

Model Curriculum

Small and Medium Enterprises (SME) Officer

Small and Medium Enterprises (SME) Officer

SECTOR: **BFSI**
SUB-SECTOR: **Financial Services**
OCCUPATION: **Broking/Trading**
REFERENCE ID: **BSC/Q0501, Version No. 1.0**
NSQF LEVEL: **4**



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Small and Medium Enterprise Officer

CURRICULUM / SYLLABUS

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

Program Name	Small and Medium Enterprise Officer		
Qualification Pack Name & Reference ID.	BSC/Q0501		
Version No.	1.0	Version Update Date	11 – 01 – 2015
Pre-requisites to Training	Graduate		
Training Outcomes	<p>After completing this programme, participants will be able to:</p> <ul style="list-style-type: none"> • Handle, build and maintain relationships with SME customers and also process their applications. • Support customers with transactions, process their applications, and monitor their accounts and advice customers when required. 		

This course encompasses 3 out of 3 National Occupational Standards (NOS) of “Small and Medium Enterprise 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, and Banking Structure	5	10	<ul style="list-style-type: none"> • Realizing importance of banks in the economy, types of banking, list of products and services offered by banks (retail and wholesale). • Describing Indian Banking Structure. • Explain RBI its role in banking & its functions. • Describe Commercial banking, SME banking, Agri-banking, Microcredit, Social banking. • Analysis of SME industry, number of players, nature of players, funding requirement, future growth projections. 	N 0501	White board, Marker, Overhead projector, Laptop, Internet access
2	Deposit products and MSME Loan Products	3	10	<ul style="list-style-type: none"> • Analyze demand deposit and time deposit products. • Describe steps involved for appraising a loan. • Describe loan products for 	N 0501	White board, Marker, Overhead projector, Laptop,



				MSME sector.		Internet access
3	Priority Sector Lending and MSME Schemes	5	20	<ul style="list-style-type: none"> Analyze concept of priority sector lending, sectors included, need for PSL, sectoral targets. Describe Schemes for financing small and medium enterprises 	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
4	Borrower profile analysis	3	10	<ul style="list-style-type: none"> Ascertaining Management profile, promoter profile, credit rating of the organization. Analysis of annual report of the company. Analysis of income, age, dependants, existing liabilities, work profile etc. 	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
5	Risk Management	3	10	<ul style="list-style-type: none"> Determining types of risk bank takes. Apply mechanisms for mitigating various risks faced by banks, collateral, bank guarantee, personal guarantee etc 	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
5	Loan Documentation	2	10	<ul style="list-style-type: none"> Describe parts of a loan document / term sheet, Loan disbursement and repayment schedule. Use documentation basics - stamp paper, franking, and registration concepts. 	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
6	Loan Disbursement Process	4	10	<ul style="list-style-type: none"> Facilitate Planning & Organising, seamless and hassle free disbursement to customer. Expedite Branch Confirmatory Meetings, Documents checking, Obtaining signatures in relevant documents and disbursement of loan - process involved. 	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
7	Basics of Selling	3	10	<ul style="list-style-type: none"> Explain a market. Determine factors influencing consumer behaviour. Develop Negotiation Skills. Effective communication for achieving good negotiation outcomes. Closing the sale. 	N 0501	White board, Marker, Overhead projector, Laptop, Internet access
8	Reporting and Record keeping	2	10	<ul style="list-style-type: none"> Execute MIS reporting, safe keeping and destruction of records. Service Excellence and Complaints Management. Develop verbal and non-verbal communication skills. 	N 0503	White board, Marker, Overhead projector, Laptop, Internet access



	Total Duration:	<u>30</u>	<u>100</u>	Unique Equipment Required:
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Grand Total Course Duration: **130 Hours 00 Minutes**

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

Annexure1: Assessment Criteria

Assessment Criteria for Small and Medium Enterprise Officer	
Job Role	Small and Medium Enterprise Officer
Qualification Pack	BSCQ/0501
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
1. BSC /N 0501 (ANALYZE MARKET AND SOURCE CUSTOMERS)	Understand the market and the industry Sourcing new customers for the bank Interact with prospective customers and understand their business	100	100	30	70



2. BSC / N 0502 (PREPARE AND PROCESS APPLICATIONS)	Obtain documents for application Evaluate customer's business as per set standards Prepare the proposal in accordance with pre-defined structure Evaluate and process/appraise application	100	100	30	70
3. BSC / N 0503 (FACILITATE AND PERFORM ON-GOING SERVICES)	Forward processed application details for execution & storage Facilitate business transactions Monitor performance of business post sanction Suggest corrective action to the concerned authority Prepare required status reports	100	100	30	70
		QP TOTAL	300	90	210

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

Sr. No.	Area	Details
1	Job Description	To deliver accredited training service, mapping to the curriculum detailed above, in accordance with the Qualification Pack “ <u>BSC / Q 0501</u> ”.
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	Graduate
4a	Domain Certification	Certified for Job Role: “ <u>Small and Medium Enterprise Officer</u> ” mapped to QP: “ <u>BSC / Q 0501</u> ”. Minimum accepted score as per SSC guideline is 70%.
4b	Platform Certification	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	Experience	Minimum 3 years experience as a trainer in the BFSI domain Minimum 2 years experience as a trainer of Small and Medium Enterprise Officer subjects Experience in Small and Medium Enterprise 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: **'Small and Medium Enterprises (SME) Officer'**
QP No. **'BSC/Q0603 NSQF Level 4'**

Date of Issuance: January 11th, 2016

Valid up to: January 11th, 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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