QUALIFICATION FILE – Standalone NOS

Fundamentals of Retail Banking

☐ Horizontal/Generic ☒ Vertical/Specialization

☒ Upskilling ☐ Dual/Flexi Qualification ☐ For ToT ☐ For ToA

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

NCrF/NSQF Level: 4.5

Submitted By:

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Section 1: Basic Details

1.	**NOS-Qualification Name**	**Fundamentals of Retail Banking**	
2.	**Sector/s**	**BFSI**	
3.	**Type of Qualification** ☒ **New** ☐ **Revised**	**NQR Code & version of the existing /previous qualification:** *(change to previous, once approved)*	**Qualification Name of the existing/previous version:** *(previous, once approved)*
4.	**National Qualification Register (NQR) Code & Version** *(Will be issued after NSQC approval.)*	***NG-4.5-BF-03899-2025-V1-IIBF***	**5. NCrF/NSQF Level: 4.5**
6.	**Brief Description of the Standalone NOS**	IIBF has designed and developed a comprehensive course in Retail Banking to develop skills of the learners desirous of working in Retail Banking vertical of the Banks and Financial Institutions in the BFSI sector. Learners after completion of this course shall gain sufficient proficiency to work as Relationship Managers, Customer Service Executives, Front Desk Managers, Retail Banking Loan Officer, Retail Banking Product Manager, Credit Officer- Retail Banking, Credit Appraising Officer- Retail Banking, and Customer Service Assistants etc. in retail banking segment of the banks and financial institutions This course is developed to cover broadly all aspects of retail banking such as Retail Banking products and services, Sales and Marketing, Digital Banking, Payment System, Credit administration, and Monitoring, Recovery, and Legal aspects, Grievances Redressal Mechanism, Soft Skills – communication, negotiation, and presentation skills required by any Retail Banking Professional.	

7.	**Eligibility Criteria for Entry for a Learner/Trainee/Learner/Employee**	**a. Entry Qualification & Relevant Experience:** (see table below) **b. Age**:	
8.	**Credits Assigned to this NOS-Qualification, Subject to Assessment** *(as per National Credit Framework (NCrF))*	4	**9. Common Cost Norm Category (I/II/III)** *(wherever applicable)*: **III**
10.	**Any Licensing Requirements for Undertaking Training on This Qualification** *(wherever applicable)*	No	

a. Entry Qualification & Relevant Experience:

S. No.	Academic/Skill Qualification (with Specialization - if applicable)	Relevant Experience (with Specialization - if applicable)
1.	▪ Completed UG Certificate or Equivalent.	▪ Not required
	▪ Pursuing 1st Year of UG or equivalent.	▪ Not Required
	▪ 12th grade pass.	▪ 1.5 Years of relevant experience in BFSI sector
	▪ Previous relevant qualification of NSQF level 4.	▪ 1.5 Year of relevant experience in BFSI Sector.
	▪ Previous relevant qualification of NSQF level 3.5.	▪ 3-Year of relevant experience as BFSI Sector.

11. Training Duration by Modes of Training Delivery *(Specify **Total Duration** as per selected training delivery modes and as per requirement of the qualification)*

☐ **Offline Only** ☒ **Online Only** ☐ **Blended**

Training Delivery Mode	Theory (Hours)	Practical (Hours)	Total (Hours)
Classroom (offline)	-	-	-
Online	48	72*	120

** Practical Component is covered by providing 72 hours of online training.*

*(**Refer Blended Learning Annexure no. 5 for details**)*

12. Assessment Criteria

Theory (Marks)	Practical Marks)	Project (Marks)	Viva (Marks)	Total (Marks)	Passing %age
40	60*	-	-	100	50

* Case-based or situation-based multiple-choice questions (MCQs) derived from the 60 hours of training provided to the learners through a virtual platform to evaluate the participants' ability to apply their theoretical knowledge in practical scenarios.

13. Is the NOS Amenable to Persons with Disability

☒ **Yes** ☐ **No If "Yes", specify applicable type of Disability:** Physical Disability

14. Progression Path After Attaining the Qualification, wherever applicable *(Please show Professional and Academic progression)*

Assistant Manager (Credit/Retail Banking)

15. How participation of women will be encouraged?

The awareness about the course shall be made through social media, Swayam Plus platform, Orientation at colleges/ universities/banks, women's colleges and women forums, etc. apart from use of print and digital media.

