

Ref. No. NB / FID / **239** / FI – 47 (G) / 2009 - 10

10 August 2009

Circular no.127/ FID - 6 / 2009

The Chairman, Commercial Banks / RRBs /
The CEO, DCCBs / SCARDBs / SCBs

Dear Sir,

Support for Certificate Course for Business Correspondents (BCs) and Business Facilitators (BFs) offered by Indian Institute of Banking & Finance (IIBF)

Using Business Correspondents (BCs) and Business Facilitators (BFs) is now crucial to speed up the process of financial inclusion as also to consolidate the gains thereunder. This will be greatly facilitated if a pool of competent informed and trained persons could be created who could be employed as Business Correspondents and Business Facilitators by the banks or as Customer Service Providers (CSPs) by the agencies which are appointed as BCs by the banks.

Accordingly, NABARD, in collaboration with Indian Institute of Banking & Finance (IIBF), has decided to support capacity building of BCs / BFs through a certification course for Business Correspondents and Business Facilitators. The course will be conducted by IIBF, at the State / District level. The details of the scheme are given in Annexure-I.

2. The modus operandi of the scheme is as under :

- i. The candidates who are employed / engaged as BC / BF with Banks or as Customer Service Providers (CSPs) of the agency appointed or whose services are used by banks as the BC, for the purpose of financial inclusion are eligible for undertaking the course.
- ii. Support from FIF will be provided to meet the cost of certification course of IIBF by the candidates, who have successfully passed the course.
- iii. The level of support will be 100% of course fee (@ Rs. 4000 per candidate employed in any of the 256 districts identified by the Committee on Financial Inclusion (CFI) and 75% of course fee in the rest of the districts (Annexure-II). It is proposed to train around 20,000 candidates over a period of 2 years, i.e., 2009-10 and 2010-11.
- iv. In case of CSPs appointed by Section-25 Companies engaged by Banks as BCs, the claims may be submitted directly to IIBF for personnel engaged by them for providing financial services at the ground level. The list of such companies attached with you for the purpose may be forwarded to HO of NABARD with a copy to our concerned RO.

- v. Banks may forward the claims received from individuals to IIBF (Annexure III). IIBF, in turn, would consolidate the claims and submit to NABARD on a quarterly basis for reimbursement.
 - vi. IIBF / Banks may carry out due diligence in submitting the claim to avoid duplication.
3. Banks may approach IIBF for details of the training programme. You are requested to initiate necessary steps for capacity building of BCs / BF's under the scheme under advice to us.

Yours faithfully

(A.K. Srivastava)
Chief General Manager

Endt.No.NB / FID / **241** / FI-47(G) / 2009-10 of date

Copy forwarded for information to

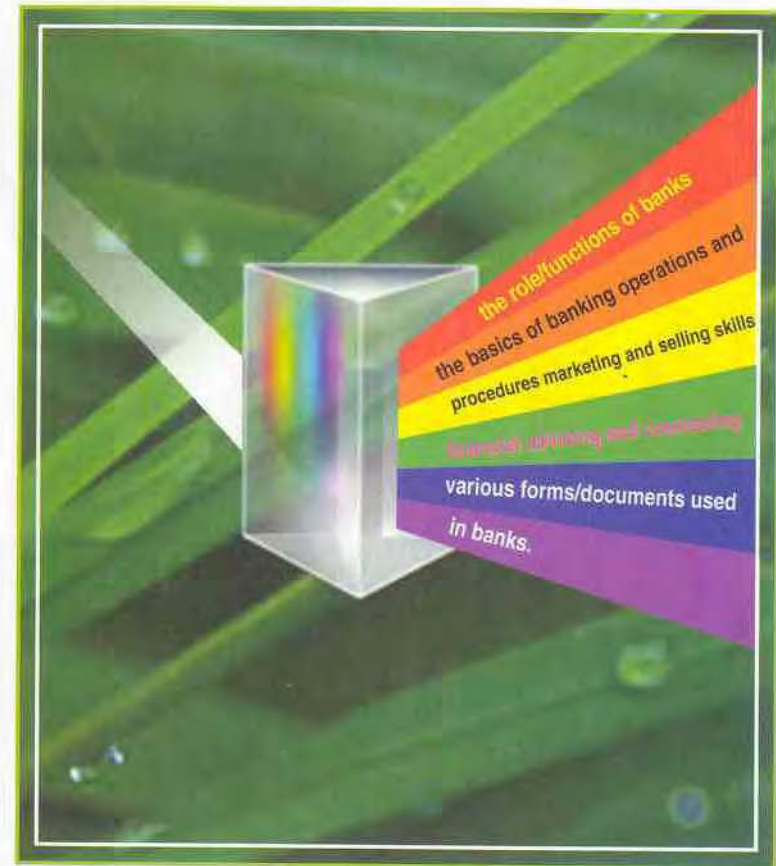
1. The Chief Executive Officer, Indian Institute of Banking & Finance, 'The Arcade', World Trade Centre, 2nd Floor, Tower-4, Cuffe Parade, Mumbai 400005 with a request to consolidate the claims and submit the same to NABARD on a quarterly basis for reimbursement. (Format Appendix I & II)
2. The Chief General Manager, Reserve Bank of India, Rural Planning & Credit Department, Central Office, Mumbai.
3. The Chief General Manager/Officer-in-Charge, NABARD, All Regional Offices/Training Establishments

(S. K. Kale)
General Manager

Annexure I

Certificate Course for
**Business Facilitators /
Business Correspondents**

Rules and Syllabus - 2009



INDIAN INSTITUTE OF BANKING & FINANCE
(An ISO 9001 - 2000 CERTIFIED ORGANISATION)

"The Arcade", Tower 4, 2nd Floor
World Trade Centre,
Cuffe Parade, Mumbai - 400 005
Web-site : www.iibf.org.in

Members of the Governing Council :

President

1. **Shri T.S. Narayanasami**, Chairman & Managing Director, Bank of India

Vice President

2. **Shri M.V. Nair**, Chairman & Managing Director, Union Bank of India.
3. **Dr. K.C. Chakrabarty**, Chairman & Managing Director, Punjab National Bank.

