



INDIAN  
INSTITUTE OF  
BANKING &  
FINANCE

**CERTIFICATE EXAMINATION FOR**  
**BUSINESS**  
**CORRESPONDENTS/**  
**BUSINESS FACILITATORS**

**BCBF Registration - CSC**

# Banking Correspondent/Facilitator exam Registration

# SYLLABUS

## ■ **MODULE A: GENERAL BANKING**

- Chapter 1: Structure of Indian Banking and Types of Banks
- Chapter 2: Various Deposit Schemes and other Services
- Chapter 3: Account Opening, on-Boarding Process, KYC Mechanism and Operations
- Chapter 4: Accounting, Finance & Operations
- Chapter 5: Loans and Advances: Retail Lending
- Chapter 6: Principles of Sound Lending
- Chapter 9: Kisan Credit Card Scheme
- Chapter 11: Asset Classification and Methods of Recovery
- Chapter 12: Grievance Redressal Mechanism in Banks and Banking Ombudsman Scheme
- Chapter 13: Overview of Financial Market

## ■ **MODULE B: FINANCIAL INCLUSION AND ROLE OF BCAs**

- Chapter 14: Financial Banking and Banking for the Unbanked
- Chapter 15: Microfinance and Self-Help Groups (SHGs)
- CHAPTER 16: Business Correspondent and Business Facilitator (BC/BF) Model:A Vehicle for Financial Inclusion

- CHAPTER 17: Risk and Fraud Management

- CHAPTER 18: PMJDY, PMJJBY, PMSBY AND APY

## ■ **MODULE C: TECHNICAL SKILLS**

- Chapter 20: Basic Technical Skills (handling Micro-ATMs, Biometric and other Devices, Basic Connectivity Issues)

### ■ **ANNEXURE1**

- Case 1 - Business Correspondent Model of a Public Sector Bank

### ■ **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

- Chapter 21: Digital Banking Products

## ■ **MODULE D: SOFT SKILLS AND BEHAVIOURAL ASPECTS**

- Chapter 22: Communication and Financial Counselling (Including Financial Literacy and Financial Education)
- Chapter 23: How to Deal with Different Types of Customers?
- Chapter 24: Soft Skills and Strategies for Recovery of Bank Loans

## PASSING CRITERIA

- Minimum marks for pass in the subject is 40 out of 100.

## MEDIUM

- 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

- 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.
- The examination will be held in Online Mode only.
- There will NOT be negative marking for wrong answers.

## DURATION

- The duration of the examination will be of 2 hours.

## 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, Malayalam, Gujarati, Kanada, Oriya, Bengali, Tamil, Telugu, Bengali and Assamese to facilitate study which is available at outlets/ distributors of M/s. Taxmann Publication Pvt. Ltd.
- Video lecture available on IIBF's YouTube page (English and Hindi)

# How to Register

**Visit nearest CSC / Digital Seva Kendra**



**Fill Your  
Details  
Carefully**



## INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 9001:2015 Certified)

### Examination Application(Registration) for Non-Member category candidates (Please read "Instructions to Applicants" before filling up the form)

Pl note that if you have already registered for any examination under Non-member Category in the past, the same Registration Number allotted to you can be used for registering for other examinations(other than DB&F Exam) applicable for Non-members as per the eligibility criteria given. Already Registered candidates has to apply for examinations by login using their USER ID and PASSWORD already provided - [Click here for Login](#)

**Enter your details carefully, correction may not be possible later.**

#### Basic Details

First Name \*

Select

First Name

(Max 30 Characters)

Middle Name

Middle Name

(Max 30 Characters)

Last Name

Last Name

(Max 30 Characters)

#### Contact Details

Office/Residential Address for communication (Pl do not repeat the name of the Applicant, Only Address to be typed)

Address line1 \*

Address line1

(Max 30 Characters)

Address line2

Address line2

(Max 30 Characters)

