

# Model Curriculum

## Business Correspondent and Business Facilitator

**SECTOR: BFSI**  
**SUB-SECTOR: LENDING**  
**OCCUPATION: MARKETING and SALES**  
**REF ID: BSC/Q840, V1.0**  
**NSQF LEVEL: 4**



## 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 & Business Facilitator'** QP No. **'BSC/Q84.01 V1.0 NSQF Level 4'**

Date of Issuance: April, 2018

Valid up to: April, 2020

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



Authorised Signatory  
(Construction Skill Development Council)

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# Business Correspondent and Business Facilitator

## CURRICULUM / SYLLABUS

This program is aimed to represent a bank for building awareness and sourcing prospective customers for the job of a “Business Correspondent and Business Facilitator”, in the “BFSI” Sector/Industry and aims to carry out banking transactions for existing customers

<b>Program Name</b>	<b>Business Correspondent and Business Facilitator</b>		
<b>Qualification Pack Name and Reference ID</b>	BSC/Q8401		
<b>Version No.</b>	1.0	<b>Version Update Date</b>	03-10-2019
<b>Pre-requisites to Training</b>	12th pass		
<b>Training Outcomes</b>	<b>After completing this programme, participants will be able to:</b> <ul style="list-style-type: none"><li>• Perform account opening, cash deposits, cash withdrawal; remittances and other basic banking functions using digital banking.</li><li>• Inform the customers about various products and process of eth banks.</li><li>• Perform the KYC verification function for customer on behalf of banks.</li><li>• Source and acquire new customers for the bank.</li></ul>		

This course encompasses 7 out of 7 National Occupational Standards (NOS) of “Business Correspondent and Business Facilitator” Qualification Pack issued by “BFSI Sector Skill Council of India”.

Sr. No.	Module	Key Learning Outcomes	Equipment Required
1.	<p><b>Basic Financial Arithmetic</b></p> <p><b>Theory Duration:</b> (hh:mm) 10:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N8401</b></p>	<ul style="list-style-type: none"> <li>• Calculate percentage</li> <li>• Calculate simple interest and compound interest</li> <li>• Calculate rate of return of an investment.</li> <li>• Explain the concepts of economy, finance and financial statements.</li> </ul>	
2.	<p><b>Technical Knowledge about Banking Products and Processes</b></p> <p><b>Theory Duration</b> (hh:mm) 40:00</p> <p><b>Practical Duration</b> (hh:mm) 20:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N8401</b></p>	<ul style="list-style-type: none"> <li>• Differentiate between various banking products, namely loans, deposits, etc.</li> <li>• Distinguish between various types of deposits.</li> <li>• Describe the various principles of lending for different loans, <ul style="list-style-type: none"> <li>- housing loans</li> <li>- vehicle loans</li> <li>- rural loans</li> <li>- personal loans</li> </ul> </li> <li>• Explain the role, function and structure applicable to business correspondents</li> <li>• Explain banking regulations that are applicable to business correspondents</li> <li>• Explain the process for updation of records in the system</li> <li>• Explain the details of Government Schemes like <ul style="list-style-type: none"> <li>- <i>Jan Dhan Yojana</i></li> <li>- <i>Atal Pension Yojana</i></li> <li>- <i>Sukanya Samruddhi Yojana</i></li> <li>- <i>Ayushman Bima Yojana</i></li> <li>- <i>Pradhan Mantri MUDRA Yojana</i></li> <li>- <i>Pradhan Mantri Suraksha Bima Yojana</i></li> <li>- <i>Pradhan Mantri Jeevan Jyoti Bima Yojana</i></li> </ul> </li> </ul>	

