



## Diploma Examination for Micro Finance Professionals

### Rules & Syllabus 2010

#### 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 have worked not less than three years in the sector.

#### SUBJECT OF EXAMINATION

- (1) Perspectives on Microfinance
- (2) Operational Aspects of Micro finance / basic banking

#### EXAMINATION FEES / REGISTRATION FEES

	For IIBF Members	Employees / Members of Sa-Dhan	For Non-Members
First two attempt	Rs. 4000/-	@Rs. 4200/-	@Rs.5500/-
Subsequent each attempt	Rs. 2000/-	Rs. 2000/-	Rs. 2000/-

@Includes registration fee as under :

- Members of IIBF : Rs.NIL
- Employees / Members of Sa-Dhan : Rs.200/-
- Others : Rs.500/-

#### MEDIUM OF EXAMINATION

Examination will be available in English, Hindi, Marathi, Malayalam, Tamil, Telgu, Kannada, Oriya, Bengali and Gujarati.

#### PATTERN OF EXAMINATION

- (i) Each Question Paper will contain approximately 120 objective type multiple choice questions.

- (ii) Information about mode of examination (online / offline) and list of examination centre will be provided along with examination application form.

## DURATION OF EXAMINATION

The duration of the examination will be of two hours.

In case of offline examinations, before the commencement of the examination, there will be briefing about how to write the examination.

## PERIODICITY AND EXAMINATION CENTRES

- (i) The examination will be conducted normally twice a year in May / June and November / December.
- (ii) Examination will be conducted on Two Sundays (one paper on each Sunday)

## PASSING CRITERIA

- (i) Pass : Minimum marks for pass in every subject - 50 out of 100 marks.
- (ii) **Candidate securing at least 45 marks in each subject with an aggregate of 50% marks in all subjects of examination in a single attempt will also be declared as having completed the Examination.**
- (iii) Candidates will be allowed to retain credits for the subject/s they have passed in one attempt till the expiry of the time limit for passing the examination as mentioned below :

## TIME LIMIT FOR PASSING THE EXAMINATION

- (i) Candidates will be required to pass the examination within a time limit of 2 years (i.e. 4 consecutive attempts). Initially a candidate will have to pay examination fee for 1st block of one year i.e. for two attempts. In case a candidate is not able to pass examination within the 1st block of one year, candidate should necessarily submit the examination application form for subsequent attempt, without any gap on payment of requisite examination fee. If they do not submit the examination form immediately after exhausting the first block, the examination conducted will be counted as attempt for the purpose of time limit for passing.
- (ii) Candidates not able to pass examination within the stipulated time period of two years are required to re-enroll themselves afresh by submitting a fresh Examination Application Form. Such candidates will not be granted credit/s for subject/s passed, if any, earlier.

## “CLASS OF PASS” CRITERIA

- 1) The Institute will consider the FIRST PHYSICAL ATTEMPT of the candidate at the examination as first attempt for awarding class. In other words, the candidate should not have attempted any of the subject/s pertaining to the concerned examination any time in the past and has to pass all the subjects as per the passing criteria and secure prescribed marks for awarding class. Candidate

re-enrolling for the examination after exhausting all permissible attempts as per the time limit rule will not be considered for awarding class.

- 2) First Class : 60% or more marks in aggregate and pass in all the subjects in the FIRST PHYSICAL ATTEMPT.
- 3) First Class with Distinction : 75% or more marks in any individual subject and 60% or more marks in the aggregate and pass in all subjects in the FIRST PHYSICAL ATTEMPT.

## PROCEDURE FOR APPLYING FOR EXAMINATION

Examination Application Forms will be available at the Institute's website [www.iibf.org.in](http://www.iibf.org.in) which could be downloaded and filled in. The application forms will be also available at the Institute's Zonal Offices, Corporate Office and also at such other centres / offices as may be notified from time to time. Examination Application Forms duly filled in (for the detailed instructions refer the Examination Application Form) along with requisite examination fee should be submitted to the respective Zonal Office at Mumbai, Chennai, New Delhi, Kolkata. The Institute accepts no responsibility for delay or inconvenience arising from the candidate's failure to reach the Examination Application Form in time or if the form is incomplete or failure to furnish all the essential information about himself / herself and the details of his / her examination.

## 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	Rs.275/-

**New Delhi**

2/19 Ansari Road, Daryaganj,  
New Delhi - 110002  
Phone : (Oil) 23273624 / 23273814 /  
23263969 / 23289442 / 23289443  
E-mail : mildel@macmillan.co.in

**Kolkata**

Unit No 302, L&T Chambers, (3rd Floor),  
16 Camac Street, Kolkata - 700017  
Phone : (033) 22834480-85  
E-mail : milcal@macmillan.co.in

**Chennai**

240 Lloyds Road, Chennai 600086  
Phone : (044) 28353372 / 28353174  
E-mail : rnillo@macmillan.co.in

**Bangalore**

12-12/A, Shrungar Shopping Centre,  
M. G. Road, Bangalore - 560001  
Phone : (080) 25583777  
E-mail : milbgl@macmillan.co.in

**Bhopal**

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

**Chandigarh**

First Floor, SCO Number, 449-450,  
Sector 35C, Chandigarh - 160022  
Phone : (0172) 2611651 / 5088291  
Email : milchd@macmillan.co.in

**Coimbatore**

136 Sarojini Street, Ram Nagar,  
Coimbatore - 641009  
Phone : (0422) 2230940 / 2237805  
E-mail : milcbe@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

**Hubli**

Suvidha Annexe, F-17 Block A,  
389 Keshawapur, Hubli - 580023  
Phone : (0836) 2361944  
E-mail : milhub@macmillan.co.in

