



Certificate Examination in Rural Banking Operations for RRB Staff

Rules & Syllabus 2013

OBJECTIVE

The objectives of this certificate course are to strengthen the operational capacity of branch personnel and also enhance their knowledge of the nuances / specialties of rural banking.

ELIGIBILITY

Employees of RRB.

SUBJECT OF EXAMINATION

Rural Banking Operations for RRB Staff

EXAMINATION FEES

Particulars	For Members	For Non-members subject to eligibility
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 conducted in English only.

PATTERN OF EXAMINATION

Question Paper will contain approximately 120 multiple - choice objective type questions. Examination will be initially conducted in online mode only. If there are sufficient numbers the exam can be offered in paper and pencil mode also.

DURATION OF EXAMINATION

Examination will be of 2 hours duration.

PERIODICITY OF EXAMINATION

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. Taxmann Publication Pvt. Ltd. The price of each book and detail 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. Taxmann Publication Pvt. 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
Rural Banking Operations	₹495/-

ADDRESSES OF TAXMANN PUBLICATION PVT. LTD.

BRANCHES & SHOWROOMS

Jaina Book Agency

649-A, Girgaum Road, Dhobi Talao,
Mumbai - 400 002
Tel. : 22012143, 22018485

Asia Law House

Shop No. 10, Aiyangar Plaza,
Between UTI & Central Bank
Bank Street Kothi,
Hyderabad - 500 095
Tel. : 24742324

Standard Book Distributors

104, Labh Complex, 12-B,
Sattar Taluka Society,
Opp. Old High Court Rd.,
Ahmedabad - 380 014
Tel. : 7540731, 7540732

Student Book Centre

527, Kalbadevi Road,
Opp. Edward Cinema,
Mumbai - 400 002
Tel. : 22050510, 22080668

Commercial House

149, Rajendra Market,
Opp. Tis Hazari Court, Delhi - 110 054
Tel. : 23947862, 23947863

Book Corporation

4, R. N. Mukherjee Road,
Kolkata - 700 001
Tel. : 22101089, 22206669, 31000405

Student Agencies (I) Pvt. Ltd.

102, Konark Shram,
Behind Everest Building,
156, Tardeo Road, Mumbai - 400 034
Tel. : 2351334-37

C. Sitaraman & Co.,

37, Royapettah High Road,
Chennai-600 014
Tel. : 28111516, 28117069, 28113950

Law Point

6C, R. N. Mukherjee Road,
Opp. Birla Building, Stephen House,
Kolkata - 700 011
Tel. : 22101821

Krishna Law House

35-36, Gokhale Market,
Opp. Tis Hazari Court, Delhi -110 054
Tel. : 23969866, 23919317

Book Corporation

108, Nandan Complex,
Near Mithkhali Rly. Crossing,
Mithakhali, Ahmedabad - 380006
Tel. : 6465385

Puliani & Puliani

Ground Floor, Sujatha Complex,
1st Cross Gandhinagar,
Bangalore - 560 009
Tel. : 2265500, 2254052

Modern Law House

1/1, A. D. A. Flat,
(Near Bishop Johnson School),
M. G. Marg, Allahabad - 211001
Tel. : 2560700, 2560616

Arora Law Agency

Shivala Road, Hussainpura, Amritsar - 143 001
Tel. : 2584548

Commercial Book House

LG-2, 23, Aakarshan Bhawan,
Anasari Road, Darya Ganj,
New Delhi - 110 002
Tel. : 23267860

M/s. Taxmann Publication Pvt. Ltd.

35, Bodke Building, M.G. Road,
Opp. Mulund Railway Station,
Mulund (West), Mumbai - 400 080
Tel. : 022-25934807/32516684/25644807
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M/s. Taxmann Publication Pvt. Ltd.

59/32, New Rohtak Road, New Delhi - 110 005
Tel. : 011-45562222

E-mail: sales@taxmann.com

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Nr. Bank of Baroda, Pritam Nagar,
Paldi, Ahmedabad - 380 007
Cell : 9909984900

E-mail: bdurgaprasad@taxmann.com

SYLLABUS

The details of the prescribed syllabus which is indicative are furnished below. However, keeping in view the professional nature of examination, 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

Module -1 : Introduction to Regional Rural Banks

Need of setting up of Regional Rural Banks, Salient provision of Regional Rural Banks Act, 1976, Management and functioning of RRBs, Role of Central Government, RBI and NABARD in monitoring control of RRBs. Performance of RRBs during expansion phase (1975 to 1986), declining phase (1986 to 1995) and Turn -around phase (1995 - 2006), Merger of RRBs, Present status,

Module -2 : Deposits

Banker-Customer relationship, rights of a banker, right of Set-off, Mandates, Various types of Deposit Schemes and customers, NRI accounts, Closure of Accounts, Various provision of Negotiable Instruments Act, 1881, KYC Norms.

