDUCT/ UNFAIR PRACTICES:

- a. Communication of any sort between candidates or with outsiders is not permitted and complete silence should be maintained during the examination.
- b. Copying answers from other candidates/ other printed/ Electronic material or permitting others to copy or consultation of any kind will attract the rules relating to unfair practices in the examination.
- c. No candidate shall impersonate others or allow others to impersonate himself/ herself at the examination.
- d. No candidate shall misbehave/ argue with the Examination Conducting Authorities at the centre.
- e. Candidates have to compulsorily return any papers given including that given for rough work to invigilator.
- f. Candidates should not possess and/ or use books, notes, periodicals, etc. in the examination hall at the time of examination/ or use mathematical tables, slide rules, stencils etc. during the examination.

If any candidate violates any of the above rules, it will be considered to be an act of misconduct and he/she will be liable for punishment.

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.

6. 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.
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 edit profile password.
- c. Final certificates will be sent by speed post within 2 months after the declaration of result.

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

CONTACT DETAILS:(For Model I and Model II)

Joint Director – Examinations email id : sgbhatia@iibf.org.in

Deputy Director – Examinations email id: sajan@iibf.org.in

Tel: 022-6850 7000 /06

MEMBER SUPPORT SERVICE OFFICE:

Indian Institute of Banking & Finance

191-F, Maker Towers, 19th Floor,

Cuffe Parade, Mumbai - 400 005

Tel.: 022-2218 3302/ 2218 5134

FOR TRAINING/ CONTACT CLASSES RELATED QUERIES CONTACT:

Leadership Centre

Indian Institute of Banking & Finance

Kohinoor City, Commercial-II, Tower-I, 3rd Floor,

Kirol Road, Off L. B. S. Marg, Kurla West, Mumbai 400 070.

Tel.: 022 2503 9746/ 9604/ 9907

E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES:

South Zone	North Zone	East Zone
Indian Institute of Banking & Finance No. 94, Jawaharlal Nehru Road, (100 Feet Road), Opp. Hotel Ambica Empire, Vadapalani, Chennai – 600 026. Tel. : 044-2472 2990/ 2472 8587 E-mail : iibfsz@iibf.org.in	Indian Institute of Banking & Finance 102-113, Vikrant Towers, 1st Floor, 4 Rajendra Place, New Delhi – 110 008. Tel. : 011-2575 2191/ 92 E-mail : iibfnz@iibf.org.in	Indian Institute of Banking & Finance Hindusthan Building (Annexe), 7th Floor, 4, C. R. Avenue, Kolkatta – 700 072. Tel. : 033-2212 4992 E-mail : iibfez@iibf.org.in

Corporate Office: Indian Institute of Banking & Finance, Kohinoor City, Commercial-II Tower-1, 2nd Floor, Kirol Road, Kurla (West), Mumbai - 400 070 Tel.: 2503 9746/ 9604/ 9907

Syllabus for the Certificate Examination for Business Correspondents

(Please note: Chapter numbers given below are the Chapter numbers given in the study book)

MODULE A: GENERAL BANKING**Chapter 1: Structure of Indian Banking and Types of Banks**

1.1 Objectives

1.2 Introduction

1.3 Need of Banking Services

1.4 Meaning of a Bank

1.5 Structure of Indian Banking System

1.6 Functions of Banks

1.7 Regulation and Supervision of Banking in India

1.8 Recent Trends in Banking

Chapter 2: Various Deposit Schemes and other Services

2.1 Objectives

2.2 Introduction

2.3 Types of Deposits

2.4 Demand Deposits

2.5 Term Deposits (Excluding Hybrid Deposits or Flexi Deposits)

2.6 Insurance of Bank Deposits by DICGC

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Chapter 3: Account Opening, on-Boarding Process, KYC Mechanism and Operations

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3.2 Introduction

3.3 Procedure for Opening an Account

3.4 Photographs of depositors

3.5 Specimen Signature

3.6 Power of Attorney

3.7 Nomination

3.8 Prevention of Money Laundering

3.9 RBI Guidelines in regard to Operations in Accounts

3.14 Closing an Account

Chapter 4: Accounting, Finance & Operations

4.1 Objective

4.2 Introduction

4.4 Finance and Operations

4.5 What is Interest?(excluding Front ended interest & flat rate of interest)

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5.2 Introduction

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Chapter 6: Principles of Sound Lending