16. Other Indian languages in which the Qualification & Model Curriculum are being submitted

The course is initially planned to be launched in English and subsequently will be launched in Hindi.

17. Is similar NOS available on NQR-if yes, justification for this qualification

☐ **Yes** ☒ **No** **URLs of similar Qualifications:**

18.	**Name and Contact Details Submitting / Awarding Body SPOC** *(In case of CS or MS, provide details of both Lead AB & Supporting ABs)*	**Director (Academics)** **Email: dir.aca@iibf.org.in** **Contact No.: 022 68507003** **website: www.iibf.org.in**	
19.	**Final Approval Date by NSQC:** 8th May 2025	**20. Validity Duration: 3 years**	**21. Next Review Date: 07.05.2028**

Section 2: Training Related

1.	**Trainer's Qualification and experience in the relevant sector (in years)** *(as per NCVET guidelines)*	▪ Postgraduate carrying professional qualification - Certified Associate of Indian Institute of Banking (CAIIB) with Minimum of 5 years' experience in Banking and Financial Service Sector. ▪ B.Tech./B.E. with Minimum of 5 years' experience in Banking and Financial Service Sector. ▪ Bank Officials having minimum 10 years of experience in handling various products and services in the bank and financial institutions. ▪ Officials having minimum 10 years of experience working with the regulatory body/bodies e.g. RBI /SEBI etc. ▪ Professors/Associate Professors/Assistant Professors with minimum of 5 years' teaching experience in banking & finance.
2.	**Master Trainer's Qualification and experience in the relevant sector (in years)** *(as per NCVET guidelines)*	**N.A.**
3.	**Tools and Equipment Required for the Training**	☒Yes ☐No *(If "Yes", details to be provided in Annexure 2)*
4.	**In Case of Revised NOS, details of Any Upskilling Required for Trainer**	N.A., being fresh qualification.

Section 3: Assessment Related

1.	**Assessor's Qualification and experience in relevant sector (in years)** *(as per NCVET guidelines)*	▪ Postgraduate carrying professional qualification - Certified Associate of Indian Institute of Banking (CAIIB) with Minimum of 5 years' experience in Banking. ▪ B.Tech./B.E. with Minimum of 5 years' experience in Banking. ▪ Bank Officials having minimum 10 years of experience in handling various products and services in the bank and financial institutions. ▪ Officials having minimum 10 years of experience working with the regulatory body/bodies e.g. RBI /SEBI etc. ▪ Professors/Associate Professors/Assistant Professors with minimum of 5 years' teaching experience in banking & finance. * It is noted that though the qualifications of the trainers and assessors are same, in all the cases they will be different people. **Computer Based Assessment shall be carried out as Remote Proctored Examination in online (MCQ based).**
2.	**Proctor's Qualification and experience in relevant sector (in years)** *(as per NCVET guidelines), (wherever applicable)*	Remote Proctoring shall be carried out by IIBF officials, and also proctoring supported by the vendors using Artificial Intelligence, and experts etc.
3.	**Lead Assessor's/Proctor's Qualification and experience in relevant sector (in years)** *(as per NCVET guidelines)*	**NA**
4.	**Assessment Mode** *(Specify the assessment mode)*	**Remote Proctored Exam:** • **Registration for Examination:** The learners shall be required to register for the examination by paying the requisite fees during the registration period opened by IIBF. Upon successful registration, the learners are issued admit cards indicating date of the examination, time of examination, and login credentials by IIBF. The rules and regulations of the examination such as hyperlinks to Frequently Asked Questions, and detailed guidelines, shall be communicated by IIBF along with the admit card. An email shall be sent to the learner to take a compatibility test/mock test

