



QUALIFICATION FILE

Debt Recovery Agent

Short Term Training (STT) Long Term Training (LTT) Apprenticeship

Upskilling Dual/Flexi Qualification For ToT For ToA

General Multi-skill (MS) Cross Sectoral (CS) Future Skills OEM

NCrF/NSQF Level: 4

Submitted By:

BFSI Sector Skill Council of India

Neha Dave-9819268124

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Section 1: Basic Details

1.	Qualification Name	Debt Recovery Agent	
2.	Sector/s	Sector - BFSI, Sub Sector - Lending	
3.	Type of Qualification: <input type="checkbox"/> New <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Has Electives/Options <input type="checkbox"/> OEM-Revised	NQR Code & version of existing/previous qualification: 2019/BFSI /BFSISSC/02943	Qualification Name of existing/previous version: Debt Recovery Agent
4.	a. OEM Name b. Qualification Name: c. <i>(Wherever applicable)</i>	NA	
5.	National Qualification Register (NQR) Code &Version <i>(Will be issued after NSQC approval)</i>	QG-04-BF-02350-2024-V1.1-BFSISSC	6. NCrF/NSQF Level: 4
7.	Award (Certificate/Diploma/Advance Diploma/ Any Other) <i>(Wherever applicable specify multiple entry/exits also & provide details in annexure)</i>	Certificate	
8.	Brief Description of the Qualification	The individual is responsible for performing pre-recovery activities like understanding the legal aspects of contract, collecting all the required details, informing the debtors on the type of loan taken and guiding them accordingly, etc. and handling the recovery cases as per organizational standards.	
9.	Eligibility Criteria for Entry for Student/Trainee/Learner/Employee	a. Entry Qualification & Relevant Experience:	

S. No.	Academic/Skill Qualification (with Specialization - if applicable)	Required Experience (with Specialization - if applicable)
1	11th grade pass	NA
2	Completed 1st year of 3-year diploma (after 10th) and pursuing regular diploma	NA
3	10th grade pass plus 1-year NTC/ NAC	NA
4	8th grade pass plus 2-year NTC plus 1 Year NAC	NA
5	8th pass plus 1-year NTC plus 1-Year NAC plus CITS	NA
6	10th grade pass and pursuing continuous schooling	NA
7	10th Grade Pass	2 Years
8	Previous relevant Qualification of NSQF Level 3.0 with minimum education as 5th Grade pass	2 Years
9	Previous relevant Qualification of NSQF Level 3.5	1 Year

b. Age: 18 Years

10. Credits Assigned to this Qualification, Subject to Assessment (as per National Credit Framework (NCrF))	16	11. Common Cost Norm Category (I/II/III) (wherever applicable): III
12. Any Licensing requirements for Undertaking Training on This Qualification (wherever applicable)	NA	

