



Certificate Examination in Microfinance

Rules & Syllabus 2013

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 (Reg. No. AAATT3309DSD002)

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 Card

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.

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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

- ☞ JAIIB
- ☞ CAIIB
- ☞ Diploma in Banking & Finance

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

- ☞ Diploma in Treasury, Investment and Risk Management
- ☞ Diploma in Banking Technology
- ☞ Diploma in International Banking and Finance
- ☞ Advanced Diploma in Urban Co-operative Banking
- ☞ Diploma in Commodity Derivatives for Bankers
- ☞ 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 CAIIB - Elective Subjects
- ☞ Certificate Examination in Basics of Banking / Credit Card Operations / Functions of Banks for employees 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
- ☞ Certified Bank Trainer
- ☞ Certified Banking Compliance Professional

D. Management Courses

- ☞ Advanced Management Program
- ☞ Project Finance Management Blended Course with IFMR, Chennai
- ☞ CAIIB 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.

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