Members

4. **Shri Yogesh Agarwal**, Chairman & Managing Director, IDBI Bank Ltd.
5. **Shri Ananthakrishna**, Chairman & CEO, Karnataka Bank Ltd.
6. **Shri S.K. Banerji**, Managing Director, The Saraswat Co-op Bank Ltd.
7. **Shri O.P. Bhatt**, Chairman, State Bank of India.
8. **Prof. Y.K. Bhushan**, Senior Advisor, ICFAI Business School.
9. **Shri Gunit Chadha**, Chief Executive Officer-India, Deutsche Bank AG.
10. **Shri K.R. Kamath**, Chairman & Managing Director, Allahabad Bank.
11. **Shri C. Krishnan**, Executive Director, Reserve Bank of India.
12. **Shri A.C. Mahajan**, Chairman & Managing Director, Canara Bank.
13. **Shri Y.H. Malegam**, Partner, S.B. Billimoria & Co., Chartered Accountant
14. **Shri M.D. Mallya**, Chairman & Managing Director, Bank of Baroda.
15. **Dr. K. Ramakrishnan**, Chief Executive, Indian Bank Association.
16. **Dr. Asish Saha**, Director, National Institute of Bank Management.
17. **Shri U.C. Sarangi**, Chairman, NABARD.
18. **Shri M.S. Sunderarajan**, Chairman & Managing Director, Indian Bank.
19. **Shri M. Venugopalan**, Chairman & CEO, The Federal Bank Ltd.
20. **Shri R. Bhaskaran**, CEO, Indian Institute of Banking & Finance.

As on 09/04/2009

ABOUT THE INSTITUTE



GENESIS

Indian Institute of Banking & Finance, a body of banks and financial institutions and professionals in banking and finance industry in India, was established on 30th April, 1928, at the initiative of few eminent bankers, businessmen and industrialists of India.

MISSION

The mission of the Institute is to develop professionally qualified and competent bankers and finance professionals primarily through a process of education, training, examination, consultancy / counseling and continuing professional development programmes.

OBJECTIVES

The objectives for which the Institute was established are :

1. To facilitate study of theory and practice of banking and finance
2. To test and certify attainment of competence in the profession of banking and finance
3. To collect, analyze and provide information needed by professionals in banking and finance
4. To promote continuous professional development
5. To promote and undertake research relating to operations, products, instruments, processes etc. in banking and finance and to encourage innovation and creativity among finance professionals so that they could face competition and succeed.

VISION

"To be premier Institute for developing and nurturing competent professionals in banking and financial field".

ACTIVITIES

1. Design, develop and conduct examinations to test the proficiency of bank /financial sector employees in various areas of operations of banks/ financial institutions and finance related subjects.
2. Award certificates / diplomas to successful candidates.
3. Provide necessary educational support services such as tutorial classes, contact programmes and study material.
4. Dissemination of knowledge on banking and financial services through publication of quarterly journal "Bank Quest", a monthly newsletter "IIBF VISION" and e-newsletter called 'Fin@quest' and by organizing lectures /seminars, workshops as a part of continuing professional development programmes.
5. Conduct of seminars on topical matters across the country for the benefit of members.

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CERTIFICATE COURSE FOR BUSINESS FACILITATORS / BUSINESS CORRESPONDENTS

RULES & SYLLABUS 2009

OBJECTIVE

Business facilitators / Business Correspondents will help banks in the following ways :

- The Business Facilitators will help banks to identify potential customers
- They will also undertake advising/counseling of village people about appropriate bank products and services
- They will help the villagers to complete the formalities that are needed to transact with the bank
- The Business Correspondents will put through / help in putting through basic and small-value transactions of the rural people
- They will educate customers about terms of sanction and help in matters related to compliance of sanction terms, repayment and recovery.

This course is aimed at enhancing the skill sets of Business Facilitators / Business Correspondents. In this background, the objective of the course is to provide basic knowledge in banking operations and help the candidates in developing an overall understanding of the following aspects :

- the role/functions of banks
- the basics of banking operations and procedures
- marketing and selling skills
- role and function of Business Facilitators / Business Correspondents
- financial advising and counseling
- various forms/documents used in banks.

THE DESIGN

Candidates appearing in the examination will undergo a self-paced study of material developed by the Institute and training by partner institutions arranged by the Institute with select accredited institutions across the country. On completing the above, they will have to take an objective pattern examination conducted by the Institute in centres that will be announced from time to time. (Please refer the Institute's website www.iibf.org.in for details)

TARGET GROUP

Persons working as Business Facilitators/Business Correspondents and the employees of Business Facilitators/Business Correspondents providing banking & finance related services and also persons aspiring to make carrier in this field.

DELIVERY

The program is delivered through **comprehensive course materials** and structured **class room support** for about 5 days in select towns across the country through select Institutions.