13.	Training Duration by Modes of Training Delivery (<i>Specify Total Duration as per selected training delivery modes and as per requirement of the qualification</i>)	<input checked="" type="checkbox"/> Offline <input type="checkbox"/> Online <input type="checkbox"/> Blended																						
		<table border="1"> <thead> <tr> <th>Training Delivery Modes</th> <th>Theory (Hours)</th> <th>Practical (Hours)</th> <th>OJT Mandatory (Hours)</th> <th>OJT Recommended (Hours)</th> <th>Total (Hours)</th> </tr> </thead> <tbody> <tr> <td>Classroom (offline)</td> <td>150:00</td> <td>180:00</td> <td>150:00</td> <td>0.00</td> <td>480:00</td> </tr> <tr> <td>Online</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Training Delivery Modes	Theory (Hours)	Practical (Hours)	OJT Mandatory (Hours)	OJT Recommended (Hours)	Total (Hours)	Classroom (offline)	150:00	180:00	150:00	0.00	480:00	Online									
		Training Delivery Modes	Theory (Hours)	Practical (Hours)	OJT Mandatory (Hours)	OJT Recommended (Hours)	Total (Hours)																	
Classroom (offline)	150:00	180:00	150:00	0.00	480:00																			
Online																								
(Refer Blended Learning Annexure for details)																								
14.	Aligned to NCO/ISCO Code/s (<i>if no code is available mention the same</i>)	NCO-2015/4214.0201																						
15.	Progression path after attaining the qualification (<i>Please show Professional and Academic progression</i>)	Debt Recovery Agent - Team Leader - Manager Recovery																						
16.	Other Indian languages in which the Qualification & Model Curriculum are being submitted	HINDI																						
17.	Is similar Qualification(s) available on NQR-if yes, justification for this qualification	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No URLs of similar Qualifications:																						
18.	Is the Job Role Amenable to Persons with Disability	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", specify applicable type of Disability:																						
19.	How Participation of Women will be Encouraged	1.Counselling of Female students in Colleges, 2. Engaging with married educated unemployed Women to take up training on qualifications																						
20.	Are Greening/ Environment Sustainability Aspects Covered (<i>Specify the NOS/Module which covers it</i>)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																						
21.	Is Qualification Suitable to be Offered in Schools/Colleges	Schools <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Colleges <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																						
22.	Name and Contact Details of Submitting / Awarding Body SPOC (<i>In case of CS or MS, provide details of both Lead AB & Supporting ABs</i>)	Name: Neha Dave Email: neha.dave@bfsissc.com Contact No.:9819268124 Website: https://bfsissc.com/																						
23.	Final Approval Date by NSQC: 25/11/2021	24. Validity Duration: 3 Years			25. Next Review Date:24/05/2025																			

Section 2: Module Summary

NOS/s of Qualifications

(In exceptional cases these could be described as components)

Mandatory NOS/s:

Specify the training duration and assessment criteria at NOS/ Module level. For further details refer curriculum document.

Th.-Theory Pr.-Practical OJT-On the Job Man.-Mandatory Training Rec.-Recommended Proj.-Project

S. No	NOS/Module Name	NOS/Module Code & Version (if applicable)	Core/ Non-Core	NCrF/ NSQF Level	Credits as per NCrF	Training Duration (Hours)					Assessment Marks					
						Th.	Pr.	OJT-Man.	OJT-Rec.	Total	Th.	Pr.	Proj.	Viva	Total	Weightage (%) (if applicable)
1.	Perform Pre-recovery Activities	BSC/N2307,V2.0	Core	4	7	60:00	75:00	75:00	00:00	210:00	40.00	90.00	0.00	0.00	130.00	
2.	Collect and Follow-up for Receivables	BSC/N2403, V2.0	Core	4	7	66:00	69:00	75:00	00:00	210:00	40.00	80.00	0.00	0.00	120.00	
3.	Employability Skills	DGT/VSQ/N0102 V1.0	Core	4	2	24:00	36:00	00:00	00:00	60:00	20.00	30.00	0.00	0.00	50.00	
Duration (in Hours) / Total Marks					16	150:0	180:0	150:00	00:00	480:00	100.00	200.00	0.00	0.00	300.00	

Elective NOS/s:

S. No	NOS/Module Name	NOS/Module Code & Version (if applicable)	Core/Non-Core	NCrF/NS QF Level	Credits as per NCrF	Training Duration (Hours)					Assessment Marks					
						Th.	Pr.	OJT-Man.	OJT-Rec.	Total	Th.	Pr.	Proj.	Viva	Total	Weightage (%) (if applicable)
1.																
2.																
Duration (in Hours) / Total Marks																

Optional NOS/s:

S. No	NOS/Module Name	NOS/Module Code & Version (if applicable)	Core/Non-Core	NCrF/NS QF Level	Credits as per NCrF	Training Duration (Hours)					Assessment Marks					
						Th.	Pr.	OJT-Man.	OJT-Rec.	Total	Th.	Pr.	Proj.	Viva	Total	Weightage (%) (if applicable)
1.																
2.																
Duration (in Hours) / Total Marks																

Assessment - Minimum Qualifying Percentage

Please specify **any one** of the following:

Minimum Pass Percentage – Aggregate at qualification level: 50% % (Every Trainee should score specified minimum aggregate passing percentage at qualification level to successfully clear the assessment.)

