



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 CERTIFIED)

Guidelines and Frequently Asked Questions for BC/BF Certification Process

As per the IBA letter No. SB/MBR/BC/0742 dated 05.01.2024, Training of BC Agents has been made mandatory before appearing for the BC Certification examination. In order to simplify the course contents of BC certification, the same has been, now divided into two distinct levels (mutually exclusive) as under:

Basic Certification: This certification to be undertaken by the BC Agents who handle only basic transactions like payment transactions, cash-in cash-out, remittances, etc.

Advanced Certification: This certification to be undertaken by BC Agents who will be acting as full-fledged BCs covering all the activities as prescribed by the regulator from time to time.

At present, the mandatory training may be provided by the following institutions:

- A. Bankers' Institute of Rural Development (BIRD);
- B. The National Institute for Entrepreneurship and Small Business Development (NIESBUD), Ministry of Skill Development and Entrepreneurship (MoSDE)
- C. National Institute of Bank Management (NIBM)
- D. Indian Institute of Bank Management (IIBM)
- E. CSC Academy
- F. National Academy of Rudseti (NAR/RSETI's)
- G. The Banks, at their discretion may also provide mandatory training to BCAs duly adhering to the training structure/ modules designed by the Coordination Committee.

Candidates must pass the examination **within nine months from the date of completion of training, in a maximum of three attempts.**

Candidates who do not pass the examination within the prescribed time will have to **re-enrol for BC training.** After successful completion of training, they may again register afresh for the examination.

Contact details of training institutions are available on our website under: **BCBF Tab > Training for BCBF.** Direct link is provided below:

https://iibf.org.in/Training_BCBF.asp

The Examination Fee Structure is given below:

SR. NO.	NAME OF THE EXAM	ATTEMPTS	FOR MEMBERS(RS.)	FOR NON-MEMBERS(RS.)
1	BCBF (Advanced Course)	First Attempt	800*	800*
		Second attempt	400*	400*
2	BC/BF (Basic Course)	First Attempt	400*	400*
		Second attempt	300*	300*

* Plus GST at 18%

Features of Training Structure designed by the Coordination Committee:

S. No.	Parameter	Details		
		Course	Duration (Hours)	Coverage (Working days)
1.	Duration of the course	Basic	28	Min. 4 / Max. 15
		Advanced	42	Min. 6 / Max. 21
2.	Mode of Training	a. Basic Course: Mainly online mode, in few specific cases, offline batches may be conducted. b. Advanced Course: Either online or offline or hybrid options available.		
3.	Maximum batch strength	35 candidates for both online and offline sessions.		
4.	Language	Training and examination both to be conducted in regional languages. (11 languages to be made available by IIBF)		
5.	Training Fees (in Rs.) (Excludes GST)	Mode	Basic	Advanced
		Online	1,800.00	2,700.00
		Offline	2,700.00	4,000.00
6.	Minimum attendance	75% attendance will be mandatory for the candidates to get the Training Completion Certificate.		

IBA vide Letter no SB/MAR/BC/1306 dated 02.08.2024 states that as per the extant instructions of RBI, the Business Correspondents (BC) are required to complete the BC certification offered by IIBF, within 9 months from the date of commencement of operations.

In this regard it is clarified that BCAs who have commenced operations -

- A. on or after 01.04.2024, the training as specified in IBA letter dated 05.01.2024 is mandatory for BC Certification; and
- B. before 1.04.2024 and have not yet passed the mandatory BC certification, are required to complete the certification as per revised syllabus.

The BCBF Examinations are conducted in three modes:

A. Individual Registration through IIBF Website

- Registration schedule and examination dates are updated on the IIBF website. Direct link: https://iibf.org.in/certificate_exam_schedule.asp?tab=ac-21 The examination is usually held once in a month.
- Candidates can select the examination centre and language from the available list.
- Examination application link for bank employees with Ordinary Membership: https://iibf.esdsconnect.com/iibfbcbf/apply_exam_individual?ctype=Tw==
- Examination application link for other candidates (without Ordinary Membership): https://iibf.esdsconnect.com/iibfbcbf/apply_exam_individual?ctype=Tk0==

Admit letter: Using the registration number, the admit card can be downloaded from the website **one week before the examination date**. The admit card will mention the examination venue and time.

