

NSQF QUALIFICATION FILE GUIDANCE

Version 6: Draft of 08 March 2016

NSDA Reference

To be added by NSDA

CONTACT DETAILS OF THE BODY SUBMITTING THE QUALIFICATION FILE

Name and address of submitting body:

BFSI Sector Skill Council (BFSI SSC), P.J. Towers, Dalal Street, Fort, Mumbai – 400 001

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List of documents submitted in support of the Qualifications File

1. Occupational Map of Business Coordinator & Business Facilitator - Annexure 1
2. Qualification Pack of Business Co-ordinator & Business Facilitator – Annexure 2
3. Model Curriculum of Business Co-ordinator & Business Facilitator – Annexure 3

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SUMMARY

Qualification Title	Business Correspondent & Business Facilitator
Qualification Code	BSC / Q0301
Nature and purpose of the qualification	<p>Nature of the Qualification</p> <ul style="list-style-type: none">- It is an qualification which will offer candidates an entry level job in the Banking Ecosystem <p>Purpose of Qualification</p> <ul style="list-style-type: none">- Educate prospective clients about various banking products and services
Body/bodies which will award the qualification	Confederation of Indian Industry (CII)
Body which will accredit providers to offer courses leading to the qualification	BFSI SSC
Body/bodies which will carry out assessment of learners	BFSI SSC
Occupation(s) to which the qualification gives access	Financial Inclusion Services
Licensing requirements	N/A
Level of the qualification in the NSQF	3 (Level three)
Anticipated volume of training/learning required to complete the qualification.	120 hours
Entry requirements / recommendations.	Class X Pass
Progression from the qualification.	Can move to the position of Deputy Manager
Planned arrangements for RPL.	RPL arrangements and policies are under development
International Comparability	
Date of planned review of the qualification.	01/10/2020

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Formal structure of the qualification			
Title of unit or other component (include any identification code used)	Mandatory/ Optional	Estimated size (learning hours)	Level
Business Correspondent & Facilitator	Mandatory		3
BSC/ N 0301 - Source new customers		60	
BSC/ N 0302 - Assist with application process		12	
BSC/ N 0303 - Facilitate/Execute Transactions)		23	
BSC/ N 0304 - Provide on-going services		25	

Please attach any document giving further detail about the structure of the qualification – eg a Curriculum Document or a Qualification Pack.

- **Model Curriculum Attached**

Give the titles and other relevant details of the document(s) here. Include page references showing where to find the relevant information.

- **We have attached model curriculum and Qualification Pack**

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SECTION 1 **ASSESSMENT**

Body/Bodies which will carry out assessment:

Confederation of Indian Industry (CII) will perform the computer based assessment

How will RPL assessment be managed and who will carry it out?

RPL will be based on the same approved Qualification Pack and Assessment Criteria mentioned in the Qualification Pack.

Describe the overall assessment strategy and specific arrangements which have been put in place to ensure that assessment is always valid, reliable and fair and show that these are in line with the requirements of the NSQF.

The emphasis is on practical demonstration of skills and knowledge based on the performance criteria. The assessment papers are developed by Subject Matter Experts (SME) available with the Assessment Agency as per the performance and assessment criteria mentioned in the Qualification Pack. The assessments papers are also checked for the various outcome based parameters such as quality, time taken, precision, tools & equipment requirement etc. The assessment sets are then reviewed by BFSI SSC official for consistency.

The assessment results are backed by evidences collected by assessors.

- 1 The assessor needs to collect a copy of the attendance for the training done under the scheme. The attendance sheets are signed and stamped by the In charge / Head of the Training Centre.*
- 2 The assessor needs to verify the authenticity of the candidate by checking the photo ID card issued by the institute as well as any one Photo ID card issued by the Central/Government. The same needs to be mentioned in the attendance sheet. In case of suspicion, the assessor should authenticate and cross verify trainee's credentials in the enrolment form.*
- 3 The assessor needs to punch the trainee's roll number on all the test pieces.*
- 4 The assessor can take a photograph of all the students along with the assessor standing in the middle and with the centre name/banner at the back as evidence.*
- 5 The assessor also needs to carry a photo ID card.*

The assessment agencies are instructed to hire assessors with integrity, reliability and fairness. Each assessor shall sign a document with its assessment agency by which they commit themselves to comply with the rules of confidentiality and conflict of interest, independence from commercial and other interests that would compromise impartiality of the assessments.

Please attach any documents giving further information about assessment and/or RPL.

Give the titles and other relevant details of the document(s) here. Include page references showing where to find the relevant information.

- **Attached the Qualification Pack**

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ASSESSMENT EVIDENCE

Complete a grid for each component as listed in “Formal structure of the the qualification” in the Summary.