Minimum Pass Percentage – NOS/Module-wise: 50% % (Every Trainee should score specified minimum passing percentage in each mandatory and selected elective NOS/Module to successfully clear the assessment.)

Section 3: Training Related

1.	Trainer’s Qualification and experience in the relevant sector (in years) (as per NCVET guidelines)	Minimum Educational Qualification - Graduate Relevant Industry Experience - 5 years of experience in Banking, Financial Services, and Insurance/ Retail Asset management Training Experience – 1 year of experience in Banking, Financial Services, and Insurance/ Retail Asset management
2.	Master Trainer’s Qualification and experience in the relevant sector (in years) (as per NCVET guidelines)	Minimum Educational Qualification - Graduate Relevant Industry Experience - 10 years of experience in Banking, Financial Services, and Insurance/ Retail Asset management Training Experience – 2 year of experience in Banking, Financial Services, and Insurance/ Retail Asset management
3.	Tools and Equipment Required for Training	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (If “Yes”, details to be provided in Annexure)
4.	In Case of Revised Qualification, Details of Any Upskilling Required for Trainer	NA

Section 4: Assessment Related

1.	Assessor's Qualification and experience in relevant sector (in years) <i>(as per NCVET guidelines)</i>	Minimum Educational Qualification - Graduate Relevant Industry Experience - 5 years of experience in Banking, Financial Services, and Insurance/ Retail Asset management Training Experience – 1 year of experience in Banking, Financial Services, and Insurance/ Retail Asset management
2.	Proctor's Qualification and experience in relevant sector (in years) <i>(as per NCVET guidelines)</i>	Minimum Educational Qualification - Graduate IT Experience - 2 years
3.	Lead Assessor's/Proctor's Qualification and experience in relevant sector (in years) <i>(as per NCVET guidelines)</i>	Minimum Educational Qualification - Graduate Relevant Industry Experience -10 years of experience in Banking, Financial Services, and Insurance/ Retail Asset management Training Experience – 2 year of experience in Banking, Financial Services, and Insurance/ Retail Asset management
4.	Assessment Mode <i>(Specify the assessment mode)</i>	Online
5.	Tools and Equipment Required for Assessment	<input checked="" type="checkbox"/> Same as for training <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <i>(details to be provided in Annexure-if it is different for Assessment)</i>

Section 5: Evidence of the need for the Qualification

Provide Annexure/Supporting documents name.

1.	Latest Skill Gap Study (not older than 2 years) (Yes/No): Yes
2.	Latest Market Research Reports or any other source (not older than 2 years) (Yes/No): Yes
3.	Government /Industry initiatives/ requirement (Yes/No): No
4.	Number of Industry validation provided: 30
5.	Estimated nos. of persons to be trained and employed: 52000
6.	Evidence of Concurrence/Consultation with Line Ministry/State Departments: No If "No", why:

Section 6: Annexure & Supporting Documents Check List

Specify Annexure Name / Supporting document file name

1.	Annexure: NCrF/NSQF level justification based on NCrF level/NSQF descriptors (Mandatory)	ATTACHED
2.	Annexure: List of tools and equipment relevant for qualification (Mandatory, except in case of online course)	ATTACHED
3.	Annexure: Detailed Assessment Criteria (Mandatory)	ATTACHED
4.	Annexure: Assessment Strategy (Mandatory)	ATTACHED
5.	Annexure: Blended Learning (Mandatory, in case selected Mode of delivery is "Blended Learning")	NA
6.	Annexure: Multiple Entry-Exit Details (Mandatory, in case qualification has multiple Entry-Exit)	NA
7.	Annexure: Acronym and Glossary (Optional)	ATTACHED
8.	Supporting Document: Model Curriculum (Mandatory – Public view)	ATTACHED
9.	Supporting Document: Career Progression (Mandatory - Public view)	ATTACHED
10.	Supporting Document: Occupational Map (Mandatory)	ATTACHED
11.	Supporting Document: Assessment SOP (Mandatory)	ATTACHED
12.	Any other document you wish to submit:	ATTACHED