**Fill Your  
Contact  
Details  
Carefully**

@gov.in    Digitalseva Connect    IIBF    +

https://iibf.esdsconnect.com/CSCNonreg/member/?Mtype=Tk0=&Exld=OTkx

### Contact Details

Office/Residential Address for communication (PI do not repeat the name of the Applicant, Only Address to be typed)

Address line1 \*  (Max 30 Characters)

Address line2  (Max 30 Characters)

Address line3  (Max 30 Characters)

Address line4  (Max 30 Characters)

District \*  (Max 30 Characters)

City \*  (Max 30 Characters)

State \*  Pincode/Zipcode \*  (Max 6 digits)

Date of Birth \*

Gender \* ☐ Female ☒ Male

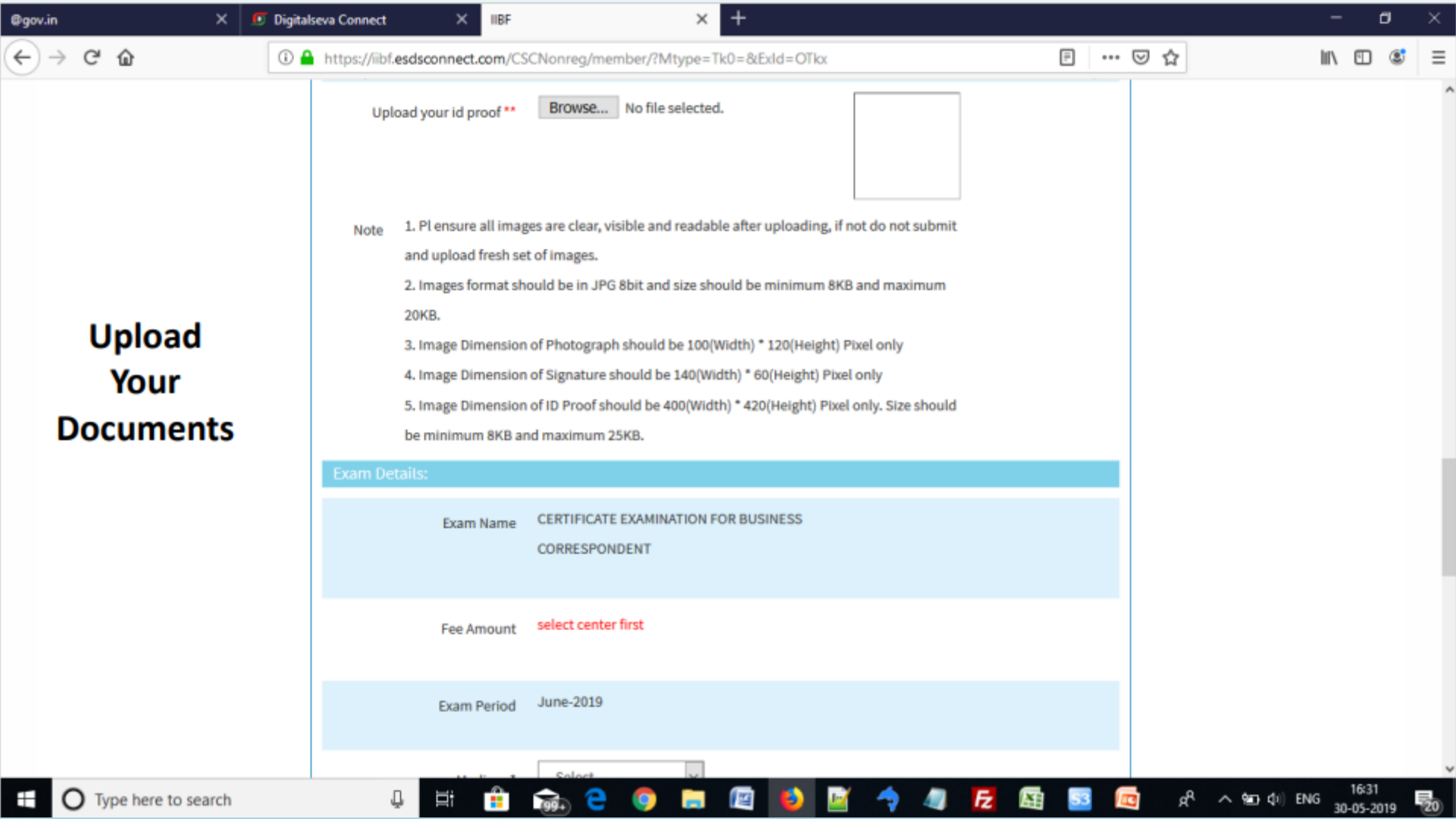
Qualification \* ☐ Under Graduate ☐ Graduate ☐ Post Graduate

