



Certificate Examination in Microfinance

Rules & Syllabus

OBJECTIVE

To provide a thorough knowledge of the concept of microfinance and how microfinance institutions work, including the operational aspects of an SHG / MFI. The course will be a mixture of theory and case studies. This course would go a long way in building up the financial literacy of the persons involved in microfinance and SME sector. As the RBI and the Government have given a new thrust to financial inclusion and financial literacy, the examination would be helpful to banks also in their quest to reach excluded sections of the population.

ELIGIBILITY

The applicant should be graduate of a recognized university.

In respect of the candidates working in microfinance / Banking domain the minimum qualification could be relaxed subject to a candidate having worked not less than three years in the sector.

SUBJECT OF EXAMINATION

Microfinance

EXAMINATION FEES / REGISTRATION FEES

		For Members	For Non-Members
First attempt		₹1,124/- *	₹1,685/- *
Subsequent each attempt		₹1,124/- *	₹1,685/- *

* Inclusive of 12.36% Service Tax.

MEDIUM OF EXAMINATION

Examination will be available in English Only.

PATTERN OF EXAMINATION

Question Paper will contain 120 objective type multiple choice questions for 100 marks. The examination will be conducted in online mode only.

DURATION OF EXAMINATION

The duration of the examination will be of two hours.

PERIODICITY AND EXAMINATION CENTRES

The examination will be conducted in June / December on a Sunday.

PASSING CRITERIA

The candidate has to secure 50% or more marks in the subject to pass.

PROCEDURE FOR APPLYING FOR EXAMINATION

Application for examination should be made online from the Institute's website www.iibf.org.in. No physical form will be accepted by the Institute with effect from 1st January, 2013.

PROOF OF IDENTITY

Non-members applying for Institute's exams / courses are required to submit a copy of any one of the following documents along with Examination Application Form. Forms without the same shall be liable to be rejected.

- 1) Photo i/card issued by Employer or
- 2) PAN Card or
- 3) Driving License or
- 4) Election Voter's i/card or
- 5) Passport or
- 6) Aadhaar

STUDY MATERIAL

The Institute has published study books to facilitate study and they will be available at outlets / showrooms / distributors of M/s. Macmillan Publishers India Ltd. The price of each book and detailed list of outlets is mentioned below.

Candidates may purchase directly from outlets / showrooms / distributors of the above.

Candidates who purchase books directly from outlets of publishers will be offered a discount of 20% on the cost price of the book. Candidates desirous of purchasing books by post will not be offered any discount. However, the postage will be borne by publishers. Candidates would be required to send their indent to publishers' outlet along with a Demand Draft for the cost of book/s. The Demand Draft should be drawn in favour of M/s. Macmillan Publishers India Ltd. **(No cheques will be accepted)**. **Candidates are requested not to send any request for the purchase of books to the Institute's Zonal Offices / Corporate Office.**

Name of the Book	Price
Micro Finance - Perspectives and Operations	₹275/-

ADDRESSES OF MACMILLAN PUBLISHERS INDIA LTD.**BRANCHES & SHOWROOMS****New Delhi**

2/10 Ansari Road, Daryaganj,
New Delhi-110002
Phone : (011) 23273624 / 23273814 /
47972200
E-mail : mildel@macmillan.co.in

Kolkata

Unit No 302, L&T Chambers,
(3rd Floor), 16 Camac Street,
Kolkata-700017
Phone : (033) 22834481-5
E-mail : milcal@macmillan.co.in

Chennai

21 Patullos Road, Chennai-600002
Phone : (044) 28520646 / 30915100
E-mail : rnilmads@macmillan.co.in

Bhopal

76 Malviya Nagar, TT Nagar, Bhopal-462003
Phone : (0755) 2553895 / 2576029
E-mail : milbho@macmillan.co.in

Chandigarh

First Floor, SCO 91, Sector 44 C,
Chandigarh-160047
Phone : (0172) 2611561/ 5088291
Email : milchd@macmillan.co.in