NOTE: this grid can be replaced by any part of the qualification documentation which shows the same information – ie Learning Outcomes to be assessed, assessment criteria and the means of assessment.

CRITERIA FOR ASSESSMENT OF TRAINEES

Business Correspondent/ Business Facilitator

BSC/ Q 0301

Banking, Financial Services and Insurance Sector Skill Council (BFSI SSC)

Guidelines for Assessment

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC
2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC
3. Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below)
4. Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training center based on this criteria
5. To pass the Qualification Pack, every trainee should score a minimum of 70% in every NOS.
6. In case of successfully passing only certain number of NOS's, the trainee is eligible to take subsequent assessment on the balance NOS's to pass the Qualification Pack

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Assessable Outcome to be assessed	Assessment criteria
<p>BSC/ N 301 (Sourcing New Customers)</p>	<p>PC1. Segment prospective customers according to demographics for area assigned (villages, rural remote areas etc.)</p> <p>PC2. Assess demand for various products offered according to segments (housewives, farmers etc.)</p> <p>PC3. Approach prospective customers through various methods including door-to-door calls and community gatherings to create awareness about banking and the bank's products</p> <p>PC4. Arrange campaign/ educational activities on behalf of the banks to inform potential customers about products offered.</p> <p>PC5. Discuss with customer to ascertain basic goals and financial needs.</p> <p>PC6. Assess prospective customer's financial status (income, dependents etc.) and current trend of cash flows</p> <p>PC7. Suggest appropriate products according to life-cycle needs and income such as agricultural loans/savings plans etc.</p> <p>PC8. Explain to the prospective customer, the terms and conditions of product, application procedure, documents required and timelines for processing the application</p> <p>PC9. Respond to all queries and concerns regarding products and application process</p> <p>PC10. Update details of customers acquired and status into information system/records.</p> <p>PC11. Prepare and submit periodic reports on status of acquired customers to supervisor/ manager</p> <p>PC12. Discuss and set revenue/account targets with supervisor/manager if applicable</p> <p>PC13. Prepare reports on targets achieved and review future targets.</p>
<p>BSC/ N 302 (Assist with Application Process)</p>	<p>PC1. Provide customer with forms needed and assist them in filling application forms, if required</p> <p>PC2. Obtain necessary documents required for processing of the account opening application</p> <p>PC3. Perform basic verification and ensure that the primary information details shared are legitimate</p> <p>PC4. Pursue referrals enquiring about the past records/business of the customer to ensure safety of dealing with the customer</p> <p>PC5. Receive all required documents and forms duly filled and signed/thumb printed by customer and attach it into the application file, if any</p> <p>PC6. Upload documents/information received into computer system/smart device (kiosk, point-of-sale unit etc.) if applicable.</p> <p>PC7. For loan accounts, collect the additional documents required</p> <p>PC8. Clarify payment mechanisms and conditions, prepare payment schedule if required</p>

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	<p>PC9. Deliver application file/the documents collected from the customer to the assigned bank branch</p> <p>PC10. Assist bank with any further information, if required, for processing of application.</p> <p>PC11. Receive notification from bank regarding status of the application</p> <p>PC12. Inform customer if the application is accepted/ rejected or if another account category has been assigned, with reasons for the same as provided by the bank</p> <p>PC13. On successful account opening, deliver the relevant documents and materials provided by the bank to the customer including pass book, smart card if provided etc.</p> <p>PC14. Explain the documents and materials provided by bank- demonstrate methods to use them and their functions to the customer.</p> <p>PC15. Plan future follow-up visits</p>
BSC/ N 303 (Facilitate / Execute Transactions)	<p>PC1. Obtain cash from appropriate account at bank branch for meeting the cash withdrawal requirements of the customers</p> <p>PC2. Carry out regular banking transactions on behalf of customers using equipment such as a banking kiosk or point-of-sale machine or manually</p> <p>PC3. Collect cheques/ cash for payment or for deposits into accounts made by customers</p> <p>PC4. Disburse cash for withdrawals made by customers</p> <p>PC5. Facilitate remittances to other accounts within the same bank if required</p> <p>PC6. Provide receipts/confirmation to the customers for all transactions executed</p> <p>PC7. Assist customer in updating their passbook</p> <p>PC8. Answer customer queries & connect customer to bank, if necessary.</p> <p>PC9. Respond to customer complaints and escalate issue if necessary.</p> <p>PC10. Report to bank branch assigned with cash and cheques collected and deposit the same within stipulated timelines</p> <p>PC11. Ensure details of cash and funds disbursed to customers are recorded with bank</p> <p>PC12. Monitor and collect loan payments if required</p> <p>PC13. Deposits cash collected from</p> <p>PC14. Assist customers with the documentation and procedure for closure of their accounts if required</p> <p>PC15. Assist bank in closing all pending payments prior to closure of account.</p> <p>PC16. Collect all deliverables such as smart card etc from customer and deliver to bank if applicable</p> <p>PC17. Update details cash disbursed and received into information system/records</p> <p>PC18. Prepare periodic reports on status of customers, bank transactions, number of complaints etc. to supervisor/Manager</p> <p>PC19. Prepare reports on targets achieved and review future targets, if applicable.</p> <p>PC20. Follow security procedures when handling payment cash and cheques, customer confidential details etc.</p>

