

Model Curriculum

Debt Recovery Agent

SECTOR: BFSI
SUB-SECTOR: BANKING
**OCCUPATION: RETAIL ASSET MANAGEMENT /CENTRAL
PROCESSING**
REF ID: BSC/Q2303, Version No. 1.0
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

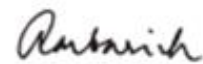
MODEL CURRICULUM

Complying to National Occupational Standards of
Job Role/ Qualification Pack: **'Debt Recovery Agent'** OP No. **'BSC/Q2303 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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Debt Recovery Agent

CURRICULUM / SYLLABUS

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

Program Name	Debt Recovery Agent		
Qualification Pack Name & Reference ID. ID	BSC/Q2303		
Version No.	1.0	Version Update Date	25/10/17
Pre-requisites to Training	STD. XII		
Training Outcomes	<p>After completing this programme, participants will be able to:</p> <ul style="list-style-type: none"> • Convince the late or non-payers to pay the outstanding/EMI amount • Suggesting and explaining the various modes through which repayment can be made • Update the debtors on the loan’s terms and conditions • Explaining to the defaulting customers the effects of non-payment • Assisting in the process of restricting of loans/advances • Physically collecting payment from the customer • Maintaining records and reporting repayments • Creating statutory reports • Adhere to the rules, regulations and norms of recovery laid by the competent authorities 		

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

Sr. No.	Module	Key Learning Outcomes	Equipment Required
1	<p>Introduction to Banking</p> <p>Theory Duration (hh:mm) 10:00</p> <p>Practical Duration (hh:mm) 10:00</p> <p>Corresponding NOS Code N2307</p>	<ul style="list-style-type: none"> • Learn about basics of Banking • Comprehend the Banking Structure • Differentiate types of banks • Explore functions of a bank • Learn about general aspects of Deposit Accounts • Study the operations in Deposit Accounts • List the type of retail and corporate loan products • Understand types of retail and corporate advances • Learn about non-fund-based facilities • Understand important Terms in assets like mortgage, hypothecation, flat interest 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)

Sr. No.	Module	Key Learning Outcomes	Equipment Required
		rate, etc.	
2	Banking Products and Customers Theory Duration (hh:mm) 10:00 Practical Duration (hh:mm) 10:00 Corresponding NOS Code N2307	<ul style="list-style-type: none"> Classify differentiate types of Customers Recognize Bank-Customer relationships Learn about Deposit Products and their features Learn about account operations Know about the precautions to be taken in operations Know about the obligations of banks with exceptions Know about the rights of banks Explore the legal aspects of banker-customer relationship Apply the Principles of Lending Learn about Lending Products Comprehend Codes of operation 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
3	KYC and Application Theory Duration (hh:mm) 5:00 Practical Duration (hh:mm) 5:00 Corresponding NOS Code N2307	<ul style="list-style-type: none"> Open client Accounts in banks Apply KYC norms in account opening process Learn about Money laundering and its methods Know about the steps taken by Govt. of India to prevent money laundering Learn nuances of PMLA, 2002 Understand bank's role in anti-money laundering Perform the KYC process and verify requirements 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
4	Transactional Tools Theory Duration (hh:mm) 10:00 Practical Duration (hh:mm) 20:00 Corresponding NOS Code N2307	<ul style="list-style-type: none"> Learn about the Negotiable Instruments act and various negotiable instruments List down different modes of remittances Describe Payment mechanisms Describe the working of Internet, Mobile banking Perform Interest calculation Learn about E wallets 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
5	Risk Management Theory Duration (hh:mm) 10:00 Practical Duration (hh:mm) 0:00 Corresponding NOS Code	<ul style="list-style-type: none"> Learn about debt delinquencies Learn about different types of defaulters Learn about concept of negative areas and caution profiles Differentiate types of risks Classify assets as per risk Understand the process of bucketing of assets Classify assets as NPA and take suitable action Learn about Enforcement and repossession 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)