B. Individual Registration through Nearest CSC Centre

- Candidates may visit their nearest CSC centre to apply for the examination.
- After successful registration, the CSC selects the examination centre from the available list. Detailed list available at: https://iibf.esdsconnect.com/CSC_BCBF_venue_list
- Examinations are conducted from **Monday to Friday** (excluding public holidays).
- Candidates must select examination date, time, and language of exam.

Admit letter:

After successful registration, the admit card is sent to the candidate's registered email ID.

C. Hybrid Mode Examination

- Candidates who are registered for examination by their Banks can take the admit letters from the Bank's Single Point of Contact, as per the directions provided by their Bank.

Frequently Asked Questions (FAQs)

Question 1: What is the BCBF examination? Why is this certification required?

Answer:

BCBF (Business Correspondent / Business Facilitator) examination is a certification examination mandated by the Reserve Bank of India (RBI) and conducted by the Indian Institute of Banking & Finance (IIBF). This examination is for individuals working or intending to work as Business Correspondents (BC) or Business Facilitators (BF). As per RBI

guidelines, BCs must obtain this certification **within 9 months from the date of commencement of services**.

Question 2: Who conducts the examination?

Answer:

The examination is conducted by IIBF through authorized testing agencies, and CSC centres across India. IIBF is the sole certifying body to issue BC/BF certification.

Question 3: What types of BC/BF certification are available?

Answer:

Two distinct levels of BC/BF certification are available:

- Basic Certification
- Advanced Certification

Question 4: Is it mandatory to pass the Basic examination before the Advanced examination?

Answer:

No. Both certifications are independent of each other. Candidates may directly appear for the Advanced examination. It is not mandatory to qualify 'BASIC' for appearing the 'ADVANCED' certification module. Candidates who have cleared the advanced examination need not appear for the Basic examination.

Question 5: In how many languages is the examination conducted?

Answer:

The examination is conducted in the following **11 languages**:

Assamese, English, Hindi, Marathi, Gujarati, Tamil, Malayalam, Odia, Bengali, Telugu, and Kannada.

Questions will be displayed in English along with the selected language.

Question 6: What is the study material for the BC/BF course?

Answer:

The following books are to be referred for the BC/BF examination:

- Inclusive Banking Through Business Correspondents – Basic Course
- Inclusive Banking Through Business Correspondents – Advanced Course

Both books are published by Taxmann Publications Pvt. Ltd. and are available in 11 languages. The price and other details can be viewed on the IIBF website: https://iibf.org.in/certificate_exam_schedule.asp?tab=ac-21

Question 7: Who is eligible for the BCBF examination?

Answer:

Any person who is working as a Business Correspondent (BC) or Business Facilitator (BF) with a bank, or who wishes to join a bank as a BC/BF, may apply for the BC/BF certification examination.

Question 8: Who provides the mandatory training?

Answer:

Mandatory training may be conducted through institutions identified by the RBI, such as— BIRD, NIESBUD, IIBM, CSC Academy, and NAR/RSETI. In addition, banks themselves may also provide training duly adhering to the training structure/modules.

The contact details of the training institutions are available on the IIBF website: https://www.iibf.org.in/Training_BCBF.asp

Question 9: What is the duration of the training?

Answer:

Certification	Duration (Hours)	Minimum Days	Maximum Days
Basic Certification	28	4	15
Advanced Certification	42	6	21

Question 10: What is the minimum attendance required in training?

Answer:

A minimum attendance of 75% is mandatory to successfully complete the training. Other rules related to training will be communicated by the training institution.

Question 11: What is a Training ID?

Answer:

A unique alphanumeric code issued after completion of training, which is required at the time of registration for the examination. IIBF sends an SMS and e-mail mentioning the training ID to all candidates after the end of their training date.

Question 12: What should I do if I do not receive the Training ID? How can I know the training schedule? Whom should I contact if there is an error in my profile?

Answer:

If you have not received the Training ID, and/or wish to know the training schedule, or there is any error in your profile, please contact your respective training institution.

Question 13: What happens if I do not appear for or do not pass the examination within 9 months of completing training? Is there any limit on number of attempts?

Answer:

If candidate does not pass the examination within 3 attempts or within 9 months from the date of completion of training, he/she will be required to enrol for training again.

Question 14: Is the training conducted online or offline?