ELIGIBILITY

Candidates with SSC/SSLC/Matriculation or equivalent qualification will be eligible for admission.

HOW TO APPLY ?

Application Forms can be downloaded from the Institute's website www.iibf.org.in. Forms will also be available at Institute's Zonal offices and partner Institutions.

SUBJECT OF EXAMINATION

- (1) Course for Business Facilitators / Business Correspondents

EXAMINATION FEES / REGISTRATION FEES

	For Members	For Non Members**
First attempt	@Rs.3500/-	@Rs.4000/-
Subsequent each attempt	Rs.750/-	Rs.750/-

@ Includes cost of training and course material

** also includes registration fee of Rs.500/-

Please Note : The Institute would vary the fee structure from time to time. Any alterations made will be notified on the website www.iibf.org.in.

MEDIUM OF EXAMINATION

Examination will be conducted in English. Examination will be offered in other vernacular languages also. Please refer the website www.iibf.org.in for update on medium of examination.

PATTERN OF EXAMINATION

- a) There will be internal assessment for 40 marks.

- b) There would also be a written Examination with Question Paper containing approximately 60 multiple-choice objective type questions and would include filling up of various bank forms / documents. Examination will be held in offline mode only. The duration of the examination will be of one hour.
- c) Candidate has to secure 50% or more marks in the assessment/examination to pass.
- d) Written Examination will be conducted on successful completion of training only.

SYLLABUS

The details of the prescribed syllabus which is indicative are furnished in the booklet. 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 reserves 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.

SYLLABUS

General Banking including Deposits

Principles of Banking - Structure of Indian Banking System - Functions of Banks - Indian Banking: Recent trends - E-Banking - KYC Norms- Anti-Money Laundering

Banker - Customer Relationship - Demand and Time Deposits - Various types of deposits - Account Opening and Closing of Accounts - Pre-mature Closure of Deposits - Interest Rate Application - Renewal of deposits - Procedure for settlement of claims - Various types of customers - Minors and Joint Accounts - Power of Attorney - Mandate and E or S Accounts/ F or S Accounts - Income Tax Orders and Garnishee Orders - Lien and Set-off - Loan against Deposits - Deposit Insurance and Credit Guarantee Scheme - Cheques - Payment and Collection Procedures - Endorsements - Clearing / Cheques truncation - Electronic transfer of Funds - Banker's secrecy of accounts - Opinion Reports

Ancillary services - Plastic Money - Credit Cards- Safe Deposit Lockers- Remittances

Principles of Lending with special reference to Rural and Retail Lending

Loans and Advances – Guiding Principles of Lending – Appraisal and Monitoring – Working Capital Vs Term Loans

Different Categories of Loans – Retail Lending – Consumer Loans, Home Loans, Vehicle Loans,

Agricultural Finance including Kisan Credit Cards and Gold Loans - Lending to other Priority Sectors –Recent Developments - MSMEs - Eligibility norms - Repayment Terms and EMI setting. Different types of securities and modes of creating charge on them - Security documents and Documentation procedures – Stamping of Documents – Legal aspects of recovery of bank loans

Asset Classification Norms – Appraisal and Processing Techniques and Sanction Procedures –Follow-up for repayment – Recovery of bank loans

Financial Inclusion and Role of Business Facilitators and Business Correspondents

Micro Finance and its importance in Financial Inclusion – Channels for delivering micro credit – SHG-Bank Linkages – Group Dynamics and peer pressure in SHG Model - Need for and Role of Business Facilitators and Business Correspondents in Financial Inclusion – Scope of activities performed by Business Facilitators and Business Correspondents and how are they different? – Who all can be Business Facilitators and Business Correspondents – Different activities outsourced by banks - Eligibility Criteria for engagement of individuals and institutions as Business Facilitators and Business Correspondents – Pre-cautions to be observed before their enrollment - Area of operations – Due diligence check –Duties of Business Facilitators and Business Correspondents- Check and Balance System - Training Needs– Various Risks faced by banks – Strategic Risk – Reputation Risk – Compliance Risk – Operational Risk – Concentration Risk – Legal Risk and their Mitigation – Confidentiality and Secrecy – Monitoring and Control of BFs/BCs. – Ethical issues and Do's & Don'ts for Business Facilitators and Business Correspondents

Skill-sets that make BF/BCs effective in relating with rural people

An overview of various skills needed by Business Facilitators/Business Correspondents - Skills that make them effective in their role: Communication and Interviewing Skills - Borrower Profiling Skill - Debt Management Skill - Cash Flow Working and Cash Budgeting Technique - Credit Counseling and Financial Advising Skills — Financial Literacy and Financial Education - Marketing Skill - Cross Selling Skill

Details of Banks' Deposits and Priority Sector Advances Products/ schemes

Designing and Developing Savings (Deposits) and Credit Products and Schemes - Deposits and Advances Model Schemes in operation in banks – Check List for filling Banks' Loan Application and Credit Information Forms and Security Documents.