Annexure: Evidence of Level

NCrF/NSQF Level Descriptors	Key requirements of the job role/ outcome of the qualification	How the job role/ outcomes relate to the NCrF/NSQF level descriptor	NCrF/NSQF Level
<p>Professional Theoretical Knowledge/Process</p>	<p>Work in familiar, predictable, routine, situation of clear choice.</p> <ul style="list-style-type: none"> ● Perform pre-recovery activities ● Collect and follow-up for receivables ● Communicate effectively and maintain inclusivity at the workplace ● Maintain data integrity using digital tools ● Maintain a healthy, safe and secure working environment ● Optimize resource utilization at workplace 	<ul style="list-style-type: none"> ● A Debt Recovery Agent is responsible for performing pre-recovery activities, collecting and following-up for receivables as per the organizational standards in predictable and familiar situation. 	<p>4</p>
<p>Professional and Technical Skills/ Expertise/ Professional Knowledge</p>	<p>Factual knowledge of field of knowledge or study.</p> <ul style="list-style-type: none"> ● Explain the legal aspects of contract with the debtors ● Summarise the important features of a bank and modes to approach customers while collecting dues ● Discuss the information on the elements of debt recovery arrangement ● List the various types of loans, credit products and customer queries/complaints related to the debt ● Discuss standard procedures and legal guidelines for the collection of receivables and the importance of adherence to the same ● Discuss the basics of accounting and procedure to follow-up and recover overdue from the defaulter or debtors ● Elaborate the standard format and process to update settlement details 	<ul style="list-style-type: none"> ● A Debt Recovery Agent should have knowledge of the basic facts, process and principle like legal aspects of contract with the debtors, banking norms, structure and functions of banking loan processing, types of loans and credit products, SOP and legal guidelines for collection of receivables, basics of accounting, etc. 	

	<ul style="list-style-type: none">● Discuss the standard procedure of reporting payment frauds to the manager● List various techniques for detecting and preventing fraud● Describe the procedure to coordinate with the legal cell for status update of non recoverable(s)● Discuss the importance of professionalism, etiquette, and code of ethics to be maintained at the workplace● List some active listening techniques● Describe the methods and importance of effective communication● Recall various ways to handle complaints and conflicts● State the importance of helping the colleagues with specific issues and problems● Outline the procedure of receiving feedback constructively● Explain the standard policies on gender and age sensitivity and People with Disabilities (PwD)● Discuss the usage of digital technology to capture data● Describe various ways to check data for accuracy and validity● Explain the procedure to generate reports for data analysis● Discuss the standard processes and protocols to be maintained for data integrity● Describe the methods to secure digital and paper documents● Elaborate the standard procedures for disposing of the digital and paper records		
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	<p>and dissemination of data</p> <ul style="list-style-type: none"> ● Discuss the legislative requirements and standard procedures for health, safety, and security and the role and responsibility of a Debt Recovery agent concerning the same ● Discuss the concept, types, and reporting procedure of health and safety hazards found at the workplace ● Outline the limits of a Debt Recovery agent's responsibility for dealing with hazards ● Discuss the standard emergency procedures for different emergencies and the importance of following them ● Discuss various types of breaches in health, safety, and security, and procedure to report the same ● Elaborate the evacuation procedures for workers and visitors ● Discuss the ways to summon medical assistance and the emergency services, where necessary ● List the types of hazards, risks, and threats associated with handling different materials ● Discuss organizational procedures for <ul style="list-style-type: none"> ● minimizing waste ● Elucidate practices of efficient and inefficient management and utilization of material and water at the workplace ● Discuss the ways to manage material and water usage at work effectively ● List the energy-efficient devices that are used in the job ● Discuss the ways to identify electrical problems that can arise during work ● State the impact of improperly 		
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	<p>connected electrical equipment and appliances on the tasks being performed</p> <ul style="list-style-type: none"> ● Explain the ways to manage various types of recyclables, non-recyclable, and hazardous waste in different colours colours of dustbins ● Discuss the ways to minimize various types of pollution. 		
<p>Employment Readiness & Entrepreneurship Skills & Mind-set/Professional Skill</p>	<p>Recall and demonstrate practical skill, routine and repetitive in narrow range of application, using appropriate rule and tool, using quality concepts.</p> <ul style="list-style-type: none"> ● Plan and organize work and time in order to maximize productivity ● Resolve queries of the customer related to the application form ● Complete tasks efficiently and accurately within stipulated time ● Take decisions in a time bound manner ● Improve and modify own work practices ● Solve problems as and when required ● Improve work processes by incorporating customer's feedback ● Fill up documentation pertaining to interactions and customer feedback ● Plan and organize the work to achieve targets and deadlines ● Apply problem solving approaches in different situations ● Complete accurate, well written work with attention to detail ● Listen effectively and orally communicate information accurately ● Make decisions on suitable courses of action ● Plan and organize your work to meet 	<ul style="list-style-type: none"> ● A Debt Recovery Agent should have practical skills to perform routine activities by applying professional skill at workplace as per the organizational service standards. This person recalls and demonstrate practical skill, which are routine and repetitive in nature with narrow range of application, using appropriate rule and tool, and quality concepts. 	