Answer:

The training may be conducted in online or offline mode, or both, depending on the respective training institution.

Question 15: Will I receive a Training Certificate after completing training? Does it have any validity?

Answer:

The Training Completion Certificate is issued by the training institution from where the training has been undertaken. If the candidate does not pass the examination within 9 months from the date of training or within a maximum of 3 attempts, he/she will be required to reenrol for the training.

Question 16: What documents are required at the time of registration?

Answer:

- Recent passport-size photograph
- Signature
- Valid identity proof (Aadhaar/PAN/Driving Licence/Bank ID)
- Educational qualification certificate

Candidates appointed as BCs before 1 April 2024 and exempted from training are required to upload their Bank BC ID number and Bank BC ID card at the time of registration.

Question 17: How can registration for the examination be done?

Answer:

Registration can be done through the following modes:

1. IIBF website (Centre-based examination)
2. Nearest CSC Centre (Remote Proctored Examination)

Question 18: What details are required to apply for the examination for a candidate who is not required to attend the mandatory training program?

Answer:

Candidates applying without training are required to upload the following details:

- Recent passport-size photograph
- Signature
- Identity proof
- Name of the bank where working as BC
- Date of commencement/joining as BC with the bank
- Bank BC ID number
- Bank BC ID card

Question 19: Is there any additional fee for registration or examination at CSC centres?

Answer:

CSC centres may charge an additional fee of up to ₹30 for registration services. No other fee is payable. If any CSC centre demands additional charges for registration, admit card, scorecard, etc., the same should be immediately reported to IIBF.

Question 20: Can I choose the examination date and centre myself? When will I receive the admit card?

Answer:

- CSC candidates: Date, centre, and time slot can be selected at the time of registration. The admit card is sent to the candidate's email after successful registration.
- Centre-based candidates: Date is already pre-decided by IIBF (usually 1st Saturday of a month). Venue and time slot shall be mentioned in the admit card, which will be available on the IIBF website one week prior to the examination.

Question 21: Can the examination centre be changed after selection?

Answer:

No. Once the centre is selected or allotted, it cannot be changed.

Question 22: What payment options are available for paying the exam fees?

Answer:

Candidate can make online payment through debit/credit card, UPI, or net banking.

Question 23: What should be done if payment fails and/or “Already applied for exam” is displayed while attempting to re-apply?

Answer:

It is recommended that registration be done using a computer instead of a mobile or tablet. If payment fails, the same is usually refunded within 2-3 working days.

The “already applied for exam” error may arise if the result of the previous examination has not yet been declared. Candidate can only re-apply after the result of the previous exam is declared.

Question 24: What should be done if the website displays “Exam not activated”?

Answer:

This message appears when the registration window is not active. Please check the latest registration period and examination dates available on the IIBF website.

Question 25: What is required to be carried on the day of the examination?

Answer:

- Admit card (hard copy)
- Original identity proof (any one OVD) (A physical printed copy is mandatory; a copy displayed on a mobile phone or any other electronic gadget will not be accepted)

Question 26: What is the duration of the examination?

Answer:

- Basic Certification: 1 hour
- Advanced Certification: 2 hours

Question 27: What type of questions are asked in the examination?

Answer:

Objective-type multiple-choice questions (MCQs) are asked. There is no negative marking.

Question 28: What are the passing marks for BC/BF?

Answer:

- BC/BF Basic Examination: 25 marks
- BC/BF Advanced Examination: 50 marks

Question 29: Can I change the examination date?**Answer:**

No. The examination date cannot be changed.

Question 29 (A): Can examination be rescheduled?**Answer:**

Rescheduling is possible only in case of technical issues at the examination centre.

Question 30: What should be the gap between two attempts?**Answer:**

Registration for the next attempt should be done only after the result of the previous examination is declared. (Generally, results are declared within approximately 25 days from the last examination date.)

Question 31: When will the provisional scorecard be available?**Answer:**

The provisional scorecard is displayed on the screen immediately after completion of the examination.

- CSC candidates: Can obtain the provisional scorecard from the CSC Centre In-charge.
- Centre-based candidates: Can download the provisional scorecard from the IIBF website 4-5 working days after the examination.