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<p>BSC/ N 304 (Provide on - going Services)</p>	<p>PC1. Schedule and execute follow-up visits with customer to periodically review customer's financial requirements.</p> <p>PC2. Provide post-sale customer services such as delivering forms for address, collecting payments, setting-up updates/reminders etc.</p> <p>PC3. Respond to all customer queries/complaints.</p> <p>PC4. Advise customer on managing their account according to needs.</p> <p>PC5. Inform and advise customer of new products and services that may be of additional value</p> <p>PC6. Escalate all queries and grievances beyond one's role to supervisor/manager</p> <p>PC7. Obtain list of defaulters/ default loan accounts from bank branch</p> <p>PC8. Assist with payment recovery in case of defaulted loans to the maximum extent possible</p> <p>PC9. Report status of loan recovery to bank branch supervisor/manager</p> <p>PC10. Update details of payments collected into records/information system</p> <p>PC11. Prepare periodic reports on status of acquired customers, account status etc. to supervisor/Manager</p> <p>PC12. Discuss and set performance targets with supervisor/manager</p> <p>PC13. Prepare reports on targets achieved and review future targets</p> <p>PC14. Follow security procedures when handling cash payments, cheques, customer confidential details etc.</p>
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SECTION 2

EVIDENCE OF LEVEL

Awarding bodies will enter a proposed NSQF level for the qualification in the Qualification File Summary. This section asks for the evidence on which that proposal is based. The evidence must refer to the level descriptors of the NSQF.

NSDA recommends an approach to working out the level of qualifications which starts with the level descriptor domains (Process, Professional knowledge, Professional skill, Core skill and Responsibility: see annex A). Two variants for providing the evidence of level are offered here: Option A and Option B in the following pages. Awarding bodies should choose the option which best suits the qualification.

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OPTION A

Title/Name of qualification/component: Business Correspondent & Business Facilitator		Level: 3	
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQF Level
Process	Source new customers, Assist with application process, Facilitate/Execute Transactions, Provide on-going services	<p>The BC&BF has to assess demand for various products offered according to segments (housewives, farmers etc.), Approach prospective customers, Arrange campaign/ educational activities on behalf of the banks, Discuss & assess prospective customer's financial status & suggest appropriate products. According to life-cycle needs and income such as agricultural loans/savings plans etc.</p> <p>The BC&BF has to provide & obtain documents required for processing of the account opening application, perform basic. Upload documents/information received into computer system. For loan accounts, collect the additional documents required. Deliver application file/the documents collected from the customer, inform customer if the application is accepted/ rejected. On successful account opening, deliver the relevant documents and materials provided by the bank to the customer including pass book, smart card if provided etc.</p> <p>The BC & BF has to obtain cash from appropriate account at bank branch for meeting the cash withdrawal requirements of the customers, carry out regular banking transactions on behalf of customers. Conduct/ execute banking transactions on behalf of the Bank and report the same to the bank.</p>	3

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Title/Name of qualification/component: Business Correspondent & Business Facilitator			Level: 3
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQF Level
Professional knowledge	<ul style="list-style-type: none"> Types of products offered and details of the same Products offered by other financial provides including other banks, NBFCs, money lenders etc. Bank's objectives, its role, functions and structure 	<p>Knowledge and Understanding are statements which together specify the technical, generic, professional and organizational specific knowledge that an individual needs in order to perform to the required standard. The Jobholder should be able to Spread awareness about banking and the bank's products. Understand the prospective customer's requirements and suggest appropriate product (savings account, loan account etc.). Inform the prospective customer regarding application process, product terms and conditions etc. They must be able to conduct basic/preliminary verifications of primary information/data about the customer, collection of documents, confirm account opening approval & deliver related documents.</p> <p>They should also be able to carry out regular banking transactions for customers, collect loan repayment, resolve customer complaints and queries, assist in termination of account, schedule and execute follow-up sessions and provide support services, advise customers on services and other products, assist with recovery.</p>	3
Professional skill	<ul style="list-style-type: none"> Determine what banking product is best for the customer based on needs assessment and financial status of the customer. Make clear, logical decisions and portray confidence to the customers. 	<p>The BCBF will have Product Knowledge & types of products offered, IT skills and operating procedures, marketing techniques for the banking sector. Basic accounting and financial concepts such as interest rates, profit/loss etc.</p> <p>The BCBF will possess soft skills like, decision making,</p>	3

