



Certificate Examination for Business Correspondents/ Business Facilitators (Basic and Advanced) Rules & Syllabus 2024

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 Indian Institute of Banking & Finance (IIBF) has developed the Certificate Examination for Business Correspondents/Business Facilitators in two levels: Basic & Advanced Certifications.

OBJECTIVE:

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

METHODOLOGY:

This Course has two components viz.,

- Physical/Virtual Classroom Training.
- Online examination for 50 marks for Basic Course and 100 marks for Advanced Course based on a specially designed courseware on Inclusive Banking.

CERTIFICATION PROCESS:

RBI has designated IIBF as the sole certifying agency for the SCBs (including RRBs), SFBs and the Payments Banks. For obtaining the certificate, a candidate should:

- Register with the training Institute and undergo 28 hours of training for the Basic Certification and 42 hours of training for the Advanced certification, as the case may be;
- After successful completion of the training, apply for the Basic/Advanced certification Examination of the Institute;
- Appear and pass the Examination;

There will be two distinct certifications as under:

- **Basic certification:** This certification is 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 is to be undertaken by BC Agents who will be acting as full-fledged BC's covering all the activities as prescribed by the regulator.

A. TRAINING FOR BCs/BFs:

Training of BC/BF Agents is mandatory before appearing for the certification. The mandatory training can be provided by the following institutes, as mandated by RBI.

- Bankers Institute of Rural Development (BIRD)
- National Institute for Entrepreneurship and Small Business Development. (NIESBUD). Ministry of Skill Development and Entrepreneurship (MoSDE)

- c) Indian Institute of Bank Management (IIBM); and
- d) The Banks, at their discretion may also provide mandatory training to BCs/BFs duly adhering to the stipulated training structure/modules.

Accordingly, the training will primarily focus on skill development and improvement of functional competency of BC/BF agents.

B. TESTING BY IIBF:

Only those candidates who have successfully completed the Training provided by the Training Institute/Banks will be eligible to appear for Certificate Examination for BCs/BFs (Basic or Advanced certification exam as the case may be). Candidates completing the Basic Training will be eligible for appearing the Basic Certification examination and candidates completing the Advanced Training will be eligible for appearing the Advanced Certification examination. This test will have objective type questions and will be conducted in online mode. On successfully passing the test/examination, the candidate will be issued a certificate from IIBF.

SYLLABUS:

In consultation with RBI, the syllabus for the BC certification has been revised. The detailed syllabus for both the levels of certifications the examination is indicated in Annexure- I.

SUBJECT OF EXAMINATION:

- Inclusive Banking Through Business Correspondents (Basic Certification)
- Inclusive Banking Through Business Correspondents (Advanced Certification)

PATTERN AND DURATION OF EXAMINATION:

- (i) The examination will be held in Online mode only
- (ii) There will NOT be negative marking for wrong answers.
- (iii) The pattern of exam for the BC's of the Banks is outlined as under:

Sr. No.	Particulars	Number of questions and marks in the question paper	Duration of Examination
1	Basic Certification	50 questions for 50 marks	1 hour
2	Advanced Certification	100 questions for 100 marks	2 hours

The Institute may however vary the number of questions to be asked for a subject.

PASSING CRITERIA:

The Minimum marks for passing the BC Certification examination are detailed below:

- **For Basic Certification:** Minimum marks for passing will be 50% i.e. 25 out of 50 marks.
- **For Advanced Certification:** Minimum marks for passing will be 50% i.e. 50 out of 100 marks.

TIME LIMIT FOR PASSING THE EXAMINATION:

- (i) Candidates will be required to pass the examination in THREE ATTEMPTS within a period of NINE MONTHS from the date of completion of Training.
- (ii) Candidates not able to pass the examination within the stipulated time as stated above are required to re-enroll themselves for the BC/BF training. After completing the training, they can enroll afresh for the examination.

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 the below mentioned table as well as 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.

Sr. No.	Model of Certification	Examination Fees#			
		Basic*		Advanced*	
		First	Next	First	Next
1	Model I: Hybrid Model Logistic arrangements made by bank & IIBF to offer internet- based test engine.	250.00	250.00	350.00	350.00
2	Model II: Bulk Model Banks do bulk registration of BCs & all other arrangements to be done by IIBF.	400.00	300.00	800.00	400.00
3	Model III: Regular Model Candidates can directly register for the examination.	400.00	300.00	800.00	400.00

#Plus Convenience charges and Taxes as applicable.

*It is not mandatory to qualify 'BASIC' for appearing in the 'ADVANCED' certification module. BCs who qualify 'ADVANCED' module, need not appear for 'BASIC' module.

