

# Model Curriculum

## Loan Approval Officer

### Loan Approval Officer

SECTOR: **BFSI**  
SUB-SECTOR: **Financial Services**  
OCCUPATION: **Broking/Trading**  
REFERENCE ID: **BSC/Q0401, Version No. 1.0**  
NSQF LEVEL: **4**



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# Loan Approval Officer

## CURRICULUM / SYLLABUS

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

<b>Program Name</b>	<b>Loan Approval Officer</b>		
<b>Qualification Pack Name &amp; Reference ID.</b>	BSC/Q0401		
<b>Version No.</b>	1.0	<b>Version Update Date</b>	11 – 01 – 2016
<b>Pre-requisites to Training</b>	Minimum qualification – Class XII		
<b>Training Outcomes</b>	<p><b>After completing this programme, participants will be able to:</b></p> <ul style="list-style-type: none"> <li>Evaluate, authorize, or recommend approval of loan applications for people and businesses.</li> <li>Compile the loan application file, perform preliminary checks, approve loans and submit recommendations for loans beyond their limits for further processing.</li> </ul>		

This course encompasses 3 out of 3 National Occupational Standards (NOS) of “Loan Approval Officer” Qualification Pack issued by “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 Banking, Customers and KYC norms	5	20	<ul style="list-style-type: none"> <li>Realizing importance of banks in the economy, types of banking, list of products and services offered by banks (retail and wholesale).</li> <li>Determining various types of customers in Banks and important features that distinguish each type of customer.</li> <li>Describing KYC requirements for each type of customer - detailed document lists</li> <li>Describing Anti money laundering and provisions of PMLA, 2002</li> </ul>	N 0401	White board, Marker, Overhead projector, Laptop, Internet access
2	Lending Products and Project Finance	3	15	<ul style="list-style-type: none"> <li>Describing 5Cs model of lending.</li> <li>Determining RBI prudential norms on lending.</li> <li>Detailing each type of loan,</li> </ul>	N 0401	White board, Marker, Overhead projector,



				<p>nature, purpose for which it can be availed, tenor, and other requirements.</p> <ul style="list-style-type: none"> <li>• Clear understanding of Project finance vs. corporate lending and purposes for which project finance is availed.</li> </ul>		Laptop, Internet access
3	Process of Loan Approval and Loan Application Documents	5	20	<ul style="list-style-type: none"> <li>• Describing steps to be followed after loan application is submitted by the client.</li> <li>• Ascertaining documents required for processing of each type of loan (Retail and wholesale), verification process.</li> </ul>	N 0401	White board, Marker, Overhead projector, Laptop, Internet access
4	Analysis of financial statements	2	10	<ul style="list-style-type: none"> <li>• Analyzing corporate financial statement - past and projections of future - trend analysis, profitability analysis etc.</li> <li>• Analyzing Personal financial statement - present and future financial position, repayment capability.</li> </ul>	N 0402	White board, Marker, Overhead projector, Laptop, Internet access, BOLT screen
5	Borrower profile analysis	2	10	<ul style="list-style-type: none"> <li>• Ascertaining Management profile, promoter profile, credit rating of the organization.</li> <li>• Analysis of annual report of the company.</li> <li>• Analysis of income, age, dependants, existing liabilities, work profile etc.</li> </ul>	N 0402	White board, Marker, Overhead projector, Laptop, Internet access
6	Credit Analysis	4	5	<ul style="list-style-type: none"> <li>• Obtaining credit ratings from credit rating agencies, CIBIL, purpose of CIBIL score and its interpretation.</li> </ul>	N 0402	White board, Marker, Overhead projector, Laptop, Internet access
7	Risk Management	2	10	<ul style="list-style-type: none"> <li>• Determining types of risk bank takes.</li> <li>• Apply mechanisms for mitigating various risks faced by banks, collateral, bank guarantee, personal guarantee etc</li> </ul>	N 0402	White board, Marker, Overhead projector, Laptop, Internet access
8	Regulatory Guidelines	3	10	<ul style="list-style-type: none"> <li>• Describe RBI master circular - loans and advances, master circular - exposure norms, master circular - capital adequacy.</li> </ul>	N 0401	White board, Marker, Overhead projector, Laptop, Internet access
9	Loan Documentation	2	10	<ul style="list-style-type: none"> <li>• Describe parts of a loan document / term sheet, Loan disbursement and repayment schedule.</li> </ul>	N 0402	White board, Marker, Overhead projector,



				<ul style="list-style-type: none"> <li>Use documentation basics - stamp paper, franking, and registration concepts.</li> </ul>		Laptop, Internet access
10	Reporting and Record keeping	2	10	<ul style="list-style-type: none"> <li>Execute MIS reporting, safe keeping and destruction of records.</li> </ul>	N 0403	White board, Marker, Overhead projector, Laptop, Internet access
<b>Total Duration:</b>		<b>30</b>	<b>120</b>	<b>Unique Equipment Required:</b>		

Grand Total Course Duration: **150 Hours 00 Minutes**

*(This syllabus/ curriculum has been approved by BFSI Sector Skill Council of India)*

#### Annexure1: Assessment Criteria

Assessment Criteria for Equity Dealer	
Job Role	Loan Approval Officer
Qualification Pack	BSCQ/0401
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 60.

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

<b>1. BSC / N 0401 (PREPARE LOAN FILE)</b>	Obtain all documents relevant for processing loan and verify against checklist. Compile all indicators and documents needed for assessing application. Prepare loan file in accordance with pre-defined structure.	<b>100</b>	100	30	70
<b>2. BSC / N 0402 (PROCESS AND REVIEW LOANS)</b>	Submit applications for additional financial/background inputs. Process and review loans	<b>100</b>	100	30	70
<b>3. BSC / N 0403 (PERFORM POST LOAN PROCESSING TASKS)</b>	Hand over all processed applications and document records for storage/ Destroy documents no longer needed. Forward processed application details for execution. Prepare status report on all documents processed.	<b>100</b>	100	30	70
		<b>QP TOTAL</b>	<b>300</b>	<b>90</b>	<b>210</b>

**Annexure2: Trainer Prerequisites for Job role: “Small and Medium Enterprise Officer” mapped to Qualification Pack: “BSC/Q0501”**

Sr. No.	Area	Details
1	<b>Job Description</b>	To deliver accredited training service, mapping to the curriculum detailed above, in accordance with the Qualification Pack “ <u>BSC / Q 0401</u> ”.
2	<b>Personal Attributes</b>	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	<b>Minimum Educational Qualifications</b>	Class XII
4a	<b>Domain Certification</b>	Certified for Job Role: “ <u>Loan Approval Officer</u> ” mapped to QP: “ <u>BSC / Q 0401</u> ”. Minimum accepted score as per SSC guideline is 70%.
4b	<b>Platform Certification</b>	Recommended that the Trainer is certified for the Job Role: “Trainer”, mapped to the Qualification Pack: “ <u>SSC/1402</u> ”. Minimum accepted score as per SSC guideline is 70%.
5	<b>Experience</b>	Minimum 3 years experience as a trainer in the BFSI domain Minimum 2 years experience as a trainer of Loan Approval Officer subjects Experience in Loan Approval a plus



## 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: 'Loan Approval Officer'  
QP No. 'BSC/Qo4o4 NSQF Level 4'

Date of Issuance: January 11<sup>th</sup>, 2016

Valid up to: January 11<sup>th</sup>, 2017

\* 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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