**Hyderabad**

104-105 Shakti Sai Complex,  
1st Floor, Chapel Road, Abids,  
Hyderabad - 500001  
Phone : (040) 23212867 / 66633233  
E-mail : milhyd@macmillan.co.in

**Jaipur**

B-48 Sankar 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

**Madurai**

6-A Sarojini Street, Chinna,  
Chokkikulam, Madurai - 625002  
Phone : (0452) 2530207 / 2527731  
E-mail : milmdu@macmillan.co.in

**Mumbai**

Unit No. 404, Antariksh Makwana Road,  
Andheri (E), Mumbai 400059  
Phone : (022) 28526228 / 29 / 30

**Mumbai**

Mercantile House, Magazine Street,  
Reay Road (East), Mumbai - 400010  
Phone : (022) 23724401 / 23726017 /  
23741423  
E-mail : macray@bom3.vsnl.net.in

**Nagpur**

House No. 158, 1st Floor,  
Near Kasturba Library,  
Sadar Extension Area,  
Nagpur - 440001  
Phone : (0712) 2531241  
E-mail : milnag@macmillan.co.in

**Patna**

Sinha Library Road, Patna - 800001  
Phone : (0612) 2232550 / 22242348  
E-mail : milpat@macmillan.co.in

**Pune**

8 Shreenad Apartments,  
2030 Sadashiv Peth,  
Tilak Road, Pune - 411030  
Phone : (020) 24329872 / 3  
E-mail : milpun@macmillan.co.in

**Thiruvananthapuram**

Narayana Towers, Vazhuthacaud,  
Thiruvananthapuram - 695014  
Phone : (0471) 2328314  
E-mail : miltvm@macmillan.co.in

**Visakhapatnam**

30-15-138, 2nd Floor,  
Binayaka Complex, Dabagardens,  
Visakhapatnam - 530020  
Phone : (0891) 2745384  
E-mail : milviz@macmillan.co.in

## **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](http://www.iibf.org.in).

## **SYLLABUS**

The details of the prescribed syllabus which is indicative 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

## Paper - 1 : Perspectives of Microfinance

- Why Microfinance?
- What is Microfinance?
- Microfinance as a Tool for Development.
- Evolution and character of microfinance in India.
- Microfinance Delivery Methodologies.
- Microfinance in India : Present and Future.
- Some Innovative and Creative Microfinance Models.
- Legal and regulatory framework.
- Monitoring and Evaluation Findings.
- Emerging issues.
- Impact assessments and Social Assessments of MFIs.

## Paper - II : Operational Aspects of Micro Finance / basic banking

- Accounting and financial reporting.
- Financial Analysis.
- Revenue model, operating costs and efficiency.
- Products and services.
- Risk Management.
- Basics of Banking.
- Priority Sector norms / lending.
- Other Issues / Circulars.

## 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
- ☞ Post Graduate Diploma in Financial Advising
- ☞ 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 for SME
- ☞ Certificate Examination in Basics of Banking / Credit Cards for employee of IT Companies

### D. Management Courses

- ☞ Advanced Management Program in collaboration with SIES - Mumbai, Welingkar-Mumbai, IMI-Delhi.
- ☞ Project Management Blended Course with IFMR, Chennai
- ☞ Advanced Diploma in Banking Technology (with PNB-IT) - An entry point qualification
- ☞ 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](http://www.iibf.org.in).

## MEMBERS OF THE GOVERNING COUNCIL (As on 01/01/2010)

### President

**Shri O. P. Bhatt**, Chairman, State Bank of India

### Vice President

**Shri M. V. Nair**, Chairman & Managing Director, Union Bank of India

**Shri M. D. Mallya**, Chairman & Managing Director, Bank of Baroda

### Representing Reserve Bank of India

**Shri C. Krishnan**, Executive Director

### Representing State Bank of India and its Associate Banks

**Shri Narayanan Raja**, DMD & CDO, State Bank of India

**Shri Arun Shandilya**, Managing Director, State Bank of Bikaner & Jaipur

### Representing Public Sector Banks

**Shri A. C. Mahajan**, Chairman & Managing Director, Canara Bank

**Shri Yogesh Agarwal**, Chairman & Managing Director, IDBI Bank Ltd.

**Shri M. S. Sundara Rajan**, Chairman & Managing Director, Indian Bank

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

**Shri A. K. Misra**, Chairman & Managing Director, Bank of India

**Shri J. M. Garg**, Chairman & Managing Director, Corporation Bank

**Shri S. Sridhar**, Chairman & Managing Director, Central Bank of India

### Representing Financial Institutions

**Shri U. C. Sarangi**, Chairman, NABARD

### Representing Private Sector Banks

**Shri M. V. Venugopalan**, Chairman & CEO, The Federal Bank Ltd.

**Shri Ananthkrishna**, Chairman & CEO, Karnataka Bank Ltd.

### Representing Foreign Banks

**Shri Gunit Chadha**, Chief Executive Officer - India, Deutsche Bank AG

### Representing Co-operative Banks

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

### Representing other Bodies / Experts

**Shri Y. H. Malegam**, Former Managing Partner, SB. Billimoria & Co., Chartered Accountants

**Prof. Y. K. Bhushan**, Senior Adviser, ICFAI Business School

**Dr. Asish Saha**, Director, National Institute of Bank Management

**Dr. K. Ramakrishnan**, Chief Executive, Indian Bank's Association

### From IIBF

**Shri R. Bhaskaran**, CEO, Indian Institute of Banking & Finance

## ADDRESSES FOR CONTACT

### Corporate Office :

Indian Institute of Banking & Finance  
The "Arcade", World Trade Centre, 2nd Floor,  
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  
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