Cuttack

Maitree Vihar, Link Road, Cuttack-753012
Phone : (0671) 2311979 / 2331979
E-mail : milcut@macmillan.co.in

Guwahati

S. C. Goswami Road,
Pan Bazar, Guwahati-781001
Phone : (0361) 2516564 / 2633529
E-mail : milguw@macmillan.co.in

Jaipur

B-48 Sahkar Marg, Opp. Imliwala Phatak,
Lai Kothi Scheme, Jaipur - 302015
Phone : (0141) 2741308
E-mail : miljai@macmillan.co.in

Lucknow

17/1, Mudra Building,
Madan Mohan Malviya Marg,
Lucknow-226001
Phone : (0522) 2209780 / 2208810
E-mail : milluc@macmillan.co.in

Mumbai

404, Antariksh, Makwana Road,
Off. Marol Maroshi Road, Marol,
Andheri East, Mumbai-400059
Phone : (022) 42152803/ 04
E-mail : mumvpo@macmillan.co.in

Mumbai

Mercantile House, Magazine Street,
Reay Road (East), Mumbai-400010
Phone : (022) 23724401 / 23726017 /
23741423

Nagpur

G9-11, Achraj Towers- II, Chhaoni,
Nagpur-440013
Phone : (0712) 2593103 / 2552595
E-mail : milngp@macmillan.co.in

Patna

Sinha Kothi, Sinha Library Road, Patna-001
Phone : (0612) 2232550 / 2224348
E-mail : milpat@macmillan.co.in

Pune

Plot no.17, 1st floor,
Swastishree Co-op Hsg. Society Ltd.,
Ganesh Nagar, Karve Nagar, Pune-411052
Phone : (020) 25420321 / 22
E-mail : milpun@macmillan.co.in

Bangalore

Jaico Publishing House, 14/1,
1st Main Road, 6th Cross,
Gandhi Nagar, Bangalore-560009
Phone : 080-22267016 / 22257083
E-mail : bangalore.sales@jaicobooks.com

The BOOKWORM - Good Books Great Prices

No. 80/1, Shrunghar Shopping Complex,
M. G. Road, Bangalore-560001
Phone : (080) 40913205, Mob. 9854076757
E-mail : kris.bookworm@gmail.com

The BOOKWORM - Good Books Great Prices

No. 32 Basement, Brigade Road,
Cross Brigade Rd., Below Prabhu Digitals,
Bangalore-560001
Phone : (080) 41126755, Mob. 9845076757
E-mail : krishana_ruk@yahoo.com

E. R. Manoharan

UBS Publisher's & Distributors Pvt. Ltd.,
No. 148, Mysore Road, Bangalore-560026
Phone : (080) 26756671-73
E-mail : manohar@bngm.ubspd.com

Madurai

M/s. Selvi Book, Shop. 92, Nethaji Road,
Near New Arya Bhavan Signal,
Madurai-625001.
Phone : (0452) 4380169 / 2343510
E-mail : selvibookshop@yahoo.com

Trichy

M/s. Golden Book House, No. 5, First Floor,
Vignesh Aparna, New Bishop Heber Colleg,
Vayalur Road, Puthoor, Trichy-620017
E-mail : goldenbookhouse1@gamil.com

Tanjore

M/s. Sri Murugan Publications,
Raja Rajan Vanigga Valaga Arangam,
Southrampet, Tanjore-613001
Phone : (04362) 272922 / 272168

Palayamkottai

M/s. Eagle Book Centre, 168 Trivandrum
Road, Opp to VOC Ground,
Palayamkottai-627002
Phone : (0462) 2578899

Trichy

M/s. International Books, 76,
Nandhi Koil Street, Trichy-620002
Phone : (0431) 2703743
E-mail : intbok@yahoo.co.in,
ntbok@gmail.com

TUTORIAL / CONTACT PROGRAMMES

Tutorial / Contact programmes will be organized by the Institute / accredited Institutions. For further details candidates may get in touch with Zonal Office or logon to the Institute's website www.iibf.org.in.