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Title/Name of qualification/component: Business Correspondent & Business Facilitator			Level: 3
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQF Level
		planning and organize, customer centricity, problem solving & analytical thinking, motivation & critical thinking. These skills will help the BCBF to plan, make decisions, analyse requirements of the customer.	
Core skill	<ul style="list-style-type: none"> • Prepare reports and summary of the documents for review. • Prepare reports on status of leads and prospective customers 	Core Skills or Generic Skills are a group of skills that are key to learning and working in today's world. These skills are communication related skills that are applicable to most job roles, like Writing skills, Reading skills, Integrity, Mathematics skill & Oral Communication (Listening & Speaking skills)	3
Responsibility	Manage relationships with customers who may be stressed, frustrated, confused, or angry , build customer relationships and use customer centric approach	Business Correspondents and Business facilitators are representatives of a bank, responsible for building awareness, sourcing prospective customers. In addition, business correspondents are also responsible for carrying out banking transactions for existing customers.	3

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SECTION 3

EVIDENCE OF NEED

What evidence is there that the qualification is needed?

- Feedback from industry was collected with respect to roles for which qualification packs development was to be prioritized.

What is the estimated uptake of this qualification and what is the basis of this estimate?

- Skills Gap analysis Reports for industry demand (prepared by IMACS)
- Training duration and current and potential capacity envisaged for potential supply
- An LMIS development initiative is being put in place to be more precise regarding the demand and supply

What steps were taken to ensure that the qualification(s) does (do) not duplicate already existing or planned qualifications in the NSQF?

- NSDC list of Approved and Under-Development QPs was checked prior to commissioning the work
- NSDC QRC team also confirmed the same

What arrangements are in place to monitor and review the qualification(s)? What data will be used and at what point will the qualification(s) be revised or updated?

- Feedback from the Industry and Industry Association
- Recommendation and suggestions from the Industry Player and Industry Association

Please attach any documents giving further information about any of the topics above.

Give the titles and other relevant details of the document(s) here. Include page references showing where to find the relevant information.

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SECTION 4

EVIDENCE OF PROGRESSION

What steps have been taken in the design of this or other qualifications to ensure that there is a clear path to other qualifications in this sector?

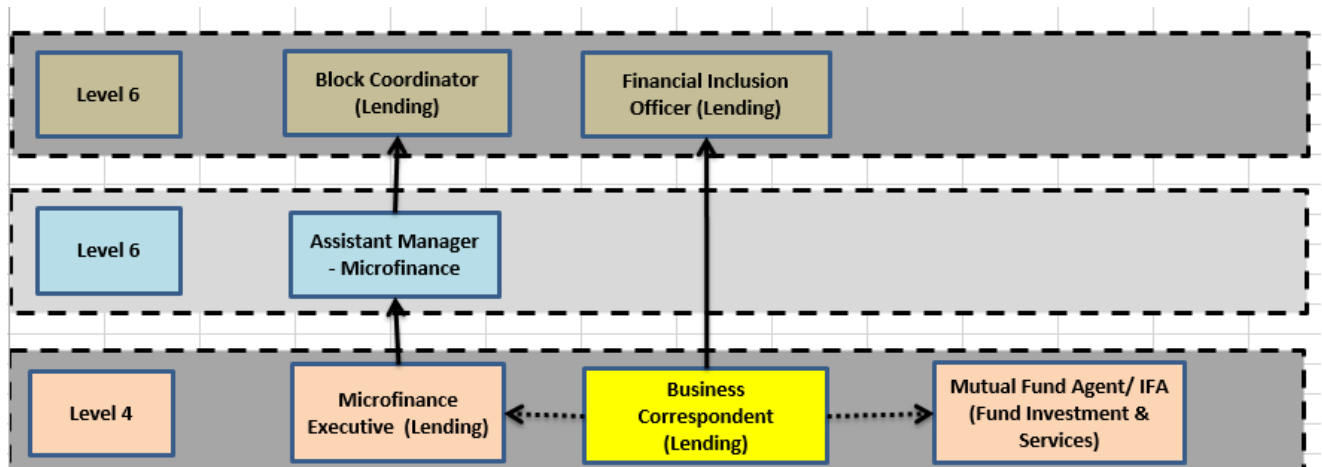
Please attach any documents giving further information about any of the topics above.

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Annexure 1: Career Map of Business Co-ordinator & Business Facilitator



Annexure 2: Qualification Pack of Business Co-ordinator & Business Facilitator (separate file)

Annexure 3: Model Curriculum of Business Co-ordinator & Business Facilitator (separate file)