Module -3 : Agricultural advances for production of crops and Investment Credit

General features of agricultural advances, Kisan Credit Card Scheme, crop loans to tenant farmers, share cropper and oral lessees, crop insurance scheme, agricultural gold loan, produce marketing loan scheme, financing of organic farming, horticulture, floriculture etc. Contract farming, composite term loan against the mortgage of agricultural land, financing farm mechanization and minor irrigation schemes including drip irrigation and sprinkler system. Finance for two / four wheeler for transportation of produce.

Module -4 : Financing for Allied Agricultural activities

Financing for diary, poultry, sericulture, fisheries, sheep and goat rearing, Land Purchase Scheme, financing for draught animals and carts, Debt Swap scheme,

Module -5 : Financing for Non-farm activities and other matters

Credit to small and micro enterprises in rural areas, indirect advances to agriculture, artisans credit cards, swarojgar credit cards, Laghu Udhmi credit Cards, financing under Govt., sponsored schemes. Linking SHGs with bank credit, Loan documentation, financial inclusion, financial literacy and credit counselling, role of farmers' club, Business Correspondents and Business facilitators.

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.

MEMBERS OF THE GOVERNING COUNCIL (As on 01/01/2013)

PRESIDENT

Shri K. R. Kamath, Chairman & Managing Director, Punjab National Bank

VICE PRESIDENTS

Shri M. V. Tanksale, Chairman & Managing Director, Central Bank of India

Shri Rana Kapoor, Managing Director & Chief Executive Officer, YES Bank

Representing Reserve Bank of India

Shri S. Karuppasamy, Executive Director

Representing State Bank of India and its Associate Banks

Shri Pratip Chaudhuri, Chairman, State Bank of India

Shri B. V. Choubal, Deputy Managing Director & CDO, State Bank of India

Shri M. Bhagavantha Rao, Managing Director, State Bank of Hyderabad

Representing Public Sector Banks

Shri Arun Kaul, Chairman & Managing Director, UCO Bank

Shri M. Narendra, Chairman & Managing Director, Indian Overseas Bank

Shri T. M. Bhasin, Chairman & Managing Director, Indian Bank

Smt. Vijayalakshmi Iyer, Chairperson & Managing Director, Bank of India

Smt. Shubhalakshi Panse, Chairperson & Managing Director, Allahabad Bank

Shri B. A. Prabhakar, Chairman & Managing Director, Andhra Bank

Representing Financial Institutions

Shri T. C. A. Ranganathan, Chairman & Managing Director, Export - Import Bank of India

Representing Private Sector Banks

Shri Ananthakrishna, Chairman & Managing Director, Karnataka Bank Ltd.

Representing Co-operative Banks

Shri S. K. Banerji, Managing Director, The Saraswat Co-op. Bank Ltd.

Representing other Bodies / Experts

Prof. Y. K. Bhushan, Senior Advisor, ICFAI Business School

Shri Allen C. A. Pereira, Director, National Institute of Bank Management (NIBM)

Dr. K. Ramakrishnan, Chief Executive, Indian Banks' Association (IBA)

Prof. H. Krishnamurthy, Chief Research Scientist, Indian Institute of Science

Shri B. Sambamurthy, Director, Institute for Development and Research in Banking Technology

Shri A. S. Bhattacharya, Director, Institute of Banking Personnel & Selection

From IIBF

Dr. R. Bhaskaran, Chief Executive Officer

ADDRESSES FOR CONTACT

Corporate Office :

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

Western Zonal Office :

Indian Institute of Banking & Finance
191-F, Maker Towers, 19th Floor,
Cuffe Parade, Mumbai - 400 005
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Fax : 022-2218 0845
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Eastern Zonal Office :

Indian Institute of Banking & Finance
408, 'Anandlok', 'A' Block, 4th Floor,
227, Acharya J. C. Bose Road,
Kolkata - 700 020
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