	<p>health, safety and security requirements</p> <ul style="list-style-type: none"> ● Build and maintain positive and effective relationships with colleagues and customers ● Apply problem solving approaches in different situations ● Analyze data and activities ● Apply balanced judgments to different situations ● Check that the work is complete and free from errors ● Work effectively in a team environment ● Identify and refer anomalies ● Help reach agreements with colleagues ● Keep up to date with changes, procedures and practices in the job role ● Record data on waste disposal at workplace ● Complete statutory documents relevant to safety and hygiene ● Make timely decisions for efficient utilization of resources ● Complete tasks efficiently and accurately within stipulated time ● Work with supervisors/team members to carry out work related tasks ● Identify cause and effect of greening of jobs 		
<p>Broad Learning Outcomes/Core Skill</p>	<p>Language to communicate written or oral, with required clarity, skill to basic arithmetic and algebraic principles, basic understanding of social political and natural environment.</p> <ul style="list-style-type: none"> ● Read and interpret organizational and regulatory guidelines, terms and conditions of various bank products to debtors, latest standards/practices on the legal front including RBI guidelines ● Communicate effectively with manager and 	<ul style="list-style-type: none"> ● A Debt Recovery Agent should have good written and oral communication skills to deal with manager and customers. The person should also be acquainted with natural environment to carry out his duties efficiently. 	

	<p>the customers using language understandable by the individual</p> <ul style="list-style-type: none"> ● Read and understand organizational documents ● Communicate clearly with customers, colleagues, and manager ● Read and understand organizational SOPs, policies and procedure documents ● Interact effectively with customers and colleagues ● Read organizational SOPs, policies, instructions, and guidelines ● Communicate accurate information ● Read instructions, guidelines, procedures, rules and service level agreements ● Read Standard Operating Practices (SOP) documents ● Communicate with colleagues on the ● significance of greening of jobs 		
<p>Responsibility</p>	<p>Responsibility for own work and learning.</p> <ul style="list-style-type: none"> ● Gather the required information for debt collection ● Communicate with debtor before visit ● Collect and follow up for loan repayments, fees and other charges ● Report payment frauds ● Communicate effectively with customers and colleagues ● Maintain ethical behavior and inclusivity ● Maintain data integrity ● Maintain data privacy and security ● Ensure compliance ● Follow safety procedure ● Material conservation practices ● Energy/electricity conservation practices 	<ul style="list-style-type: none"> ● A Debt Recovery Agent is responsible for gathering the required information for debt collection, communicating with debtor before visit, collecting and following up for loan repayments, fees and other charges, reporting payment Frauds, etc. This person does all this at his own responsibility and ensures that the work is done as per the standards. 	