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.

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.

Candidates can enroll directly from IIBF website during the specified period of registration.

OR,

Candidates may visit nearest CSC centre and apply for the BCBF exams scheduled from Monday to Friday except for public holidays

PRE-APPLICATION FOR ONLINE APPLICATION:

- Applicant should have scanned copy of his/her i) Photograph ii) Signature and iii) ID proof and iv) Proof of highest educational qualification, 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.
 - Image Dimension of qualification proof should be 140 (Width) X 60 (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.
- 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.

STUDY MATERIAL/ COURSEWARE:

The Institute has developed a courseware separately for Basic & Advanced Certification Course to cover the syllabus. The Institute has published two books titled 'Inclusive Banking Through Business Correspondents' (Basic Course) & 'Inclusive Banking Through Business Correspondents' (Advanced Course) covering the syllabus in English, Hindi, Marathi, Tamil, Oriya, Telugu, Bengali, Assamese and Malayalam to facilitate study. These books are 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 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 2024 to August 2024	31st December 2023
For the examinations to be conducted by the Institute for the period September 2024 to February 2025	30th June 2024

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 Notices', 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. **Profile password.**
 - iii. If candidates do not remember their profile password, they have to click on the 'Forgot password/ Get Password' button after entering the Membership or Registration number. On clicking the mentioned option, new 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 compulsory 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 NOTICES" 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.
- b. Candidates can download the same after entering login credentials using their membership number and edit profile password.
- c. Final certificates (Digitally signed certificate) will be sent through e-mail registered with the Institute within 3 weeks after the declaration of result. The Paper Certificate issued by the Institute is discontinued.

INTELLECTUAL PROPERTY RIGHTS

"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)

Email id : se.exm1@iibf.org.in

Tel: 022-68507024

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.: 022-6850 7000

E-mail: training@iibf.org.in

PROFESSIONAL DEVELOPMENT CENTRES:

South Zone	North Zone	East Zone	West 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	Indian Institute of Banking & Finance, Professional Development Centre, Northern Zone, 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	Indian Institute of Banking & Finance Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Kolkata - 700020 Tel: 033-46032850 Email:iibfez@iibf.org.in	Indian Institute of Banking & Finance Professional Development Centre 192-F, Maker Towers, 19th Floor, Cuffe Parade MUMBAI - 400 005 Email:head-pdcwz@iibf.org.in

CORPORATE OFFICE: Indian Institute of Banking & Finance, Kohinoor City, Commercial-II, Tower-1, 2nd Floor, Kiroi Road, Kurla (West), Mumbai - 400 070
Tel.: 022-6850 7000

Syllabus for the Certificate Examination for BCs /BFs (Basic Certification)

Courseware published by IIBF: Inclusive Banking Thro' Business Correspondents (Basic Course)

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

2.7 Remittances

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

3.1 Objectives

3.2 Introduction

3.3 Procedure for Opening an Account (including Aadhar based opening process)

3.4 Photographs of depositors

3.5 Specimen Signature

3.6 Nomination

3.7 Prevention of Money Laundering

3.8 RBI Guidelines in regard to AML/KYC

3.9 Closing an Account

Chapter 4: Grievance Redressal Mechanism in Banks and Banking Ombudsman Scheme.

4.1 Objectives

4.2 Introduction

4.3 Meaning of Grievance

4.4 Common Grievances of the Small Customers

4.5 Model Policy on Grievance Redressal and its Principles

4.6 Customer Complaint

4.7 Present Grievance Redressal Mechanism in Banks

4.8 Banking Ombudsman Scheme

Module B : FINANCIAL INCLUSION AND ROLE OF BCAs**Chapter 5: Financial Inclusion and Banking for the Unbanked**