**A. Flagship Courses
(Only for members*)**

Associate Examination

☞ *JAIIB

☞ *CAIIB

☞ Diploma in Banking & Finance

**B. Specialised Diploma Courses
(for Members 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☞ Post Graduate Diploma in
Financial Advising

☞ Diploma in Home Loan Advising

**C. Specialised Certificate Courses
(for Members 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 for SME

☞ Certificate Examination in Basics
of Banking/Credit Cards for
employees of IT Companies**D. Management Courses**☞ Advanced Management Program
in collaboration with SIES-
Mumbai, Welinkar-Mumbai, IMI-
Delhi.☞ Advanced Diploma in Banking
Technology (with PNB-IT) – An
entry point qualification.☞ Project 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. towards continuous professional development.
- Publications of books, Daily e-newsletter, monthly newsletter and quarterly journal
- Training and 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

Corporate Office :

Indian Institute of Banking & Finance
The "Arcade", World Trade Centre,
2nd Flr, East Wing, Cuffe Parade
Mumbai - 400 005
Tel : 2218 7003 / 4 / 5
Fax : 022-2218 5147 / 2215 5093
E-mail : iibgen@bom5.vsnl.net.in

Northern Zonal Office :

Indian Institute of Banking & Finance
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. to 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', 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



ANNEXURE II

Districts where the Rural & Semi-urban per Branch Population is more than 19,272 and their Corresponding Credit Gap is more than 95% (2005)

Sr.	State/ Union Territory	District	CD Ratio Ru+SU+ Ur+Metro*	Ru+SU -Per Office Data			
				Credit Accounts Adult population Adults not having bank loans			%age of adults not having bank loans
1	ARUNACHAL PRADESH	CHUNGLANG	19.0	475	32984	32509	98.6
2	ARUNACHAL PRADESH	DIBANG VALLEY	11.7	360	30359	29999	98.8
3	ARUNACHAL PRADESH	EAST KAMENG	13.0	218	30075	29857	99.3
4	ARUNACHAL PRADESH	LOHIT	16.0	419	25164	24745	98.3
5	ARUNACHAL PRADESH	TIRAP	9.8	329	26384	26056	98.8
6	ASSAM	BARPETA	45.8	878	30946	30068	97.2
7	ASSAM	BONGAIGAON	41.8	701	25946	25246	97.3
8	ASSAM	CACHAR	33.9	454	30510	30056	98.5
9	ASSAM	DARRANG	52.3	820	33453	32633	97.6
10	ASSAM	DHEMAJI	35.3	542	36660	36119	98.5
11	ASSAM	DHUBRI	33.4	702	45747	45046	98.5
12	ASSAM	DIBRUGARH	23.6	467	22466	22000	97.9
13	ASSAM	GOALPARA	45.2	742	25593	24851	97.1
14	ASSAM	HAILAKANDI	24.6	506	31134	30628	98.4
15	ASSAM	JORHAT	33.7	637	27360	26723	97.7
16	ASSAM	KAKROJHAR	35.5	1073	39479	38406	97.3
17	ASSAM	KAMRUP	36.1	775	25085	24310	96.9
18	ASSAM	KARIMGANJ	28.2	414	24408	23993	98.3
19	ASSAM	LAKHIMPUR	37.5	512	20611	20099	97.5
20	ASSAM	MORIGAON	48.2	778	30209	29431	97.4
21	ASSAM	NAGAON	34.9	613	28927	28314	97.9
22	ASSAM	NALBARI	57.0	1071	27214	26142	96.1
23	ASSAM	SIBSAGAR	31.3	606	19759	19153	96.9
24	ASSAM	SONITPUR	45.4	808	22621	21813	96.4
25	BIHAR	ARARIA	51.1	868	33671	32803	97.4
26	BIHAR	AURANGABAD	24.3	794	26104	25311	97.0
27	BIHAR	BANKA	36.8	725	31981	31256	97.7
28	BIHAR	BEGUSARAI	35.1	729	24258	23529	97.0
29	BIHAR	BHAGALPUR	32.2	645	26569	25924	97.6
30	BIHAR	BHOJPUR	20.4	1110	25234	24124	95.6
31	BIHAR	BUXAR	26.8	1117	22197	21080	95.0
32	BIHAR	DARBHANGA	23.9	472	27927	27455	98.3
33	BIHAR	GAYA	22.9	710	25535	24825	97.2
34	BIHAR	GOPALGANJ	22.7	751	25460	24709	97.0
35	BIHAR	JAMUI	25.3	672	27373	26701	97.5
36	BIHAR	JEHANABAD	19.8	711	25466	24756	97.2
37	BIHAR	KAIMUR	41.9	1109	22378	21268	95.0
38	BIHAR	KATI HAR	57.7	908	30341	29433	97.0
39	BIHAR	KHAGARIA	33.7	790	28709	27919	97.2