Sr. No.	Module	Key Learning Outcomes	Equipment Required
3.	<p><b>Source new customers</b></p> <p><b>Theory Duration</b> (hh:mm) 0:00</p> <p><b>Practical Duration</b> (hh:mm) 25:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N8401</b></p>	<ul style="list-style-type: none"> <li>Describe the ways to segment prospective customers according to demographics for the area assigned</li> <li>Explain ways to approach prospective customers</li> <li>Explain ways to ascertain customer needs and suggest appropriate products based on needs.</li> <li>Explain features, terms and conditions of product to customer</li> <li>Explain the application process with timelines</li> </ul>	
4	<p><b>Assist with application process</b></p> <p><b>Theory Duration</b> (hh:mm) 5:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N8402</b></p>	<ul style="list-style-type: none"> <li>Describe the process of account opening, application form and documentation.</li> <li>Explain the list of documents required for KYC and their relevance <ul style="list-style-type: none"> <li>proof of income documents</li> <li>proof of age document</li> <li>identity proof documents</li> </ul> </li> <li>Demonstrate filling an Account Opening Form</li> <li>Summarize the areas of critical importance while filling of application form and documentation.</li> </ul>	
5	<p><b>Facilitate and/or execute cash or cashless transactions</b></p> <p><b>Theory Duration</b> (hh:mm) 5:00</p> <p><b>Practical Duration</b> (hh:mm) 5:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N8403</b></p>	<ul style="list-style-type: none"> <li>Describe the process for cash withdrawals and cash deposits with documents required for the transaction.</li> <li>Explain the importance/relevance of recording transactions conducted on behalf of customers.</li> <li>Explain the SOP for security procedures for handling cash / cheque transactions.</li> <li>Demonstrate ways of handling queries related to cash / non-cash transactions with customer.</li> </ul>	
6	<p><b>Provide on-going services</b></p> <p><b>Theory Duration</b> (hh:mm) 05:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N8404</b></p>	<ul style="list-style-type: none"> <li>Explain the importance of follow up visits for post-sale services and recovery of loan accounts</li> <li>Demonstrate the ways to handle queries and grievances related to regular banking transactions and loans.</li> <li>Describe the process for <ul style="list-style-type: none"> <li>updating address</li> <li>updating nominee details in bank account, etc.</li> </ul> </li> </ul>	

Sr. No.	Module	Key Learning Outcomes	Equipment Required
7	<p><b>Communicate effectively and maintain customer-centric service orientation</b></p> <p><b>Theory Duration</b> (hh:mm) 05:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N9901</b></p>	<ul style="list-style-type: none"> <li>Discuss the importance of gender sensitivity, culture and social factors w.r.t communication.</li> <li>Explain the ways to handle irate customer and the process of escalating customer concerns.</li> <li>Discuss the importance of maintaining clarity, honesty and transparency in dealing with customers and colleagues.</li> <li>Demonstrate different types of voice modulation</li> <li>Discuss the importance of body language and its impact on communication</li> </ul>	
8	<p><b>Maintain integrity and ethics</b></p> <p><b>Theory Duration</b> (hh:mm) 05:00</p> <p><b>Practical Duration</b> 00:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N9903</b></p>	<ul style="list-style-type: none"> <li>Describe code of conduct and business ethics</li> <li>Discuss rules and regulations of maintaining records and information security.</li> <li>Demonstrate ways to avoid misrepresentation/misinformation about the organisation.</li> <li>Demonstrate ethical ways to create positive brand image of the organisation.</li> </ul>	
9	<p><b>Focus on teamwork</b></p> <p><b>Theory Duration</b> (hh:mm) 5:00</p> <p><b>Practical Duration</b> 00:00</p> <p><b>Corresponding NOS Code</b> <b>BSC/N9904</b></p>	<ul style="list-style-type: none"> <li>Discuss ways to develop healthy team environment</li> <li>Discuss ways to share relevant inputs, feedback and insights to build mutual trust</li> <li>Discuss ways to exchange, defend and rethink ideas.</li> <li>Demonstrate support to team members to accomplish goals.</li> </ul>	
	<p><b>Total Duration</b></p> <p><b>Theory Duration</b> (hh:mm) <b>80:00</b></p> <p><b>Practical Duration</b> (hh:mm) <b>90:00</b></p>	<p>Classroom Aids:</p> <p>White board, Marker, Overhead projector, Laptop, Internet access</p>	

Grand Total Course Duration: **170 Hours, 0 Minutes**

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



## Trainer Prerequisites for Job role: “Business Correspondent and Business Facilitator” mapped to Qualification Pack: “BSC/Q8401” V1.0

Sr. No.	Area	Details
1	<b>Description</b>	Trainer need to deliver training based on the curriculum detailed above in order to ensure candidates are ready for job in sales in bank and NBFCs
2	<b>Personal Attributes</b>	The trainer should have good communication and presentation skills; Should be well mannered and courteous and well groomed
3	<b>Minimum Educational Qualifications</b>	Any Graduate
4a	<b>Domain Certification</b>	Certified for Job Role: “ <u>Business Correspondent and Business Facilitator</u> ” mapped to QP: “ <u>BSC/Q8401</u> ” V1.0 Minimum accepted score as per SSC guideline is 70%.
4b	<b>Platform Certification</b>	Recommended that the Trainer is certified for the Job Role: “ <u>Trainer</u> ”, mapped to the Qualification Pack: “MEP/Q2601”. Minimum accepted score as per SSC guideline is 80%.
5	<b>Experience</b>	Minimum 3 years in Sales and Marketing in Banks, NBFCs or Microfinance organisations

## Assessment Criteria

Please refer to the QP PDF for the assessment criteria.