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16:30 30-05-2019







**Select  
exam  
centre,  
Venue,  
date and  
time**

@gov.in | Digitalseva Connect | IIBF | +

https://iibf.esdsconnect.com/CSCNonreg/member/?Mtype=Tk0=&ExId=OTkx

Exam Details.

Exam Name CERTIFICATE EXAMINATION FOR BUSINESS  
CORRESPONDENT

Fee Amount **select center first**

Exam Period June-2019

Medium \*

Centre Name \*

Inclusive Banking\* Venue\* Date\* Time\* Seat(s) Available\*

-

Centre Code \*

Exam Mode \*

Scribe required? ☐

» The candidate should send a separate application along with the DECLARATION as given in the Scribe Application Form (available in our website) completed to the MSS Department about such requirement for obtaining permission much before

Windows Taskbar: Type here to search | 16:31 30-05-2019

Read  
instructions  
and provide  
security  
code and  
proceed for  
payment

@gov.in

Digitalseva Connect

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🔒 https://iibf.esdsconnect.com/CSCNonreg/member/?Mtype=Tk0=&ExId=OTkx

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☐ Scribe required?

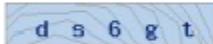
» The candidate should send a separate application along with the DECLARATION as given in the Scribe Application Form (available in our website) completed to the MSS Department about such requirement for obtaining permission much before the commencement of the examination (This application is required to make suitable arrangements at the examination venue).Candidate is required to follow this procedure for each attempt of examination in case the help of scribe is required. For more details please refer to the guidelines for use of scribe, given in the website.

**Declaration:**

1. I declare that I have submitted my Aadhar Card Number and Proof of my Identity : Driving License/ID Card issued by Employer / Pan Card / Passport as specified above..
2. I hereby declare that all the information given in this application is true, complete and correct. I understand that in the event of any information being found false or incorrect subsequent to allotment of registration No, my registration No is liable to be cancelled / terminated.
3. I further declare that I have not at any time been a member of the Institute/applied earlier for membership of the Institute.
4. I confirm having read and understood the rules and regulations of the Institute and I hereby agree to abide by the same. In case I am desirous of Instituting any legal proceedings against the Institute I hereby agree that such legal proceedings shall be instituted only in courts at Mumbai, New Delhi, Kolkata and Chennai in whose Jurisdiction Zonal office/s of the Institute is situated and my application thereto pertains and not in any other court.

☐ I Accept

Security Code \*

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[Change Image](#)


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Reset

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🏠 Type here to search



16:22  
30 05 2019

Scribe required? ☐

» The candidate should submit the Scribe Application Form (available in our website) before the commencement of the examination (at the examination venue). Candidate is required to bring the Scribe along with him/her. For more details please refer the Scribe Application Form.

Scribe Application Form  
permission much before  
ts at the examination  
help of scribe is required.

**VERY IMPORTANT**

I confirm that the Photo, Signature & Id proof images uploaded belongs to me and they are clear and readable.

Confirm

**Declaration:**

1. I declare that I have submitted the correct and valid details of my Employer / Pan Card / Passport as specified above..
2. I hereby declare that all the information given in this application is true, complete and correct. I understand that in the event of any information being found false or incorrect subsequent to allotment of registration No, my registration No is liable to be cancelled / terminated.
3. I further declare that I have not at any time been a member of the Institute/applied earlier for membership of the Institute.
4. I confirm having read and understood the rules and regulations of the Institute and I hereby agree to abide by the same. In case I am desirous of Instituting any legal proceedings against the Institute I hereby agree that such legal proceedings shall be instituted only in courts at Mumbai, New Delhi, Kolkata and Chennai in whose Jurisdiction Zonal office/s of the Institute is situated and my application thereto pertains and not in any other court.