Sr.	State/ Union Territory	District	CD Ratio Ru+SU+ Ur+Metro*	Ru+SU -Per Office Data			
				Credit Accounts Adult population Adults not having bank loans			%age of adults not having bank loans
40	BIHAR	KISHANGANJ	44.9	870	29068	28198	97.0
41	BIHAR	LAKHISARAI	23.2	664	24670	24005	97.3
42	BIHAR	MADHEPURA	41.9	669	29001	28332	97.7
43	BIHAR	MADHUBANI	27.2	522	26482	25961	98.0
44	BIHAR	MUNGER	19.4	737	23232	22495	96.8
45	BIHAR	MUZAFFARPUR	28.6	700	27640	26940	97.5
46	BIHAR	NALANDA	22.3	759	23975	23216	96.8
47	BIHAR	NAWADA	18.6	835	27825	26991	97.0
48	BIHAR	PASCHIMI CHAMPARAN	51.1	782	27133	26350	97.1
49	BIHAR	PATNA	25.5	503	22497	21994	97.8
50	BIHAR	PURBI CHAMPARAN	35.1	685	27611	26926	97.5
51	BIHAR	PURNIA	48.0	811	39281	38470	97.9
52	BIHAR	ROHTAS	29.7	1199	25273	24073	95.3
53	BIHAR	SAHARSA	37.7	722	28124	27402	97.4
54	BIHAR	SAMASTIPUR	33.9	677	24856	24178	97.3
55	BIHAR	SARAN	21.4	813	27531	26718	97.0
56	BIHAR	SHEIKHPURA	23.0	822	25709	24887	96.8
57	BIHAR	SHEOHAR	21.2	472	32666	32195	98.6
58	BIHAR	SITAMARHI	35.3	723	30241	29518	97.6
59	BIHAR	SIWAN	14.2	567	24004	23437	97.6
60	BIHAR	SUPAUL	33.8	655	28095	27440	97.7
61	BIHAR	VAISHALI	24.8	742	27674	26932	97.3
62	CHHATTISGARH	BASTAR	35.2	743	23461	22718	96.8
63	CHHATTISGARH	BILASPUR	26.2	578	28668	28090	98.0
64	CHHATTISGARH	DANTEWADA	110.7	588	24222	23634	97.6
65	CHHATTISGARH	DHAMTARI	48.7	845	27186	26341	96.9
66	CHHATTISGARH	DURG	41.0	521	22924	22403	97.7
67	CHHATTISGARH	JANJGIR-CHAMPA	33.2	611	25805	25193	97.6
68	CHHATTISGARH	JASHPUR	22.3	506	21638	21132	97.7
69	CHHATTISGARH	KANKER	44.6	1062	33393	32330	96.8
70	CHHATTISGARH	KAWARDHA	35.9	698	29987	29289	97.7
71	CHHATTISGARH	KORBA	37.6	683	23435	22752	97.1
72	CHHATTISGARH	MAHASAMUND	54.2	849	25047	24198	96.6
73	CHHATTISGARH	RAIGARH	48.5	745	21100	20355	96.5
74	CHHATTISGARH	RAIPUR	54.9	541	25538	24997	97.9
75	CHHATTISGARH	RAJNANDGAON	45.3	576	21920	21344	97.4
76	CHHATTISGARH	SURGUJA	34.9	686	20233	19547	96.6
77	DADRA & NAGAR HAVELI	DADRA&NAGAR HAVELI	34.8	476	20167	19691	97.6
78	GUJARAT	AHMADABAD	60.2	388	20347	19959	98.1
79	GUJARAT	BANAS KANTHA	47.3	748	29436	28688	97.5
80	GUJARAT	BHAVNAGAR	37.7	762	20347	19585	96.3
81	GUJARAT	DAHOD	24.7	752	28132	27380	97.3

Sr.	State/ Union Territory	District	CD Ratio Ru+SU+ Ur+Metro*	Ru+SU -Per Office Data			
				Credit Accounts Adult population Adults not having bank loans			%age of adults not having bank loans
82	GUJARAT	DANGS	20.6	1076	24878	23802	95.7
83	GUJARAT	NARMADA	29.5	629	22845	22216	97.2
84	GUJARAT	PANCH MAHALS	28.1	663	24930	24267	97.3
85	HARYANA	HISAR	85.1	767	23149	22382	96.7
86	HARYANA	JIND	84.0	951	20773	19821	95.4
87	HARYANA	KARNAL	95.0	848	21709	20861	96.1
88	HARYANA	PANIPAT	90.8	761	21398	20636	96.4
89	HARYANA	SONIPAT	32.4	657	20928	20271	96.9
90	JHARKHAND	CHATRA	19.1	927	25582	24655	96.4
91	JHARKHAND	DHANBAD	19.2	694	31680	30986	97.8
92	JHARKHAND	GARHWA	27.0	823	29065	28243	97.2
93	JHARKHAND	GIRIDIH	28.0	682	21160	20478	96.8
94	JHARKHAND	GUMLA	20.0	594	21126	20532	97.2
95	JHARKHAND	HAZARIBAG	22.1	867	22606	21740	96.2
96	JHARKHAND	KODERMA	21.9	786	20488	19702	96.2
97	JHARKHAND	LOHARDAGGA	27.5	1008	22872	21863	95.6
98	JHARKHAND	PAKUR	29.1	740	20228	19488	96.3
99	JHARKHAND	PALAMAU	20.3	638	21730	21093	97.1
100	JHARKHAND	RANCHI	28.3	759	20880	20122	96.4
101	JHARKHAND	SAHEBGANJ	27.0	812	21056	20244	96.1
102	MADHYA PRADESH	BALAGHAT	43.7	502	20333	19831	97.5
103	MADHYA PRADESH	BARWANI	56.4	627	24986	24358	97.5
104	MADHYA PRADESH	BETUL	33.2	661	23308	22647	97.2
105	MADHYA PRADESH	BHIND	45.0	555	32959	32405	98.3
106	MADHYA PRADESH	CHHATARPUR	40.2	807	23019	22211	96.5
107	MADHYA PRADESH	DAMOH	47.9	799	20854	20055	96.2
108	MADHYA PRADESH	DINDORI	38.1	421	25224	24803	98.3
109	MADHYA PRADESH	EAST NIMAR	46.3	660	21201	20541	96.9
110	MADHYA PRADESH	GUNA	75.7	805	24072	23267	96.7
111	MADHYA PRADESH	HARDA	73.2	926	19814	18888	95.3
112	MADHYA PRADESH	JABALPUR	37.7	561	21274	20713	97.4
113	MADHYA PRADESH	JHABUA	32.9	731	26567	25836	97.2
114	MADHYA PRADESH	KATNI	41.0	454	22150	21697	98.0
115	MADHYA PRADESH	MANDLA	35.6	524	20230	19706	97.4
116	MADHYA PRADESH	MANDSAUR	69.7	808	21601	20794	96.3
117	MADHYA PRADESH	MORENA	72.5	604	31951	31347	98.1
118	MADHYA PRADESH	PANNA	33.9	610	24477	23867	97.5
119	MADHYA PRADESH	RATLAM	55.3	667	23966	23299	97.2
120	MADHYA PRADESH	REWA	29.3	559	23997	23438	97.7
121	MADHYA PRADESH	SAGAR	44.7	729	26437	25708	97.2
122	MADHYA PRADESH	SATNA	37.7	626	20247	19621	96.9
123	MADHYA PRADESH	SEONI	43.9	586	20767	20181	97.2
124	MADHYA PRADESH	SHAHDOL	32.5	600	23758	23158	97.5