6.1 Objectives

6.2 Introduction

6.3 Principles of Lending

Chapter 9: Kisan Credit Card Scheme
9.1 Objective
9.2 Introduction
9.3 Scheme Details
Chapter 11: Asset Classification and Methods of Recovery
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11.2 Introduction
11.3 Definition of NP A
11.4 Asset Classification
11.5 Important Aspects of Recovery
Chapter 12: Grievance Redressal Mechanism in Banks and Banking Ombudsman Scheme
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12.3 Meaning of Grievance
12.4 Common Grievances of the Small Customers
12.5 Model Policy on Grievance Redressal and its Principles
12.6 Customer Complaint
12.7 Present Grievance Redressal Mechanism in Banks
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13.2 Introduction
13.5 Banking Sector
13.6 Insurance Market
13.7 Pension Market
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Chapter 14: Financial Banking and Banking for the Unbanked
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14.2 Introduction
14.3 What is Financial Inclusion?
14.4 Need for Financial Inclusion
14.5 Present Banking Scenario
14.6 Initiatives of Reserve Bank of India
14.7 Business Correspondent and Business Facilitator Model
14.8 Role of Technology in Financial Inclusion
Chapter 15: Microfinance and Self-Help Groups (SHGs)
15.3 What is Microfinance?
15.8 SHG – Definition
CHAPTER 16: Business Correspondent and Business Facilitator (BC/BF) Model: A Vehicle for Financial Inclusion
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16.2 Introduction
16.3 Need for the BC/BF Model
16.4 Role and Responsibilities of Business Correspondents/ Business Facilitators
16.5 Who can be the Business Facilitators?
16.6 Who can be Business Correspondents?
16.7 Business Facilitators: Scope of Activities
16.8 Business Correspondents: Scope of Activities
16.9 Business Correspondent v. Business Facilitator
16.10 Eligibility Criteria for Engaging Business Correspondents/Business Facilitators

CHAPTER I 17: Risk and Fraud Management
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17.2 Introduction
17.4 Risk and fraud from the perspective of BCAs
17.5 Risk and Fraud Management
17.6 Do's and Don'ts for Business Correspondents and Business Facilitators
CHAPTER 18: PMJDY, PMJJBY, PMSBY AND APY
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18.3 Pradhan Mantri Jan-Ohan Yojana (PMJDY)
18.4 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
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Chapter 20: Basic Technical Skills (handling Micro-ATMs, Biometric and other Devices, Basic Connectivity Issues)
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ANNEXURE2
Case 2 - IT Enabled Financial Inclusion
ANNEXURE3
Case 3 - Private Sector Bank and Business Correspondent
ANNEXURE4
Case 4 - The Case of a Technology enabled Company Offering its service to Banks for Financial Inclusion
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21.2 Introduction
21.3 Need for Digital Banking
21.4 Various types of Cards
21.5 Mobile Banking
21.6 Internet Banking
21.7 Automated Teller Machines (ATMs)
21.8 POS (Point-Of-Sale) Terminals and Micro ATM
21.9 Aadhaar Seeding and e-KYC
21.10 APBS and AEPS
21.11 RuPay Cards
21.12 UPI, SHIM and Bharat QR
MODULE D: SOFT SKILLS AND BEHAVIOURAL ASPECTS
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22.10 Role of RBI in Financial Literacy
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23.3 Soft skills and hard skills
23.4 Soft Skills to Build Relationships

23.5 Dealing with different types of customers
23.6 How to maintain trust in the client relationship?
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24.9 Strategy for Recovery
24.10 Farmers clubs and SHGs
Abbreviations

Certificate Examination for Business Correspondents - Different Models

Model	Role of IIBF	Role of Banks	Examination details
I	<p>a) IIBF will offer internet-based test engine which can be accessed from anywhere in the country provided, internet connection with adequate speed is available. Thus, remoteness of centre and number of people appearing all over the country will not be a concern</p> <p>b) IIBF will be responsible for the conduct of exam and certification of the candidate</p> <p>c) IIBF will endeavour to issue an e-Certificate for the candidates to minimise the cost.</p>	<p>a) Bulk Registration of BCs will be done by bank on behalf of their BC's. The logistic arrangements with respect to computer nodes, internet connection, sitting space etc. for the smooth conduct of the examination can be taken care of by the individual banks.</p> <p>b) The banks will identify their centres and the BCs of the banks concerned will appear at such designated bank centres. The centre head of the bank has to certify to the Institute that proper supervision was done during the examination, detailing out the list of candidates who had appeared for the examination.</p>	<p>a) Examination Fee for BC Certification in this Model I (Hybrid Model) is Rs.350/-* per candidate, per attempt. The examination will be held on mutually agreed dates and time for each of the centres.</p> <p>b) The frequency of examinations may be decided by the Banks in consultation with IIBF.</p>