☒ I Accept

Security Code \*

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## MAIN NAVIGATION

- Dashboard
- View Profile
- Apply For Exam
- Transaction Details
- NEFT Details
- Logout

## Basic Details

First Name Mr. Ajit  
Middle Name R  
Last Name Kumar

## Contact Details

Office/Residential Address for communication

Address line1 address 1  
Address line2 Address 2  
Address line3 Address 3  
Address line4  
District mumbai  
City Mumbai  
State MAHARASHTRA 400070  
Date of Birth 01-01-2000  
Gender Male  
Qualification Graduate  
Please specify BACHELOR IN BUSINESS MANAGEMENT(BBM)  
Email ajit@yahoo.com



Uploaded Photo

Select Id Proof Driving License

ID No. 1234

Signature



uploaded Signature

Photo ID



Uploaded ID Proof

Profile  
Photo

## Exam Details

Exam Name CERTIFICATE EXAMINATION FOR BUSINESS CORRESPONDENTS / FACILITATORS

Subject(s)	Venue	Date	Time
Inclusive Banking	IB-CHITTOOR,Indian Bank Self Employment Training Institute 2-1264/6,1st Floor, B.V.Reddy Colony,,kongareddypalli,,Chittoor- 517 001,(Andhra Pradesh),,517001	29-Sep-2020	10.00 AM
Elearning Flag	No		
Fee Amount	350 + GST as applicable		
Exam Period	September-2020		
Medium *	HINDI		
Centre Name *	CHITTOOR		
Centre Code *	1109		
Exam Mode *	Online		
Scribe required	No		

Submit

Back

## Exam Details

Exam Name CERTIFICATE EXAMINATION FOR BUSINESS CORRESPONDENT

Subject(s)

Date

Inclusive Banking

Rising Stars Education(CSC ACADEMY),Ravindra  
Suryavanshi,006/20-A Shree Sai Darshan CHS  
Sangharsh Nagar Chandivali farm roadChandivali  
Andheri East mumbai  
400072,Mumbai,Maharashtra,9594676716,400072

24-Jan-2022

10.00 AM

Fee Amount 800 + GST as applicable

Exam Period May-2020

Medium \* ENGLISH

Centre Name \* Mumbai-  
Maharashtra

Centre Code \* 595

Exam Mode \* Online

Scribe required No

Proceed for Payment

Selected  
Examination  
Venue

Selected  
Examination  
Time

Selected  
Examination  
Date


Click payment for  
the payment  
process (CSC  
Wallet)





**After Payment Admit card will be sent on the registered email ID**

**If not received you can download from IIBF website  
(candidate profile under non-member login)**



## Sample Admit letter

**Admit Letter for Online Examination**

**Membership / Registration No. : 897090123**

**AJIT R KUMAR**

ADDRESS 1  
ADDRESS 2  
MUMBAI  
PINCODE: 400070

**MOBILE/ELECTRONIC/SMART GADGETS ARE NOT ALLOWED IN EXAMINATION HALL**

**Signature**

Subject Name	Medium	Date	Time®	Venue Code	Seat Number
INCLUSIVE BANKING	ENGLISH	29-Sep-2020	10.00 AM	515003	004

© Refer Reporting Time in the Important Instructions

Venue Code	Venue Address
515003	RUDSETI-ANANTAPUR RURAL DEVELOPMENT AND SELF EMPLOYMENT TRAINING INSTITUTE BESIDE S.K. UNIVERSITY STADIUM ITIKULAPALLI, POST: S.V. PURAM, ANANTAPUR - 515 003 515003

Please note that the above mentioned venue only and will not be permitted from any other venue (Your Adm print both