Sr.	State/ Union Territory	District	CD Ratio Ru+SU+ Ur+Metro*	Ru+SU -Per Office Data			
				Credit Accounts Adult population Adults not having bank loans			%age of adults not having bank loans
125	MADHYA PRADESH	SHAJAPUR	96.5	907	21235	20328	95.7
126	MADHYA PRADESH	SHEOPUR	72.6	765	31976	31211	97.6
127	MADHYA PRADESH	SHIVPURI	39.0	642	30571	29930	97.9
128	MADHYA PRADESH	SIDHI	15.0	591	25708	25117	97.7
129	MADHYA PRADESH	TIKAMGARH	33.4	806	22523	21717	96.4
130	MADHYA PRADESH	VIDISHA	89.4	744	20471	19727	96.4
131	MADHYA PRADESH	WEST NIMAR	52.6	720	23199	22479	96.9
132	MAHARASHTRA	AHMADNAGAR	78.5	587	22356	21769	97.4
133	MAHARASHTRA	AURANGABAD	80.6	820	25845	25025	96.8
134	MAHARASHTRA	BID	64.6	825	23309	22484	96.5
135	MAHARASHTRA	BULDHANA	78.9	972	23200	22228	95.8
136	MAHARASHTRA	DHULE	76.0	717	26818	26101	97.3
137	MAHARASHTRA	GADCHIROLI	40.3	662	23919	23257	97.2
138	MAHARASHTRA	GONDIA	53.3	641	23359	22718	97.3
139	MAHARASHTRA	HINGOLI	52.0	1001	27537	26536	96.4
140	MAHARASHTRA	JALGAON	74.0	644	25422	24777	97.5
141	MAHARASHTRA	JALNA	77.6	1148	24743	23595	95.4
142	MAHARASHTRA	KOLHAPUR	83.6	636	21295	20659	97.0
143	MAHARASHTRA	LATUR	69.8	676	23888	23212	97.2
144	MAHARASHTRA	NAGPUR	57.2	678	19967	19290	96.6
145	MAHARASHTRA	NANDED	57.7	926	26185	25259	96.5
146	MAHARASHTRA	NANDURBAR	54.4	607	30898	30292	98.0
147	MAHARASHTRA	NASIK	46.0	636	26366	25730	97.6
148	MAHARASHTRA	OSMANABAD	50.7	632	22194	21562	97.2
149	MAHARASHTRA	PARBHANI	74.9	1130	23181	22051	95.1
150	MAHARASHTRA	WASHIM	75.1	830	20027	19196	95.9
151	MAHARASHTRA	YAVATMAL	58.4	898	24293	23395	96.3
152	MANIPUR	BISHENPUR	113.3	694	45947	45253	98.5
153	MANIPUR	CHANDEL	82.6	546	26092	25547	97.9
154	MANIPUR	CHURACHANDPUR	51.2	647	62819	62172	99.0
155	MANIPUR	IMPHAL EAST	65.6	452	54421	53969	99.2
156	MANIPUR	IMPHAL WEST	36.8	949	45473	44524	97.9
157	MANIPUR	SENAPATI	81.7	513	26049	25536	98.0
158	MANIPUR	TAMENGLONG	85.7	138	24586	24448	99.4
159	MANIPUR	THOUBAL	54.0	384	44609	44225	99.1
160	MANIPUR	UKHRUL	11.0	151	38803	38653	99.6
161	MEGHALAYA	SOUTH GARO HILLS	44.6	354	35448	35094	99.0
162	MIZORAM	LAWNGTLAI	102.7	675	39065	38390	98.3
163	NAGALAND	MOKOKCHUNG	45.6	439	27329	26890	98.4
164	NAGALAND	MON	35.8	634	92078	91444	99.3
165	NAGALAND	PHEK	79.7	473	26176	25703	98.2
166	NAGALAND	TUENSANG	74.8	858	62802	61944	98.6
167	NAGALAND	WOKHA	52.4	399	24409	24009	98.4