- | | | | |
|--|---|--|--|
| | <ul style="list-style-type: none"> ● Effective waste management/recycling practice | | |
|--|---|--|--|

Annexure: Tools and Equipment (Lab Set-Up)

List of Tools and Equipment

Batch Size:

S. No.	Tool / Equipment Name	Specification	Quantity for specified Batch size
1	NA	NA	NA
2	NA	NA	NA
3	NA	NA	NA
4	NA	NA	NA

Classroom Aids

The aids required to conduct sessions in the classroom are:

1. Whiteboard.
2. Flip Chart
3. Markers
4. Duster
5. Projector
6. Laptop with Charger
7. Projector Screen
8. Power Point Presentation
9. 2.1 Laptop External Speakers

Annexure: Industry Validations Summary

Provide the summary information of all the industry validations in table. This is not required for OEM qualifications.

S.No	Organization	Name of Representative	Designation	Email Id
1	Growing Opportunity Finance (India) Pvt. Ltd.	Kasinathan K	Asst. Manager - HR	kasinathan@gopportunity.net
2	Muthoot FinCorp Ltd	Devika R	Vice President - Training & Development	devika.r@muthoot.com
3	AMIL	HRD AMIL	HRD AMIL	hr@amil.co.in
4	Midland Microfin Ltd	Satendra Kumar Sharma	Associate VP Training, Communication & Public Affairs/Vigilance	satendra.sharma@midlandmicrofin.com
5	Janakalyan Financial Services Pvt. Ltd.	UTPAL BOSE	Vice President (HR & Admin.)	utpal.bose@janakalyan.net
6	Samasta Microfinance Limited (An IIFL Group Company)	Ashwini Kumar	Chief People Officer (HR L&D CSR)	ashwinikumar@samasta.co.in
7	Fincare Bank	Shivaraj M H	Deputy General Manager Human Resources - South	shivaraj.mh@fincarebank.com
8	Shikhar Microfinance Pvt. Ltd.	Madhu Bose	Head - Human Resources	madhu.bose@shikharfin.com
9	HDB Financial Services	DHIRESH KUMAR	Manager - Sales HR	dhiresh.kumar@hdbfs.com
10	Aviral Finance Pvt Ltd	Yamini Singh	AGM - HR & Central Services	yaminisingh@aviralfinance.com
11	Shriram Transport Finance	A.Ganesh	NA	AGANESH@STFC.IN

QUALIFICATION FILE-<STT>

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12	Jana Small Finance Bank Ltd.	Prashant Kumar	r Learning & Transformation	prashant.kumar04@janabank.com
13	Max Financial Services Ltd	Divya Tripathi	DVP HR & SPM	divya.tripathi@mfsi.org.in divya.tripathi@mfsi.org.in
14	Fusion Microfinance Pvt Ltd	Amit Arora	NA	amit.arora@fusionmicrofinance.com
15	Satin Creditcare Network Limited	Ajay Sharma	NA	Ajay.Sharma@satincreditcare.com
16	ESAF Small Finance Bank	Dr. Jose A.V.	Head- HR	jose.av@esafbank.com
17	Satin Housing Finance Limited	Prince Kumar	Secretarial (CS & CO,Corp Off)	prince.kumar@satinhousingfinance.com
18	Esaf Cooperative Credit Society Ltd.	Vittal Rangan	NA	vittal@esafcooperative.com
19	Dvara Kshetriya Gramin Financial Services Private Limited	Janaki Natarajan	Manager HR Operations	Janaki.n@dvarakgfs.com
20	Vaya India	Satyaprasad Aripirala	Head – HR & Training	satya.a@vayaindia.com
21	Centrum	Rabhir Sainani	NA	rabhir.sainani@centrum.co.in
22	AMPL	Rajkishore	NA	rajkishore@ampl.net.in
23	UNNATI MICROFIN PVT LTD	Manjusha Mane	HR Manager	manjusha.mane@unnatimfi.com
24	Satya MicroCapital Limited	Ajay Kumar	Head - Human Capital	ajay.kumar@satyamicrocapital.com
25	Sundaram Home Finance Limited	GANAPATHI SUBRAMANIAN.S	HEAD - HR	GANAPATHI@sundaramhome.in
26	Suryoday Bank	Parin Vithlani	NA	parin.vithlani@suryodaybank.com
27	Sampark Fin Services Private Limited	NA	HR Dept	hr@samparkfin.in
28	India Home Loans Ltd	Abhishek Agarwal	Chief Financial Officer	abhishek.a@indiahomeloan.co.in
29	KIFS Housing Finance Ltd.	Vinayak V Deousker	Business Head	vinayak.deousker@kifshousing.com
30	Federal Bank	Ranjith K R	Senior Manager HR Department	ranjith.r@federalbank.co.in