**Login Credentials**

**LOGIN ID : Your Membership No. as mentioned above.**

**Exam Password : X64ZVL**

END OF REGISTRATION PROCESS

## Sample Provisional Score Card



**INDIAN INSTITUTE OF BANKING & FINANCE**

ISO 9001:2015 Certified

### ScoreCard

MembershipNo.:	<del>XXXXXXXXXX</del>
Name:	<del>XXXXXXXXXX</del>
Examination:	CERTIFICATEEXAMINATIONFORBUSINESSSC ORRESPONDENTS/FACILITATORS
SubjectName:	InclusiveBanking
Examination Date.	2021-09-28- 10:53:17:0
MarksSecured	53/100

### **Acceptable Photo Format/Size**

Format: - jpg 8 bit.

Size: - minimum 8KB and maximum 20KB

Dimensions: - 100(Width) x 120(Height) pixel only.

### **Acceptable Signature Format/Size**

Format :- jpg 8 bit,

Size :- minimum 8KB and maximum 20KB

Dimensions :- 140(Width) x 60(Height) pixel only.

### **Acceptable Photo ID Format/Size**

Format :- jpg 8 bit,

Size :- minimum 8KB and maximum 25KB

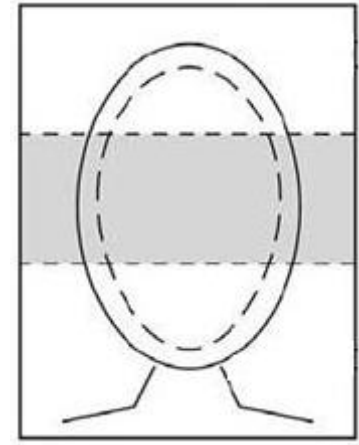
Dimensions :- 400(Width) x 420(Height) pixel only.

### **Note:-**

- 1) If the image/s are unclear the application may be rejected by the institute.
- 2) Photo/Signature will be printed on the ID card, Admit card/Hall ticket, Certificate etc .
- 3) Please ensure that the Photo/Signature is clear and verifiable.

## Acceptable Photograph Guide

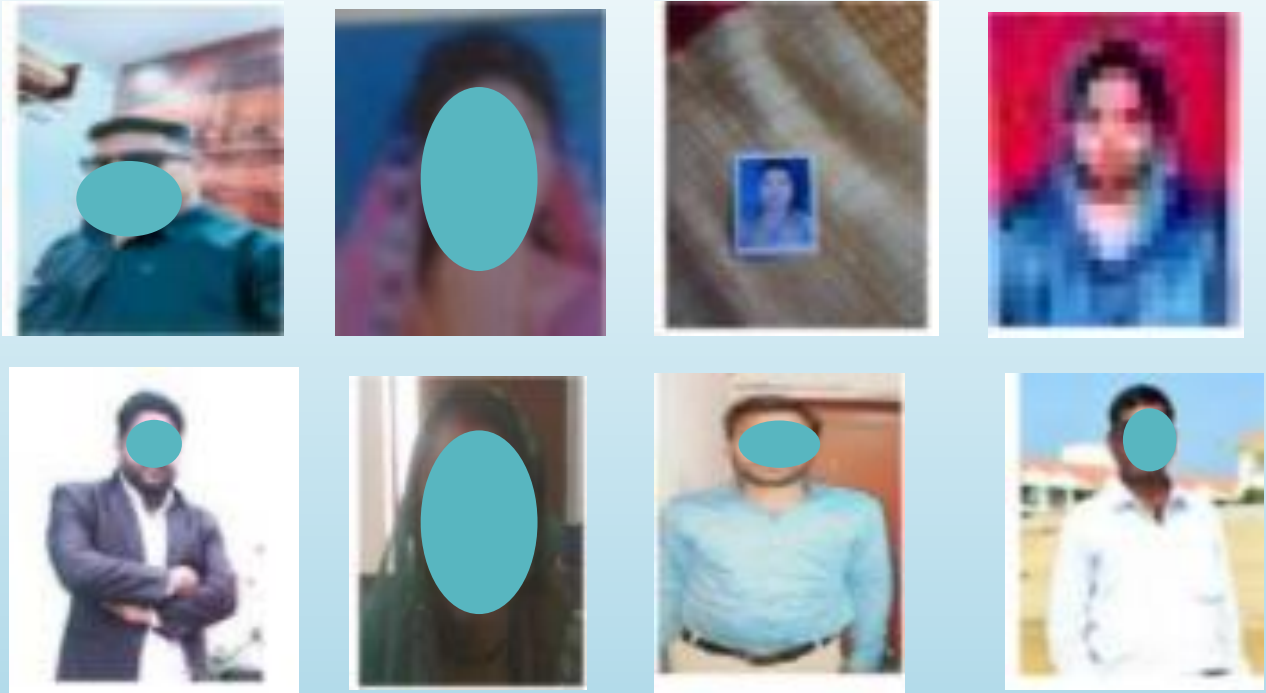
- Photo should be very clear and recently clicked.
- Should not be selfie
- Photo should have face prominently visible (80% of the image) with both ears visible.
  - Full face, Front view, eyes open, looking straight at camera.
  - No sunglasses or tinted spectacles, and no hair across the eyes.
- Photo should not be Blur, with dim/improper light/over exposed.
- The background should be a plain.
- Without shadows on the face or background.
- Center head within frame, there should not be any distracting
- Photo to fit into the template given, the eyes positioned in the shaded area.
- The photo-print should be clear undamaged (not torn, creased or marked). free from reflection or glare on spectacles and with a continuous-tone quality.