<p>II</p>	<p>a) IIBF will be responsible for the conduct of exam and certification of the candidate b) IIBF will endeavour to issue an e-Certificate for the successful candidates to minimise the cost</p>	<p>a) Bulk Registration of BCs will be done by banks on behalf of their BCs. No other support will be offered by banks in this model.</p>	<p>a) Examination Fee for BC Certification in this Model III is Rs.800/-* per candidate, for the first attempt and Rs. 400/-* per candidate for subsequent attempts. However, IIBF has designed a scheme to offer discounts for bulk registrations received from banks based on the number of registrations.</p> <p>Discount structure</p> <table border="1" data-bbox="544 402 979 979"> <thead> <tr> <th data-bbox="544 402 698 529">Number of enrolments</th> <th data-bbox="698 402 826 529">% of Discount</th> <th data-bbox="826 402 979 529">Validity of the discount offer</th> </tr> </thead> <tbody> <tr> <td data-bbox="544 529 698 626">1-500</td> <td data-bbox="698 529 826 626">No Discount</td> <td data-bbox="826 529 979 979" rowspan="4">Firm commitment of number specified under column - 1 from bank covering examination cycle from March 2019 to February 2020</td> </tr> <tr> <td data-bbox="544 626 698 735">501-1000</td> <td data-bbox="698 626 826 735">10%</td> </tr> <tr> <td data-bbox="544 735 698 844">1001 – 2000</td> <td data-bbox="698 735 826 844">15%</td> </tr> <tr> <td data-bbox="544 844 698 979">Above 2000</td> <td data-bbox="698 844 826 979">20%</td> </tr> </tbody> </table> <p>b) The examination will be held on mutually agreed dates and time for each of the centre identified by IIBF.</p>	Number of enrolments	% of Discount	Validity of the discount offer	1-500	No Discount	Firm commitment of number specified under column - 1 from bank covering examination cycle from March 2019 to February 2020	501-1000	10%	1001 – 2000	15%	Above 2000	20%
Number of enrolments	% of Discount	Validity of the discount offer													
1-500	No Discount	Firm commitment of number specified under column - 1 from bank covering examination cycle from March 2019 to February 2020													
501-1000	10%														
1001 – 2000	15%														
Above 2000	20%														
<p>III</p>	<p>a) IIBF will be solely responsible for the conduct of exam and certification of the candidate. b) IIBF will endeavor to issue an e-Certificate for the successful candidates to minimise the cost</p>	<p>a) Banks do not have any particular role in this model. Candidates can directly register themselves on the IIBF website as per schedule devised by IIBF and appear themselves for the exams at the centres designated to them.</p>	<p>a) Examination Fee for BC Certification in this Model III is Rs.800/-* per candidate, for the first attempt and Rs.400/-* per candidate for subsequent attempts b) Examination will be held as per schedule devised by IIBF which will be conducted on a fortnightly basis.</p>												

*Plus Convenience charges and Taxes as applicable.

REQUIREMENTS TO BE FULFILLED BY BANKS UNDER THE “HYBRID MODEL” FOR CONDUCT OF BC/BF EXAMINATION BY IIBF – OPERATIONAL MODALITIES

Under the “Hybrid Model”, while the examination paper and certification thereof will be of IIBF, the logistical arrangements for ensuring a smooth and fair examination shall be the responsibility of the individual banks. For this, IIBF will offer internet-based test engine which can be accessed from anywhere in the country provided, internet connection with adequate speed is available. The banks will identify their centres and the BCs of the banks concerned will appear at such designated bank centres.

Minimum Technical Specifications to be fulfilled by banks.

The minimum technical specifications of the computer nodes, internet connection and ports which will have to be fulfilled by the individual banks at each centre under the hybrid model should be as under:

- Microsoft Windows 7 Service Pack 2 and above as the operating system.
- Latest updated Chrome/Firefox Browser.
- Mouse facility.
- Minimum Bandwidth Required: 1-2 MBPS (for internet connection).
- Opening required ports to access the server. Details of ports will be shared with the banks.

Procedure for registration of candidates:

- Individual banks, in co-ordination with IIBF, have to finalise the date of examination, time of examination, registration dates and centre for conduct of examination.
- Individual banks have to make bulk registration of candidates. Necessary login credentials and the URL will be shared by IIBF to the banks. Banks have to nominate a single point of contact (SPOC) for the purpose.
- Individual banks to make payment of examination fees through RTGS/NEFT, within a period of 2 days from the close of registration.
- IIBF, after getting the payment, will email the soft copy of the admit letter to individual candidates. The soft copy of the admit letter will also be sent to the SPOC, who can distribute the same, in case of need.

Conduct of Examination:

- One day before the examination date, individual banks have to check their systems and ensure everything is working properly for the smooth conduct of examination. They have to co-ordinate with representative of IIBF’s testing agency. The name of the representative, email id and contact number will be shared by IIBF with the bank.
- Supervision of the examination will be the sole responsibility of the individual banks and they have to ensure that no unfair practices are adopted during the examination.
- Supervisors have to ensure that candidates do not use mobile phones, books, discuss with other candidates, copying of questions, browse other applications during the examination. Facility of browsing the internet during the examination should be disabled.
- The centre head of the individual bank has to certify to IIBF that proper supervision was done during the examination, detailing out the list of candidates who had appeared for the examination, name of the supervisors etc.
- Only after getting the above confirmation, result of the candidates will be declared.

General:

- No refund or adjustment of examination fees can be made, in case candidates remain absent for the examination.
- Only E- Certificates will be sent to the successful candidates.