

Model Curriculum

Business Correspondent

SECTOR: BFSI
SUB-SECTOR: BANKING
OCCUPATION: FINANCIAL INCLUSION SERVICES
REF. ID: BSC / Q0301, VERSION NO. 1.0
NSQF LEVEL: 3



Certificate

**CURRICULUM COMPLIANCE TO
QUALIFICATION PACK – NATIONAL OCCUPATIONAL
STANDARDS**

is hereby issued by the

BFSI SECTOR SKILLS COUNCIL OF INDIA

for the

MODEL CURRICULUM

Complying to National Occupational Standards of
Job Role/Qualification Pack: **'Business Correspondent'** QP No. **'BSC/Q0301 NSQF Level 3'**

Date of Issuance: December 22nd, 2015

Valid up to: December 22nd, 2016

* Valid up to the next review date of the Qualification Pack



Authorized Signatory
(BFSI Sector Skills Council of India)

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Business Correspondent

CURRICULUM / SYLLABUS

This program is aimed at training candidates for the job of a “Business Correspondent”, in the “BFSI” Sector/Industry and aims at building the following key competencies amongst the learner

Program Name	Business Correspondent / Business Facilitator		
Qualification Pack Name & Reference ID.	BSC / Q 0301		
Version No.	1.0	Version Update Date	22 – 12 – 2015
Pre-requisites to Training	Minimum qualification – Class X Maximum qualification – Graduate in any field		
Training Outcomes	<p>After completing this programme, participants will be able to:</p> <ul style="list-style-type: none"> • Educate prospective clients about various banking products and services • Initiate application process for various types of accounts on behalf of clients • Initiate application process for various types of loans on behalf of clients • Conduct KYC verification and collect documents to support the verification • Follow up with the bank’s staff on processing of applications for various accounts and loans • Resolve queries that clients may have regarding various products, status of their applications / loans, interest computations and so on • Assist clients in executing payments / transfers • Assist clients in availing other banking services as required from time to time • Update the bank’s MIS with daily / weekly status reports 		

This course encompasses 4 out of 4 National Occupational Standards (NOS) of “Business Correspondent” Qualification Pack issued by “The BFSI Sector Skill Council of India”.

Sr. No.	Module	Key Learning Outcomes	Equipment Required
1	<p>Introduction to Financial inclusion and Banking</p> <p>Theory Duration (hh:mm) 05:00</p> <p>Practical Duration (hh:mm) 15:00</p> <p>Corresponding NOS Code N0301</p>	<ul style="list-style-type: none"> Realize the need for and basics of Financial Inclusion Learn about basics of Banking Comprehend the Banking Structure Differentiate types of banking Understand the History and evolution of Banking in India Learn about recent trends in banking 	White board, Marker, Overhead projector, Laptop, Internet access
2	<p>Banking Products and customers</p> <p>Theory Duration (hh:mm) 05:00</p> <p>Practical Duration (hh:mm) 20:00</p> <p>Corresponding NOS Code N0301</p>	<ul style="list-style-type: none"> Differentiate types of Customers Recognize Bank-Customer relationships Learn about Deposit Products Apply the Principles of Lending Learn about Lending Products Comprehend Codes of operation 	White board, Marker, overhead projector, laptop, internet access, bank account opening forms, Sample KYC forms and documents
3	<p>KYC and Application</p> <p>Theory Duration (hh:mm) 02:00</p> <p>Practical Duration (hh:mm) 10:00</p> <p>Corresponding NOS Code N0302</p>	<ul style="list-style-type: none"> Open client Accounts in banks Apply KYC norms in account opening process Learn nuances of PMLA, 2002 Perform the KYC process and verify requirements 	White board, Marker, overhead projector, laptop, internet access, bank account opening forms, Sample KYC forms and documents
4	<p>Transactional Tools</p> <p>Theory Duration (hh:mm) 03:00</p> <p>Practical Duration (hh:mm) 10:00</p> <p>Corresponding NOS Code N 0303</p>	<ul style="list-style-type: none"> Describe Payment mechanisms Describe the working of Internet, Mobile banking Perform Interest calculation Learn about E wallets Learn the usage of Negotiable instruments 	White board, Marker, overhead projector, laptop, internet access, payment deposit slips, neft forms