Sr. No.	Module	Key Learning Outcomes	Equipment Required
	N2307	of security	
6	<p>Regulatory aspects</p> <p>Theory Duration (hh:mm) 10:00</p> <p>Practical Duration (hh:mm) 0:00</p> <p>Corresponding NOS Code N2307</p>	<ul style="list-style-type: none"> Comprehend the Role and functions of RBI Learn Banking regulation act Learn RBI Act List the salient features of RBI Guidelines for DRAs 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
7	<p>DRA basics</p> <p>Theory Duration (hh:mm) 10:00</p> <p>Practical Duration (hh:mm) 20:00</p> <p>Corresponding NOS Code N2308</p>	<ul style="list-style-type: none"> Describe the Role definition of DRA and need in current context Learn Eligibility criteria and personal attributes of a DRA Comprehend the Rights, duties and obligations of a DRA Recognize and apply Code of conduct, fair practices code Learn about the Do's and don'ts as prescribed by IBA Learn about the procedure of debt recovery Perform Credit counselling Device a Debt management plan Learn about the documentation and reporting Learn about legal aspect of the agency contract 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
8	<p>Specific soft skills</p> <p>Theory Duration (hh:mm) 0:00</p> <p>Practical Duration (hh:mm) 40:00</p> <p>Corresponding NOS Code N2309</p>	<ul style="list-style-type: none"> Learn about grooming standards Learn about body language Develop interpersonal skills Study the art of public speaking Perform client Negotiations Acquire persuasive skills Use appropriate Telephone etiquette and Meeting etiquette Acquire the art of handling difficult customers 	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
9	<p>Case laws on recovery issues</p> <p>Theory Duration (hh:mm) 5:00</p>	<ul style="list-style-type: none"> Learn RBI guidelines on debt recovery Learn Asset reconstruction laws Describe Banking regulations relevant to consumer protection Describe Contract law – agent concepts Learn from International best practices 	White board, Marker, overhead projector, laptop, internet access

Sr. No.	Module	Key Learning Outcomes	Equipment Required
	Practical Duration (hh:mm) 0:00 Corresponding NOS Code N2310		
10	Effective communication Theory Duration (hh:mm) 5:00 Practical Duration (hh:mm) 10:00 Corresponding NOS Code N9902	<ul style="list-style-type: none"> Learn Basics of Communication Apply various forms of communication Make communication effective Polish the language Maintain service orientation 	
11	Maintain integrity and ethics Theory Duration (hh:mm) 5:00 Practical Duration 0:00 Corresponding NOS Code N9903	<ul style="list-style-type: none"> Maintain integrity of transactions and ensure data security Practice ethical behavior Follow the duty of secrecy of customer information 	
12	Focus on teamwork Theory Duration (hh:mm) 5:00 Practical Duration 0:00 Corresponding NOS Code N9904	<ul style="list-style-type: none"> Develop healthy team climate Share relevant inputs, feedback and insights to build mutual trust exchange, defend and rethink ideas support team members to accomplish goals facilitate group decision making and deal productively with conflict 	
	Total Duration Theory Duration 85:00 Practical Duration 115:00	Unique Equipment Required: NA	

Grand Total Course Duration: **200Hours, 0 Minutes**

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

Assessable Outcome	Assessment Criteria	Total Mark (200)	Marks Allocation	
			Theory	Skills Practical
1. BSC / N2307 BANKING BASICS AND PRODUCTS	<ul style="list-style-type: none"> Banking basics with knowledge of various credit products Knowledge of Documentation and KYC requirements, customer grievance redressal, asset classification Knowledge of remittances Risk Management 	100	60	40
2. BSC / N2308 DRA- BASICS	<ul style="list-style-type: none"> Role, duties and obligations of a DRA Fair practices and Do's and don'ts IBA guidelines about DRA process 	30	20	10
3. BSC / N N2309 SPECIFIC SOFT SKILLS	<ul style="list-style-type: none"> Grooming standards and body language Interpersonal Skills, Negotiation and persuasive skills Resolve debtor payment related queries and negotiate in a smart and effective way 	20	0	20
4. BSC / N2310 CASE LAWS AND INTERNATIONAL DEBT PRACTICES	<ul style="list-style-type: none"> Learn RBI guidelines on debt recovery Learn Asset reconstruction laws Describe Banking regulations relevant to consumer protection Describe Contract law – agent concepts Learn from International best practices 	20	20	0
5. BSC / N9902 EFFECTIVE COMMUNICATION	<ul style="list-style-type: none"> Learn Basics of Communication Make communication effective Polish the language Maintain service orientation 	15	0	15
6. BSC / N9903 INTEGRITY AND ETHICS	<ul style="list-style-type: none"> Maintain integrity of transactions and ensure data security Practice ethical behavior 	15	0	15
Grand Total		200	100	100
Percentage Weightage:			50%	50%
Minimum Pass% to qualify (aggregate):		60%		