5.1 Objectives

5.2 Introduction

5.3 What is Financial Inclusion?
5.4 Need for Financial Inclusion
5.5 Present Banking Scenario
5.6 Initiatives of Reserve Bank of India
5.7 Business Correspondent and Business Facilitator Model
5.8 Role of Technology in Financial Inclusion
CHAPTER 6: BC/BF Model:A Vehicle for Financial Inclusion
6.1 Objectives
6.2 Introduction
6.3 Need for the BC/BF Model
6.4 Role and Responsibilities of Business Correspondents/ Business Facilitators
6.5 Who can be the Business Facilitators?
6.6 Who can be Business Correspondents?
6.7 Business Facilitators: Scope of Activities
6.8 Business Correspondents: Scope of Activities
6.9 Business Correspondent VS. Business Facilitator
6.10 Eligibility Criteria for Engaging Business Correspondents/Business Facilitators
CHAPTER 7: Risk and Fraud Management
7.1 Objectives
7.2 Introduction
7.3 Risk and fraud from the perspective of BCAs
7.4 Risk and Fraud Management
7.5 Do's and Don'ts for BC/BF including ethical practices to be followed while sourcing asset and liability products.
CHAPTER 8: PMJDY, PMJJBY, PMSBY AND APY
8.1 Objective
8.2 Introduction
8.3 Pradhan Mantri Jan-Dhan Yojana (PMJDY)
8.4 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
8.5 Pradhan Mantri Suraksha Bima Yojana (PMSBY)
8.6 Atal Pension Yojana (APY)
8.7 NPS/NPS –Swavalamban
Module C : TECHNICAL SKILLS
Chapter 9: Basic Technical Skills (handling Micro-ATMs, Biometric and other Devices, Basic Connectivity issues)
9.1 Objectives
9.2 Introduction
9.3 IT Enabled Financial Inclusion Using BC Model
9.4 Technology for Low Cost Financial Inclusion
Chapter 10: Digital Banking Products
10.1 Objectives
10.2 Introduction
10.3 Need for Digital Banking
10.4 Various types of Cards
10.5 Mobile Banking
10.6 Internet Banking
10.7 Automated Teller Machines (ATMs)

10.8 POS (Point-Of-Sale) Terminals and Micro ATM
10.9 Aadhaar Seeding and e-KYC
10.10 APBS and AEPS
10.11 RuPay Cards
10.12 UPI, BHIM and Bharat QR
Module D: SOFT SKILLS AND BEHAVIOURAL ASPECTS
Chapter 11: Communication and Financial Counselling (Including Financial Literacy and Financial Education)
11.1 Importance of Financial Education for Banks
11.2 Role of RBI in Financial Literacy
Chapter 12: How to Deal with Different Types of Customers?
12.1 Objective
12.2 Introduction
12.3 Soft skills and hard skills
12.4 Soft Skills to Build Relationships
12.5 Dealing with different types of customers
12.6 How to maintain trust in the client relationship?
12.7 How to deal with a complaint?
12.8 Do's and Don'ts for handling Customer Complaints
12.9 Duties of a Bank

Syllabus for the Certificate Examination for BCs /BFs (Advanced Certification)
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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
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3.2 Introduction

3.3 Procedure for Opening an Account (including Aadhar based opening process)
3.4 Photographs of depositors
3.5 Specimen Signature
3.6 Nomination
3.7 Prevention of Money Laundering
3.8 RBI Guidelines in regard to AML/KYC
3.9 Closing an Account
Chapter 4: Accounting, Finance & Operations
4.1 Objectives
4.2 Introduction
4.3 Finance and Operations
4.4 What is Interest? (excluding Front ended interest & flat rate of Interest)
4.5 Equated Monthly Installment (EMI)
Chapter 5: Loans Advances : Retail Lending
5.1 Objectives
5.2 Introduction
5.3 Loans and Types of Loans
5.4 Retail Lending
5.5 Education Loans
5.6 Housing Loans
5.7 Overdrafts
5.8 Micro and Small Enterprises
5.9 Kisan Credit Card Scheme
Chapter 6: Principles of Sound Lending
6.1 Objectives
6.2 Introduction
6.3 Principles of Lending
Chapter 7 : Asset Classification and Methods of Recovery
7.1 Objectives
7.2 Introduction
7.3 Definition of NPA
7.4 Asset Classification
7.5 Important Aspects of Recovery
Chapter 8: Grievance Redressal Mechanism in Banks and Banking Ombudsman Scheme.
8.1 Objectives
8.2 Introduction
8.3 Meaning of Grievance
8.4 Common Grievances of the Small Customers
8.5 Model Policy on Grievance Redressal and its Principles
8.6 Customer Complaint
8.7 Present Grievance Redressal Mechanism in Banks
8.8 Banking Ombudsman Scheme
Chapter 9: Overview of Financial Market
9.1 Objectives
9.2 Introduction