Sr. No.	Module	Key Learning Outcomes	Equipment Required
5	<p>Risk Management</p> <p>Theory Duration (hh:mm) 05:00</p> <p>Practical Duration (hh:mm) 05:00</p> <p>Corresponding NOS Code N 0304</p>	<ul style="list-style-type: none"> • Differentiate types of risks • Classify assets as per risk • Classify assets as NPA and take suitable action 	White board, Marker, overhead projector, laptop, internet access
6	<p>Regulatory aspects</p> <p>Theory Duration (hh:mm) 05:00</p> <p>Practical Duration (hh:mm) 05:00</p> <p>Corresponding NOS Code N 0304</p>	<ul style="list-style-type: none"> • Describe the Role and functions of RBI • Learn Banking regulation act • Learn RBI Act 	White board, Marker, overhead projector, laptop, internet access
7	<p>Basics of Selling</p> <p>Theory Duration (hh:mm) 00:00</p> <p>Practical Duration (hh:mm) 15:00</p> <p>Corresponding NOS Code N 0301</p>	<ul style="list-style-type: none"> • Learn Basics of Communication • Apply various forms of communication • Make communication effective • Perform client Negotiations • Use appropriate Telephone etiquette and Meeting etiquette • Manage Services • Sell various banking products and services to prospective clients using ethical and effective skills 	White board, Marker, overhead projector, laptop, internet access, Chart paper for activities
8	<p>Accounting and Settlement</p> <p>Theory Duration (hh:mm) 05:00</p> <p>Practical Duration (hh:mm) 10:00</p> <p>Corresponding NOS Code N0303 / 0304</p>	<ul style="list-style-type: none"> • Learn the Settlement process • Analysed MIS • Account for loans • Review and documentation 	White board, Marker, overhead projector, laptop, internet access, Tally

Grand Total Course Duration: 120 Hours 00 Minutes

(This syllabus/ curriculum has been approved by BFSI Sector Skill Council of India (name of relevant Sector Skill Council or NSDC designated authority))

Trainer Prerequisites for Job role: “Business Correspondent” mapped to Qualification Pack: “BSC / Q 0301”

Sr. No.	Area	Details
1	Job Description	To deliver accredited training service, mapping to the curriculum detailed above, in accordance with the Qualification Pack “BSC / Q 0301”.
2	Personal Attributes	Aptitude for conducting training, and pre/ post work to ensure competent, employable candidates at the end of the training. Strong communication skills, interpersonal skills, ability to work as part of a team; a passion for quality and for developing others; well-organised and focused, eager to learn and keep oneself updated with the latest in the mentioned field.
3	Minimum Educational Qualifications	BCom JAIB / CAIIB certification a plus
4a	Domain Certification	Certified for Job Role: “Business Correspondent” mapped to QP: “BSC / Q 0301”. Minimum accepted score as per respective SSC guidelines.
4b	Platform Certification	Recommended that the Trainer is certified for the Job Role: “Trainer”, mapped to the Qualification Pack: “SSC/Q1402”. Minimum accepted score as per respective SSC guidelines.
5	Experience	Minimum 3 years experience as a trainer in the BFSI domain Minimum 2 years experience as a trainer of Banking subjects Experience in banking / banking services a plus Experience in financial inclusion / microfinance sectors a plus

Annexure: Assessment Criteria

Assessment Criteria for Business Correspondent	
Job Role	Business Correspondent
Qualification Pack	BSC / Q 0301
Sector Skill Council	BFSI Sector Skill Council of India

Sr. No.	Guidelines for Assessment
1	The assessment for the theory part will be based on knowledge bank of questions created by the SSC
2	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training centre.
3	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training centre based on these criteria
4	To pass the Qualification Pack, every trainee should score the minimum percentage assign to that job role, aggregate of theory and practical.
5	In each paper there will be 60 questions each though it's online or offline.
6	The assessor will be required to translate the questions from English to local language. And the VIVA also be conducted in English or local language as per their comfort.
7	VIVA will be conducted with Online as well as Offline exams.
8	Pass percentage for the course will be 50.

				MARKS ALLOCATION	
ASSESSMENT OUTCOME (NOS CODE AND DESCRIPTION)	Assessment criteria (PC)	Total Marks	Out Of	Theory	Skills Practical
1. BSC / N 0301 SOURCING NEW CUSTOMERS	Spreading Awareness about banking and banking products Inform the customer regarding products, resolve queries, explain the application processes and requirements	100	100	20	80
2. BSC / N 0302 ASSIST WITH APPLICATION PROCESS	Provide customer with forms needed and help in filling the application forms Verify information details and collect requisite documents	100	100	30	70
3. BSC / N 0303 EXECUTE AND FACILITATE TRANSACTIONS	Carry out regular banking transactions for customers Resolve Customer queries and complaints	100	100	40	60
4. BSC / N 0304 PROVIDE ON-GOING SERVICES	Advise customers on other services and products Assist with recovery, credit counselling	100	100	30	70
		QP TOTAL	400	120	280



BFSI Sector Skill Council of India

BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001