Sr.	State/ Union Territory	District	CD Ratio Ru+SU+ Ur+Metro*	Ru+SU -Per Office Data			
				Credit Accounts Adult population Adults not having bank loans			%age of adults not having bank loans
168	NAGALAND	ZUNHEBOTO	66.5	423	27193	26770	98.4
169	ORISSA	BHADRAK	59.9	1071	22564	21493	95.3
170	ORISSA	NAWAPARA	44.8	960	19880	18920	95.2
171	RAJASTHAN	ALWAR	83.3	1042	21744	20702	95.2
172	RAJASTHAN	BARMER	57.0	930	29194	28264	96.8
173	RAJASTHAN	BHILWARA	124.6	879	20439	19560	95.7
174	RAJASTHAN	DAUSA	52.0	811	23809	22998	96.6
175	RAJASTHAN	DHOLPUR	78.5	1093	29624	28531	96.3
176	RAJASTHAN	JAIPUR	98.2	624	21036	20411	97.0
177	RAJASTHAN	JALOR	52.8	819	25764	24945	96.8
178	RAJASTHAN	JHALAWAR	65.4	751	20004	19252	96.2
179	RAJASTHAN	JHUNJHUNU	32.1	947	21505	20558	95.6
180	RAJASTHAN	JODHPUR	59.3	778	26156	25379	97.0
181	RAJASTHAN	KARAULI	47.5	838	29157	28319	97.1
182	RAJASTHAN	NAGOUR	43.8	693	23515	22823	97.1
183	RAJASTHAN	SIKAR	40.0	910	23028	22117	96.0
184	RAJASTHAN	UDAIPUR	43.8	536	24338	23802	97.8
185	UTTAR PRADESH	ALLAHABAD	26.7	784	32450	31666	97.6
186	UTTAR PRADESH	AMBEDKAR NAGAR	28.6	927	29321	28394	96.8
187	UTTAR PRADESH	AURAIYA	25.7	616	24620	24004	97.5
188	UTTAR PRADESH	AZAMGARH	19.2	739	23232	22493	96.8
189	UTTAR PRADESH	BAGHPAT	47.7	1110	26870	25760	95.9
190	UTTAR PRADESH	BAHRAICH	42.1	816	27595	26778	97.0
191	UTTAR PRADESH	BALLIA	18.3	611	21609	20998	97.2
192	UTTAR PRADESH	BALRAMPUR	30.4	1003	26453	25450	96.2
193	UTTAR PRADESH	BARA BANKI	43.2	1000	21173	20174	95.3
194	UTTAR PRADESH	BAREILLY	44.7	822	28586	27764	97.1
195	UTTAR PRADESH	BASTI	42.3	960	24943	23983	96.2
196	UTTAR PRADESH	BIJNOR	52.1	1040	24801	23761	95.8
197	UTTAR PRADESH	BUDAUN	61.2	1050	28815	27764	96.4
198	UTTAR PRADESH	BULANDSHAHR	36.0	953	25163	24210	96.2
199	UTTAR PRADESH	CHANDAULI	33.4	887	31278	30391	97.2
200	UTTAR PRADESH	DEORIA	23.6	866	27837	26971	96.9
201	UTTAR PRADESH	ETAH	44.8	1053	26394	25341	96.0
202	UTTAR PRADESH	ETAWAH	33.0	823	24985	24162	96.7
203	UTTAR PRADESH	FAIZABAD	31.0	872	34580	33708	97.5
204	UTTAR PRADESH	FARRUKHABAD	39.0	984	26965	25981	96.4
205	UTTAR PRADESH	FATEHPUR	26.7	659	24888	24229	97.4
206	UTTAR PRADESH	FIROZABAD	40.9	1106	28062	26957	96.1
207	UTTAR PRADESH	GAUTAM BUDDHA NAGAR	29.0	979	24953	23974	96.1
208	UTTAR PRADESH	GHAZIABAD	48.8	848	24233	23385	96.5
209	UTTAR PRADESH	GHAZIPUR	19.9	654	22319	21665	97.1

