



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 9001 - 2008 CERTIFIED)

Kohinoor City, Commercial-II, Tower-1, 2nd Floor,

Kirol Road, Kurla (West), Mumbai - 400 070

Web-site : www.iibf.org.in

Certificate Examination for Business Correspondents / Facilitators (PMJDY)

Rules & Syllabus 2015

PMJDY

In order to provide the much needed thrust on financial inclusion, a flagship programme called the “**Pradhan Mantri Jan-Dhan Yojana**” (PMJDY) was announced by Hon. Prime Minister in his independence day address on 15th August 2014, with an objective to take banking services to the unbanked and under banked areas. After initial implementation of the programme, over 12 crore bank accounts have been opened under the PMJDY. It is important to make these accounts active and operational.

Business Correspondents / Business Facilitators(BC / BF) acts as a bridge between Bank branches and the people in the area. BC / BF is the first point of contact and front face of the bank branch to the people and they would help to make these accounts operational.

A few field level studies reveal that the BCs though well versed with technologies like handling POS devices, Micro ATMs and Bio metric devices etc., are lacking in knowledge of basic banking products and services. It has, therefore, been felt necessary that the BCs need to be imparted the desired knowledge. Indian Banks Association has made it mandatory to certify BC Agents by IIB&F after 3 days of training. Suitable instructions have been issued by IBA to banks and SLBCs. In this context IIB&F has launched a certificate examination with the following objective :

EXAMINATION OBJECTIVE :

This course is aimed at providing the knowledge inputs and skill sets to BC / BFs. The objective of the course is, therefore, to provide basic knowledge in banking operations and help the BCs in developing an overall understanding of the following aspects :

- The role / functions of banks
- The basics of banking operations and procedures
- Role and function of BC / BFs

AWARD OF CERTIFICATE :

Candidates passing the examination will be issued a Certificate.

STUDY MATERIAL / COURSEWARE :

The Institute has published a book titled 'Inclusive Banking' covering the syllabus to facilitate study which is available at outlets / distributors of M/s. Taxmann Publication Pvt. Ltd. The price of the book is ₹220/-. For details visit Institute's web site www.iibf.org.in. Candidates are advised to make full use of the same.

ADDRESSES FOR CONTACT

Corporate Office :

Indian Institute of Banking & Finance
Kohinoor City, Commercial-II, Tower-1, 2nd Floor,
Kirol Road, Kurla (West), Mumbai - 400 070
Tel : 022-2503 9746 / 9604 / 9907
Fax : 022-2503 7332
E-mail : iibfgen@bom5.vsnl.net.in

Northern Zonal Office :

Indian Institute of Banking & Finance
109-113, Vikrant Towers, 1st Floor,
4, Rajendra Place, New Delhi - 110 008
Tel. : 91-011-2575 2191/92
Fax : 91-011-2575 2193
E-mail : iibfnz@iibf.org.in

Western Zonal Office :

Indian Institute of Banking & Finance
191-F, Maker Towers, 19th Floor,
Cuffe Parade, Mumbai - 400 005
Tel. : 022-2218 3302 / 2218 5134
Fax : 022-2218 0845
E-mail : iibfwz@iibf.org.in

Southern Zonal Office :

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 7961
Fax : 044-2472 6966
E-mail : iibfsz@iibf.org.in

Eastern Zonal Office :

Indian Institute of Banking & Finance
408, 'Anandlok', 'A' Block, 4th Floor,
227, Acharya J. C. Bose Road,
Kolkata - 700 020
Tel. : 033-2280 9681/82/83
Fax : 033-2280 9680
E-mail : iibfez@iibf.org.in

- Financial advising and counseling
- PMJDY scheme.

TRAINING :

Candidates to undergo a self-paced study of comprehensive course material and a training for about 3 days arranged by Rural Self Employed Training Institutes (RSETIs), Financial Literacy Credit Counselling Centres (FLCCs) and Banks before taking the Certificate Examination.

SUBJECT OF EXAMINATION :

Inclusive Banking

SYLLABUS :

- General Banking including Deposits
- Principles of Lending with special reference to Rural and Retail Lending
- Financial Inclusion and Role of Business Correspondents and Business Facilitators
- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Skill-sets that make BC / BFs effective in relating with rural people
- Details of Banks' Deposits and Priority Sector Advances Products / schemes

ELIGIBILITY :

Candidates with SSC / SSLC / Matriculation or equivalent qualification will be eligible for admission.

EXAMINATION FEES :

For one Attempt	₹800/- *
<i>*plus Service Tax as may be applicable (Service Tax Reg. No. AAATT3309DSD002)</i>	

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.

PATTERN OF EXAMINATION :

- Question Paper will contain 100 objective type multiple choice questions for 100 marks.
- Examination will be of 2 hours duration
- The examination will be held in Online Mode only

PERIODICITY AND EXAMINATION CENTRES :

- Online Examination will be conducted normally once in a month at a pre announced dates.
- A list of Examination centers will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates. In case less than 20 applications are received for a particular centre, necessary communication will be sent to the concerned candidates)
- The list of examination centers will be amended from time to time.

PASSING CRITERIA :

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

PROCEDURE FOR APPLYING FOR EXAMINATION :

Application for examination is to be made online from the Institute's website www.iibf.org.in.

PRE-REQUISITE FOR ONLINE APPLICATION :

- Applicant should have scanned copy of his/her i) Photograph ii) Signature and iii) 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
- To make online payment, applicant should keep ready the necessary details about his/her Credit / Debit Card / Net Banking
- 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 endeavour to familiarise the candidates the Online Registration process.