## Acceptable Signature Guide

- should be horizontal,
- clearly visible,
- White plain background

Example of invalid Photos:

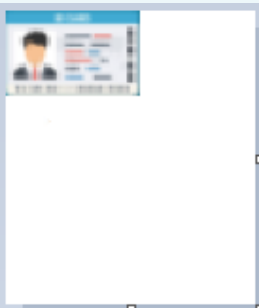


Example of valid Photos





Example of invalid ID:



Example of valid ID



Example of invalid  
Signature

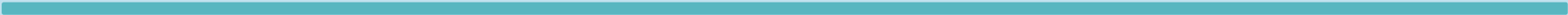
Signature

Signature

Signature

Signature

Signature



Example of valid Signature

Signature

# Do's For Candidates

## **Registration:**

Candidate should fill the form properly while registering for the IIBF exam.  
Upload Photo/ID card and signature properly.  
Choose CSC wallet option, other will not be entertained.

## **Exam Timings:**

Candidate should follow the exam timing and he/she should report at the centre 15 min before exam time. Candidate reporting after the exam time will not be allowed to appear for the exam.

## **ID Proof:**

Candidate should present / show original ID Proof (Aadhar Card / Pan Card /Driving License) which was uploaded while registering, for verification

## **Profile date Verification:**

Candidate should ensure that all the details registered with IIBF should match with the Original ID card.(if there is any mismatch, your exam application may be rejected/may not be allowed to appear for the exam)

## **Read and understand the exam rules:**

Candidate should read and follow the guidelines/instructions provided by supervisor / approver / proctor / administrator  
Candidate should present Original ID proof while appearing for the exam (as uploaded while registration/other ID proof may be rejected)  
Candidate should present his admit letter while appearing for the exam  
You must dress as though you were in a public setting  
Submit your exam once completed

## Don'ts For Candidates

### **Do not leave the seat.**

Do not leave the seat without asking permission from proctor  
Seat properly in front of camera.

### **Your Behavior:**

Do not talk to any one during the exam.  
Additional people are not allowed in the exam hall during the exam  
You must not use headphone, ear buds or any type of electronic device  
You should not communicate with any other person by any means  
You should not use your mobile phone for any reason  
You should not leave the room during the exam for any reason, unless allowed to by administrator



INDIAN  
INSTITUTE OF  
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Questions?

Thank you



**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**