Sr.	State/ Union Territory	District	CD Ratio Ru+SU+ Ur+Metro*	Ru+SU -Per Office Data			
				Credit Accounts Adult population Adults not having bank loans			%age of adults not having bank loans
210	UTTAR PRADESH	GONDA	31.1	1030	25721	24691	96.0
211	UTTAR PRADESH	GORAKHPUR	28.9	965	27757	26792	96.5
212	UTTAR PRADESH	HAMIRPUR	70.1	975	19867	18891	95.1
213	UTTAR PRADESH	HARDOI	46.3	1396	28645	27249	95.1
214	UTTAR PRADESH	JAUNPUR	19.1	821	25600	24779	96.8
215	UTTAR PRADESH	JHANSI	35.9	1172	24668	23497	95.3
216	UTTAR PRADESH	KANAUJ	51.9	1243	25541	24298	95.1
217	UTTAR PRADESH	KANPUR NAGAR	41.3	818	60570	59752	98.6
218	UTTAR PRADESH	KAUSHAMBI	23.9	673	29230	28557	97.7
219	UTTAR PRADESH	KHERI	53.6	962	26835	25874	96.4
220	UTTAR PRADESH	KUSHI NAGAR	38.7	1168	32698	31530	96.4
221	UTTAR PRADESH	LUCKNOW	32.4	789	23673	22884	96.7
222	UTTAR PRADESH	MAHARAJGANJ	37.3	1193	29855	28663	96.0
223	UTTAR PRADESH	MAINPURI	41.9	1097	24858	23761	95.6
224	UTTAR PRADESH	MAU	21.2	687	26188	25501	97.4
225	UTTAR PRADESH	MEERUT	53.8	1083	22260	21177	95.1
226	UTTAR PRADESH	MIRZAPUR	39.6	1161	28018	26858	95.9
227	UTTAR PRADESH	MORADABAD	66.0	1279	25432	24153	95.0
228	UTTAR PRADESH	MUZAFFARNAGAR	80.8	1062	24198	23136	95.6
229	UTTAR PRADESH	PILIBHIT	66.0	963	25784	24821	96.3
230	UTTAR PRADESH	PRATAPGARH	20.6	659	22620	21961	97.1
231	UTTAR PRADESH	RAI BARELI	26.4	1034	25501	24467	95.9
232	UTTAR PRADESH	RAMPUR	72.2	1120	22272	21152	95.0
233	UTTAR PRADESH	SANT KABIR NAGAR	27.8	852	28535	27683	97.0
234	UTTAR PRADESH	SANT RAVIDAS NAGAR	50.0	650	27198	26549	97.6
235	UTTAR PRADESH	SHAHJAHANPUR	53.4	818	23436	22618	96.5
236	UTTAR PRADESH	SHRAVASTI	42.9	839	23636	22797	96.5
237	UTTAR PRADESH	SIDHARTHANAGAR	29.6	843	26993	26150	96.9
238	UTTAR PRADESH	SITAPUR	41.0	802	26496	25694	97.0
239	UTTAR PRADESH	SONBHADRA	31.0	979	23699	22721	95.9
240	UTTAR PRADESH	SULTANPUR	26.1	1093	24273	23180	95.5
241	UTTAR PRADESH	UNNAO	25.1	1181	27453	26273	95.7
242	UTTAR PRADESH	VARANASI	28.0	666	31994	31328	97.9
243	WEST BENGAL	BANKURA	27.4	979	20615	19637	95.3
244	WEST BENGAL	BARDDHAMAN	25.0	766	20236	19470	96.2
245	WEST BENGAL	DAKSHIN DINAJPUR	49.4	1224	26118	24894	95.3
246	WEST BENGAL	HAORA	26.0	729	23200	22472	96.9
247	WEST BENGAL	JALPAIGURI	29.1	840	24180	23340	96.5
248	WEST BENGAL	KOCH BIHAR	52.3	1144	23594	22449	95.2
249	WEST BENGAL	MALDAH	42.4	1053	25426	24373	95.9
250	WEST BENGAL	MURSHIDABAD	32.9	866	29842	28975	97.1
251	WEST BENGAL	NADIA	29.2	1289	28164	26874	95.4

Sr.	State/ Union Territory	District	CD Ratio Ru+SU+ Ur+Metro*	Ru+SU -Per Office Data			
				Credit Accounts Adult population Adults not having bank loans			%age of adults not having bank loans
252	WEST BENGAL	NORTH 24 PARGANAS	18.6	999	22653	21654	95.6
253	WEST BENGAL	PASCHIM MEDINIPUR	31.6	854	22102	21248	96.1
254	WEST BENGAL	PURULIYA	20.0	785	23493	22708	96.7
255	WEST BENGAL	SOUTH 24 PARGANAS	20.1	837	29001	28163	97.1
256	WEST BENGAL	UTTAR DINAJPUR	52.6	1350	32944	31593	95.9

ANNEXURE III

Format for claiming fee reimbursement by agencies to IIBF

To

The Chief Executive Officer,
Indian Institute of Banking & Finance,
'The Arcade', World Trade Centre,
2nd Floor, Tower-4, Cuffe Parade,
Mumbai - 400005

Dear Sir

Fee reimbursement for the certificate course for Business Correspondent and Business Facilitators

I wish to submit my claim for reimbursement of fee for the above course :

1. Name :
2. Address :
3. Contact details :
4. Educational qualifications :
5. Month of passing the certificate exam
6. Name of the employer with address/tel.no.
7. Bank/s for which BC/BF work is being done
8. Amount of claim for reimbursement Rs.
9. Bank Account details – Name of the bank Address of the branch
10. Savings Bank account number

Declaration

I declare that the above information is true and correct. In case the same is found to be incorrect, NABARD will have all the rights to reclaim the amount reimbursed under the scheme.

(Signature of the candidate)

Endorsement by the employer

The above information is true and correct. He/she may be reimbursed as above.

(Signature of Employer/Bank)

Certificate from IIBF

The claim of the candidate is in order and recommended for reimbursement of Rs. _____

(Signature of Joint Director of Examinations, IIBF)

APPENDIX I

Format of submission of claim by IIBF

To

The Chief General Manager
National Bank for Agriculture and Rural Development
Plot No.C-24, G Block
Bandra Kurla Complex, Bandra (E)
Mumbai - 400 051

Dear Sir

Fee reimbursement for the Certificate course for Business Correspondents and Business Facilitators

In terms of NABARD's sanction letter no. _____ dated _____, I declare that the certificate course for Business Correspondents (BCs) and Business Facilitators (BFs) have been successfully conducted for the quarter ended _____.

The details of claim received from individual participants and summary thereof (Appendix II) is also enclosed for your information.

I request you to reimburse the fee to enable us to forward the same to the concerned agencies.

Yours faithfully

APPENDIX II

Summary of claims

State :

District :

Batch No. :

Details of participants

Sr. No.	Name of the agency	No. of candidates	Amount
1	Bank (Name-wise)		
2	Section 25 companies (Name-wise)		
	TOTAL		

The candidates considered are eligible under the scheme. We request you to reimburse an amount of Rs. _____ (Rupees _____ only) to us to enable us to refund the fee charged to them.

Director, IIBF

Encl: _____ applications