SYLLABUS

The details of the prescribed syllabus along with the relevant chapters in the Book "Micro Finance - Perspectives and Operations" are furnished below. 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 subjects 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

Microfinance

1. Why Microfinance?
2. What is Microfinance?
3. Microfinance as a Development Tool : The Indian Experience
4. Evolution and Character of Microfinance in India
5. Microfinance Delivery Methodologies
6. Legal and Regulatory Framework
7. Some Innovative and Creative Microfinance Models
8. Impact of Microfinance
9. Financial Products and Services
10. Revenue Models of Microfinance : Profitability, Efficiency and Productivity
11. Emerging issues
12. Risk Management
13. Basics of Banking

COURSES OF IIBF

A. Flagship Courses

- ☞ JAIB
- ☞ CAIB
- ☞ Diploma in Banking & Finance

B. Specialised Post Graduate Diploma Courses (for Member* and Non-Members**)

- ☞ Diploma in Treasury, Investment and Risk Management
- ☞ Diploma in Banking Technology
- ☞ Diploma in International Banking and Finance
- ☞ Diploma in Urban Co-operative Bank
- ☞ Diploma in Commodity Derivatives for Bankers
- ☞ Diploma for Micro Finance Professionals in collaboration with Sa-Dhan
- ☞ Advanced Wealth Management Course
- ☞ Diploma in Home Loan Advising

C. Specialised Certificate Courses (for Member* and Non-Members**)

- ☞ Certificate in Trade Finance
- ☞ Certified Information System Banker
- ☞ Certificate in Anti-Money Laundering / Know Your Customer
- ☞ Certificate in Quantitative Methods for Bankers
- ☞ Certificate in Credit Cards for Bankers
- ☞ Certificate Examination in Banking Oriented Paper in Hindi
- ☞ Certificate Examination in SME Finance for Bankers
- ☞ Certificate Examination in Customer Service & Banking Codes and Standards
- ☞ Certificate Examination in Basics of Banking / Credit Cards for employee of IT Companies
- ☞ Certificate Course for Business Correspondents / Business Facilitators
- ☞ Certificate Examination for Debt Recovery Agents
- ☞ Certificate Examination in IT Security
- ☞ Certificate Examination in Rural Banking Operations for RRB Staff
- ☞ Certificate Examination in Prevention of Cyber Crimes and Fraud Management
- ☞ Certificate Examination in Foreign Exchange Facilities for Individuals
- ☞ Certificate Examination in Microfinance

D. Management Courses

- ☞ Advanced Management Program in collaboration with SIES - Mumbai, Welingkar-Mumbai, IMI-Delhi, IPE-Hyderabad.
- ☞ Project Finance Management Blended Course with IFMR, Chennai
- ☞ CAIB linked MBA with IGNOU.

Educational support :

- ☞ Publishing specific courseware for each paper / examination and Workbooks etc.
- ☞ Tutorials through Accredited Institutions, Virtual Classes, e-learning through Portal, Contact Classes or Campus Training - Model Questions and subject updates on the net

Other activities :

- ☞ Research, Seminars, Conferences, Lectures, etc.
- ☞ Publications of books, Daily e-newsletter, monthly newsletter and quarterly journal
- ☞ Training & Consultancy and Financial Education

* Members are employees of Banks and Financial Institutions who have enrolled as members of IIBF.

** Non-Members are eligible candidates for each course / examination without IIBF Membership.

The Syllabi, Rules / Regulations, Examination Forms and other information pertaining to the examinations are available with Institute's Offices at Mumbai, Chennai, New Delhi, Kolkata and also at such other centers / offices as may be notified from time to time. The same is also available at our website www.iibf.org.in.

ADDRESSES FOR CONTACT

Corporate Office :

Indian Institute of Banking & Finance
Kohinoor City, Commercial-II, Tower-1, 2nd Floor,
Kiroli Road, Kurla (West), Mumbai - 400 070
Tel : 022-2503 9746 / 9604 / 9907 Fax : 022-2503 7332
E-mail : iibgen@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 : iibnz@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 : iibsz@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 : iibwz@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 : iibez@iibf.org.in