Question 32: When are the results declared?**Answer:**

Generally, results are declared 20–25 days after the examination date. If candidate has registered for the examination through website, marksheet can also be downloaded after the said no. of days

Question 33: When will the certificate be issued?**Answer:**

The digitally signed certificate is issued within approximately 30–45 days from the date of declaration of results to the registered e-mail ID of the candidate.

Question 34: Where is the certificate sent?**Answer:**

The digitally signed certificate is sent to the candidate's registered email ID. Candidates should ensure that the email ID provided at the time of registration is valid and has sufficient storage so that all emails related to the certification process, including the certificate (if eligible), can be received.

Question 35: What should be done if the certificate is not received on time?**Answer:**

First, check the registered email ID for any communication related to photograph/signature issues. If no such communication has been received, candidates may attempt to download the certificate from the IIBF website up to a maximum of 3 times: https://iibf.esdsconnect.com/Download_ecertificate

If the issue still persists, please contact as per the contact details for certificate related concerns, available on the IIBF website.

Question 36: Who can apply for a duplicate certificate?**Answer:**

Candidates who were issued a physical certificate before 1st October 2019 may apply for a digitally signed duplicate certificate. Application must be made on the IIBF website along with payment of ₹200 + GST. <https://iibf.esdsconnect.com/DupCert>

Question 37: How can I raise my issue or query related to the BC/BF certification process?**Answer:**

A facility to register complaints/queries for candidates is available on the IIBF website. You may register your issue or query through this option: <https://iibf.esdsconnect.com/CmsComplaint>

Question 38: How can I verify a digitally signed certificate?**Answer:**

Please follow the steps provided here for certificate verification: http://iibf.org.in/documents/steps_to_open_and_validate_digitaly_signed_certificate.pdf

Question 39: Whom should I contact for profile updates/corrections?**Answer:**

- For candidates who have undergone the mandated training: Please communicate with your

Training Institution.

- For candidates who have directly registered for exam: Please mail to je.mss3@iibf.org.in

Question 40: Where can I find the rules and regulations related to the examination?

Answer:

The examination rules and regulations are available on the IIBF website:

https://www.iibf.org.in/documents/RulesSyllabus/2024/BCBF-DOA%20syllabus_Updated%20020424_revised_Amit.pdf

Please read them carefully before registration.

Question 41: What should be done in case of a technical issue during the examination?

Answer:

In case of internet connectivity or technical issues, immediately inform the technical team using the contact details mentioned on the admit card.

Question 42: When and how will the admit card be issued?

Answer:

- Registration through CSC Centre: Sent immediately to the registered email ID.
- Registration through IIBF website: Can be downloaded 1 week prior to the examination using the registration number, allotted to the candidate.

The admit card will contain details of the examination centre and time.

Question 43: What does the message “You Are Debarred for This Exam” mean?

Answer:

If a candidate is issued a show-cause notice for resorting to any unfair means during his previous examination, or is being investigated for the same, registration will not be permitted till further communication in this regard. Please refer to the rules and policy regarding malpractice/unfair means in examination conducted in centre based mode/remote proctored mode.

(<https://iibf.org.in/documents/brochure/2025/Unfair%20guidelines%20web%20notice%20CBT.pdf>) and

(<https://iibf.org.in/documents/brochure/2025/Unfair%20guidelines%20web%20notice%20RPE.pdf>)

Question 44: What does the message “The candidate is not eligible to apply for exam as its valid attempt exist as per eligible” mean?

Answer:

You cannot apply for the next attempt before the result of the previous attempt is declared.

Question 45: Under what circumstances will a candidate not be allowed to appear for the examination?

Answer:

- Uploaded photo/signature/ID Proof is blurred or not clear
- Uploaded documents do not match the original documents
- Appearing candidate does not match the uploaded photograph
 - Candidate has reported late to the venue, after the gate closing time.

 **Important Instructions for Candidates**

- Please upload only clear, formal photographs and signatures in .jpg format.
- Please refer to the guidelines for uploading your images in training/exam registration form:
https://iibf.esdsconnect.com//uploads/Guideline_for_photo_image_loading_final.pdf
- Keep your Training ID and Registration Number securely for future use..
- Ensure that the examination is attempted within 9 months after successful completion of training
- Retain the admit letter and downloaded e-certificate for future use.

For any other queries: You may contact us as per the details available at the link below:

<https://iibf.org.in/contactus.asp>

ALL THE BEST