

Model Curriculum

Business Correspondent

Business Correspondent

SECTOR: **BFSI**
SUB-SECTOR: **Banking**
OCCUPATION: **Financial Inclusion Services**
REFERENCE ID: **BSC / Q0301, Version No. 1.0**
NSQF LEVEL: **3**



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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	Theory Duration (hh:mm)	Practical Duration (hh:mm)	Key Learning Outcomes	Corresponding NOS Code	Equipment Required
1	Introduction to Financial inclusion and Banking	5	15	<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 	N0301	White board, Marker, Overhead projector, Laptop, Internet access



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2	Banking Products and Customers	5	20	<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 	N0301	White board, Marker, overhead projector, laptop, internet access, bank account opening forms, Sample KYC forms and documents
3	KYC and Application	2	10	<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 	N0302	White board, Marker, overhead projector, laptop, internet access, bank account opening forms, Sample KYC forms and documents
4	Transactional Tools	3	10	<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 	N 0303	White board, Marker, overhead projector, laptop, internet access, payment deposit slips, neft forms
5	Risk Management	5	5	<ul style="list-style-type: none"> • Differentiate types of risks • Classify assets as per risk • Classify assets as NPA and take suitable action 	N 0304	White board, Marker, overhead projector, laptop, internet access
6	Regulatory aspects	5	5	<ul style="list-style-type: none"> • Describe the Role and functions of RBI • Learn Banking regulation act • Learn RBI Act 	N 0304	White board, Marker, overhead projector, laptop, internet access
7	Basics of Selling	0	15	<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 	N 0301	White board, Marker, overhead projector, laptop, internet access, Chart paper for activities

				and services to prospective clients using ethical and effective skills		
8	Accounting and Settlement	5	10	<ul style="list-style-type: none"> Learn the Settlement process Analysed MIS Account for loans Review and documentation 	N0303 / 0304	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))

Annexure1: 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.

ASSESSMENT OUTCOME (NOS CODE AND DESCRIPTION)	Assessment criteria (PC)	Total Marks	Out Of	MARKS ALLOCATION	
				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

Annexure2: 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: “ <u>Business Correspondent</u> ” mapped to QP: “ <u>BSC / Q 0301</u> ”. 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/1402”. Minimum accepted score as per respective SSC guidelines.
5	Experience	<p>Minimum 3 years experience as a trainer in the BFSI domain</p> <p>Minimum 2 years experience as a trainer of Banking subjects</p> <p>Experience in banking / banking services a plus</p> <p>Experience in financial inclusion / microfinance sectors a plus</p>



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 Skill Council of India)



BFSI Sector Skill Council of India

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