



## Certificate Examination for Business Correspondents / Facilitators (PMJDY)

### Rules & Syllabus 2018

#### 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 :

#### OBJECTIVES:

This course is aimed at providing the knowledge inputs and skill sets to BC / BF. 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 :

1. The role / functions of banks
2. The basics of banking operations and procedures
3. Role and function of BC / BF
4. Financial advising and counselling
5. 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.

#### ELIGIBILITY

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

**SUBJECTS OF EXAMINATION:** Inclusive Banking

**PASSING CRITERIA:** Minimum marks for pass in the subject is 50 out of 100.

**EXAMINATION FEES\*** : For one attempt Rs.800/-\*

*\* Plus Convenience charges and Taxes as applicable.*

**Please Note : Candidates are required to Register for every attempt separately.**

As a measure to streamline the traffic for registration, Institute will charge regular examination fee to candidates who registers for the examination during the regular open period of registration. **For the extended days of registration, late fee of Rs.200 plus taxes, will be charged in addition to regular examination fee.** This extended days of registration, also gives candidates addition opportunity to register for the examination, having missed the regular open period of registration.

The fee once paid will **NOT** be refunded or adjusted on any account.

### **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:**

- (i) Question Paper will contain 100 objective type multiple choice questions for 100 marks including questions based on case studies / case lets. 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:**

- a) Examination will be conducted on pre-announced dates published on IIBF website. Periodicity of the examination will be depending upon the requirement of banking industry.
- b) List of Examination centers will be available on the website. (Institute will conduct examination in those centers where there are 20 or more candidates.)

### **PROCEDURE FOR APPLYING FOR EXAMINATION**

Application for examination should be registered online from the Institute's website [www.iibf.org.in](http://www.iibf.org.in). The schedule of examination and dates for registration will be published on IIBF 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 endeavour to familiarise 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' covering the syllabus in English, Hindi, Marathi, Tamil, Oriya, Telugu, Bengali, Assami 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 2018 to July 2018	31st December 2017
For the examinations to be conducted by the Institute for the period August 2018 to January 2019	30th June 2018

The details of the prescribed syllabus which is indicative are furnished in the booklet. However, keeping in view the professional nature of examinations, all matters falling within the realm of the subject concerned will have to be studied by the candidate as questions can be asked on all relevant matters under the subject. Candidates appearing for the examination should particularly prepare themselves for answering questions that may be asked on the latest developments taking place under the various subject/s of the said examination although those topics may not have been specifically included in the syllabus. The Institute also reserves to itself the right to vary the syllabus / rules / fee structure from time to time. Any alterations made will be notified from time to time. Further, questions based on current developments in banking and finance may be asked.

Candidates are advised to refer to financial news papers / periodicals more particularly "IIBF VISION" and "BANK QUEST" published by the Institute.

## 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

## 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](http://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 (Aadhaar card / 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 6 functions, 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" 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. 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](http://www.iibf.org.in) > Members / Candidates

Support

Services (Help)

or

Email all your queries to [care@iibf.org.in](mailto:care@iibf.org.in)

### 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 25039746 / 9604 / 9907

E-mail : [training@iibf.org.in](mailto: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 : <a href="mailto:iibfsz@iibf.org.in">iibfsz@iibf.org.in</a>	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 : <a href="mailto:iibfnz@iibf.org.in">iibfnz@iibf.org.in</a>	Indian Institute of Banking & Finance Hindusthan Building (Annexe), 7th Floor, 4, C. R. Avenue, Kolkatta – 700 072. Tel. : 033-2212 4992 E-mail : <a href="mailto:iibfez@iibf.org.in">iibfez@iibf.org.in</a>

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