Annexure: Training & Employment Details

Training and Employment Projections:

Year	Total Candidates		Women		People with Disability	
	Estimated Training #	Estimated Employment Opportunities	Estimated Training #	Estimated Employment Opportunities	Estimated Training #	Estimated Employment Opportunities
22-23	20000	20000	8000	8000	NA	NA
23-24	17000	17000	5000	5000	NA	NA
24-25	15000	15000	3500	3500	NA	NA

Data to be provided year-wise for next 3 years

Training, Assessment, Certification, and Placement Data for previous versions of qualifications:

Qualification Version	Year	Total Candidates				Women				People with Disability			
		Trained	Assessed	Certified	Placed*	Trained	Assessed	Certified	Placed	Trained	Assessed	Certified	Placed
1.0	19-20	189	189	158	30	45	45	39	5	NA	NA	NA	NA
1.0	20-21	0	0	0	0	0	0	0	0	NA	NA	NA	NA
1.0	21-22	1597	1597	535	175	231	231	95	27	NA	NA	NA	NA

* As per information received by BFSI SSC from the Candidates

List Schemes in which the previous version of Qualification was implemented:

1. PMKVY
2. DDUGKY
3. NULM
4. Fee Based
5. BVOC

Content availability for previous versions of qualifications:

Participant Handbook Facilitator Guide Digital Content Qualification Handbook Any Other:

Languages in which Content is available: English & Hindi

Annexure: Blended Learning

Blended Learning Estimated Ratio & Recommended Tools:

Refer NCVET "Guidelines for Blended Learning for Vocational Education, Training & Skilling" available on:

<https://ncvet.gov.in/sites/default/files/Guidelines%20for%20Blended%20Learning%20for%20Vocational%20Education,%20Training%20&%20Skilling.pdf>

S. No.	Select the Components of the Qualification	List Recommended Tools – for all Selected Components	Offline : Online Ratio
1	<input type="checkbox"/> Theory/ Lectures - Imparting theoretical and conceptual knowledge		
2	<input type="checkbox"/> Imparting Soft Skills, Life Skills, and Employability Skills /Mentorship to Learners		
3	<input type="checkbox"/> Showing Practical Demonstrations to the learners		
4	<input type="checkbox"/> Imparting Practical Hands-on Skills/ Lab Work/ workshop/ shop floor training		
5	<input type="checkbox"/> Tutorials/ Assignments/ Drill/ Practice		
6	<input type="checkbox"/> Proctored Monitoring/ Assessment/ Evaluation/ Examinations		
7	<input type="checkbox"/> On the Job Training (OJT)/ Project Work Internship/ Apprenticeship Training		

Annexure: Detailed Assessment Criteria

Detailed assessment criteria for each NOS/Module are as follows:

NOS/Module Name	Assessment Criteria for Performance Criteria/Learning Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
BSC/N2307: Perform pre-recovery activities	Gather the required information for debt collection	20.00	45.00	0.00	0.00
	Communicate with debtor before visit	20.00	45.00	0.00	0.00
	Total Marks	40.00	90.00	0.00	0.00
BSC/N2403: Collect and follow-up for receivables	Collect and follow up for loan repayments, fees and other charges	20.00	40.00	0.00	0.00
	Report payment frauds	20.00	40.00	0.00	0.00
	Total Marks	40.00	80.00	0.00	0.00
DGT/VSQ/N0102: Employability Skills	Introduction to Employability Skills	1.00	1.00	0.00	0.00
	Constitutional values – Citizenship	1.00	1.00	0.00	0.00
	Becoming a Professional in the 21st Century	2.00	4.00	0.00	0.00
	Basic English Skills	2.00	3.00	0.00	0.00
	Career Development & Goal Setting	1.00	2.00	0.00	0.00
	Communication Skills	2.00	2.00	0.00	0.00
	Diversity & Inclusion	1.00	2.00	0.00	0.00
	Financial and Legal Literacy	2.00	3.00	0.00	0.00
	Essential Digital Skills	3.00	4.00	0.00	0.00
	Entrepreneurship	2.00	3.00	0.00	0.00
	Customer Service	1.00	2.00	0.00	0.00
	Getting ready for apprenticeship & Jobs	2.00	3.00	0.00	0.00
Total Marks	20.00	30.00	0.00	0.00	
Grand Total		100	200		

Annexure: Assessment Strategy

This section includes the processes involved in identifying, gathering, and interpreting information to evaluate the Candidate on the required competencies of the program.

Mention the detailed assessment strategy in the provided template.

1. Assessment System Overview:

- Batches assigned to the assessment agencies for conducting the assessment on SID or email
- Assessment agencies send the assessment confirmation to VTP/TC looping SSC
- Assessment agency deploys the ToA certified Assessor / PROCTOR for executing the assessment
- SSC monitors the assessment process & records

2. Testing Environment:

- Check the Assessment location, date and time
- If the batch size is more than 30, then there should be 2 Assessors.
- Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.

3. Assessment Quality Assurance levels/Framework:

- Question bank is created by the Subject Matter Experts (SME) are verified by BFSI SSC
- Questions are mapped to the specified assessment criteria
- Assessor must be ToA certified & trainer must be ToT Certified

4. Types of evidence or evidence-gathering protocol:

- Time-stamped & geotagged reporting of the assessor from assessment location
- Centre photographs with signboards and scheme specific branding

5. Method of verification or validation:

- Surprise visit to the assessment location

6. Method for assessment documentation, archiving, and access

- Hard copies of the documents are stored

On the Job:

1. The candidate must score 60% in each module to successfully complete the OJT.
2. Tools of Assessment that will be used for assessing whether the candidate is having desired skills and etiquette of dealing with customers, understanding needs & requirements, assessing the customer and perform Soft Skills effectively:
 - Videos of Trainees during OJT
 - Time Stamped Photos of Trainees during OJT
3. Assessment of each Module will ensure that the candidate is able to:
 - Effective engagement with the customers
 - Understand the working ethics of the organization

Annexure: Acronym and Glossary

Acronym

Acronym	Description
AA	Assessment Agency
AB	Awarding Body
ISCO	International Standard Classification of Occupations
NCO	National Classification of Occupations
NCrF	National Credit Framework
NOS	National Occupational Standard(s)
NQR	National Qualification Register
NSQF	National Skills Qualifications Framework
OJT	On the Job Training

Glossary

Term	Description
National Occupational Standards (NOS)	NOS define the measurable performance outcomes required from an individual engaged in a particular task. They list down what an individual performing that task should know and also do.
Qualification	A formal outcome of an assessment and validation process which is obtained when a competent body determines that an individual has achieved learning outcomes to given standards
Qualification File	A Qualification File is a template designed to capture necessary information of a Qualification from the perspective of NSQF compliance. The Qualification File will be normally submitted by the awarding body for the qualification.
Sector	A grouping of professional activities on the basis of their main economic function, product, service or technology.
Long Term Training	Long-term skilling means any vocational training program undertaken for a year and above. https://ncvet.gov.in/sites/default/files/NCVET.pdf