9.3 Banking Sector
9.4 Insurance Market
9.5 Pension Market
Chapter 10: Recent Developments in Digital Domain
10.1 Central Bank Digital Currency (CBDC)
10.2 Accounts and Payments Aggregators
10.3 Jan Samarth Portal
10.4 Open Network for Digital Commerce (ONDC)
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11.7 Business Correspondent and Business Facilitator Model
11.8 Role of Technology in Financial Inclusion
Chapter 12: Microfinance and Self-Help Groups (SHGs)
12.1 What is Microfinance ?
12.2 SHG – Definition
CHAPTER 13: BC/BF Model: A Vehicle for Financial Inclusion
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13.6 Who can be Business Correspondents?
13.7 Business Facilitators: Scope of Activities
13.8 Business Correspondents: Scope of Activities
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Module C : TECHNICAL SKILLS
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16.1 Objectives
16.2 Introduction
16.3 IT Enabled Financial Inclusion Using BC Model
16.4 Technology for Low Cost Financial Inclusion
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17.2 Introduction
17.3 Need for Digital Banking
17.4 Various types of Cards
17.5 Mobile Banking
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17.8 POS (Point-Of-Sale) Terminals and Micro ATM
17.9 Aadhaar Seeding and e-KYC
17.10 APBS and AEPS
17.11 RuPay Cards
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19.3 Soft skills and Hard skills
19.4 Soft Skills to Build Relationships
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19.6 How to maintain trust in the client relationship?
19.7 How to deal with a complaint?
19.8 Do's and Don'ts for handling Customer Complaints
19.9 Duties of a Bank
Chapter 20: Soft Skills and Strategies for Recovery of Bank Loans
20.1 Objective
20.2 Introduction
20.3 Negotiation skills
20.4 Dealing with difficult borrowers
20.5 Strategy for Recovery
20.6 Farmers clubs and SHGs

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.</p> <p>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 endeavor to issue an e-Certificate for the candidates to minimize 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.250/-* per candidate, per attempt for Basic course and Rs.350/-* per candidate, per attempt for Advanced Course.</p> <p>The examination will be held on mutually agreed dates and time for each of the centers.</p> <p>b) The frequency of examinations may be decided by the Banks in consultation with IIBF.</p>
II	<p>a) IIBF will be responsible for the conduct of exam and certification of the candidate</p> <p>b) IIBF will endeavour to issue an e-Certificate for the successful candidates to minimize 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 II (Bulk Model) is Rs.400/-* per candidate, for the first attempt and Rs.300/-* per candidate for subsequent attempts for Basic course and is Rs.800/-* per candidate, for the first attempt and Rs.400/-* per candidate for subsequent attempts for Advanced Course.</p> <p>b) The examination will be held on mutually agreed dates and time for each of the centre identified by IIBF</p>

<p>III</p>	<p>a) IIBF will be solely responsible for the conduct of exam and certification of the candidate.</p> <p>b) IIBF will endeavor to issue an e-Certificate for the successful candidates to minimize 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 (Regular Model) is Rs.400/-* per candidate, for the first attempt and Rs.300/-* per candidate for subsequent attempts for Basic course and is Rs.800/-* per candidate, for the first attempt and Rs.400/-* per candidate for subsequent attempts for Advanced Course.</p> <p>b) The examination will be held as per the schedule devised by IIBF. The details will be placed on the Institute's website.</p>
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*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 an 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:

- Banks will identify dedicated examination centers for conduct of exam.
- 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.
- Candidates should report to the Examination Venue half an hour before the examination start time.
- The gate closing time should be 15 minutes before the exam start time.
- No candidate should be allowed to enter the exam hall after the gate closing time.
- No other person other than the candidates and the centre authorities be present/ allowed in the examination centre during the conduct of the examination i.e. the examination centre should be exclusively reserved for the purpose of conducting the examination only.
- 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.

- Examination conducting authorities may do the frisking of candidates before entry to the examination hall/venue, to ensure that candidates do not carry items like mobile phone, any electronic/smart gadget, and such other items which are not allowed in the examination hall.
- Candidates must produce a printed copy of the admit letter along with a Membership identity card or any other valid photo ID card in original (Aadhaar card/Employer's card/PAN Card/Driving License/Election voter's card/Passport, etc.) at the examination venue/centre. In the absence of a printed copy of the Admit Letter and Photo Identity Card, candidates be denied permission to write the examination.
- The supervisor should take attendance of the candidates and ensure that the present candidates sign the attendance sheet. The copies of the attendance sheet should be preserved and submitted to IIBF.
- 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 -). Scientific calculators are not allowed.
- Attempting to use any other type of calculator not complying with the specified functions or having more features will be considered as adoption of unfair means.
- 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.
- Candidates found resorting to unfair means should be booked and the format for recording unfair conduct should be duly filled in and signed by the supervisor & the candidate. The same should be submitted to IIBF after the completion of the examination.
- The examination centres should be under CCTV surveillance. The CCTV recording of the last 3 months of examinations should be provided to IIBF as and when required.
- 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, candidates booked for resorting to unfair means 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.
- The guidelines for certification and training applicable to BCs will also be applicable to Business Facilitators (BFs).