		two days before the examination to ensure that their laptop/computer system is compatible, and configurable with the requirements prescribed by IIBF for taking remote proctored examination. • **Admission for taking the examination:** The remote proctored examinations are generally held in three shifts over three time slots. The live photograph and identity card shall be captured by the learner immediately upon logging into the computer system using log in credential provided by IIBF. This captured live photo and id proof shall be verified by the team of approvers of IIBF, against the photograph and id proof submitted by the learner at the time of registration of the examination. The learners shall be admitted to the examination only if the approver is satisfied with the match and permits the learner to take the examination. • **Examination:** After admission for the examination**,** the examinee can attempt the test at the scheduled date and time for the Examination. The learner will see the provisional score card on the screen showing the marks secured by the examinee upon submission of examination paper. • **Remote Proctoring:** The proctors shall be continuously monitoring the activity of the learners throughout the examination process. Proctors shall monitor all examinees remotely via a multi-view screen, by selecting an individual examinee for focused monitoring, by chatting with examinees (e.g., requesting the examinee to rotate the web cam to show his/her surroundings, instructing examinees not to read questions loudly), and pause or terminate an examination in case any unfair practices are detected. • **AI-Generated Alerts:** If the examinee is deviating from the guidelines issued by IIBF during the examination, various AI-generated messages such as *"Not looking at the screen", "No face detected", "Other person detected"* etc. are sent to proctors as well as to the examinees on real-time basis. This feature gives warning alerts to the examinee as well as it enhances the proctors' ability to monitor the examinees effectively and enables proctors to address potential violations immediately. • **AI-Generated Reports:** The system generates reports, including screenshots of examinees, when any deviation from the guidelines is detected. These reports are used to document and assess potential malpractice during examinations. • **Super Proctor Links:** Additionally, officials from IIBF shall also remotely monitor the examination process and to the examinees using the Super Proctor Links.

		• **Handling of Unfair Practices:** In case an examinee is caught using any form of unfair means, the unfair means form is duly filled by the examination supervisor and signed by the Test Proctor. This form and the evidence collected (such as screen recording, detailed report) is sent to IIBF corporate office for scrutiny. Upon examination of the evidence, if it is found that the examinee appears to have adopted unfair means during the examination, a show cause notice is issued to the examinee. Upon review of the response received from the examinee on the show cause notice by the Internal Committee of IIBF vis- a- vis available evidence on record, the internal committee takes decision - a. either to recommend initiating penal action in all such cases where the evidence is corroborative, and establishes the use of unfair means, and the response of the examinee is not acceptable, b. or to drop the charges of use of unfair means in the examination, in such cases where the response received from the examinee is found to be acceptable as against the evidence available on the record. The recommendations of internal committee are put up to the Examination Committee of IIBF for final approval. Once the penalty is approved, the examinee is sent a letter informing the decision of IIBF, with a copy to the employer bank (wherever applicable) about use of the unfair means in the examination by their employee. • **Reports:** IIBF engages vendors to provide I.T infrastructure and support services for holding remote proctoring examinations. These vendors share with IIBF a detailed log, structured reports related to the examination, including exceptions, if any noticed by them during the examination, or any other information sought for by IIBF. • **Results:** The examination data is internally processed by IIBF. The results examinees found using unfair means are withheld, and the result of all other examinees are declared on the web site of IIBF. • **Certificates:** The learners successfully passing the examination are issued digitally signed certificates by IIBF.
5.	**Tools and Equipment Required for Assessment**	☐ Same as for training ☒ Yes ☐ No *(details to be provided in Annexure 8)*

Section 4: Evidence of the Need for Standalone NOS

Provide Annexure/Supporting documents name.

1.	Government /**Industry initiatives**/ requirement (Yes/No): **Yes**
2.	Number of Industry validations provided: **16 (*For details please Refer Annexure No. 3)***
3.	Estimated number of people to be trained: **900** (***Details Provided in Annexure no.* 4)**
4.	**Evidence of Concurrence/Consultation with Line/State Departments (In case of regulated sectors):** (Yes/No): **Yes** **Concurrence from Line Ministry**: We have requested Joint Secretary, Department of Financial Services (DFS), Ministry of Finance, Govt. of India, about their recommendations for suitability of the course. Accordingly, DFS as per letter no. Ef. No. 9//9/1/2025-IR, dated 17th June 2025 approved and validated the course content. As part of ensuring the required skill and knowledge enhancement, DFS has added few more contents in certain modules and also few general additional contents related to the govt. schemes and financial inclusion. As per the line ministry suggestion, everything has been covered in toto in Qualification File and Model Curriculum.

Section 5: Annexure & Supporting Documents Check List

Specify Annexure Name / Supporting document file name

1.	**Annexure:** NCrF/NSQF level justification based on NCrF/NSQF descriptors *(Mandatory)*	Annexure 1: Evidence of Level
2.	**Annexure:** List of tools and equipment relevant for NOS *(Mandatory, except in case of online course)*	Annexure 2: Tools and Equipment (For Virtual Training Sessions)
3.	**Annexure:** Performance and Assessment Criteria *(Mandatory)*	Annexure 7: Assessment Criteria
4.	**Annexure:** Assessment Strategy *(Mandatory)*	Annexure 8: Assessment Strategy
5.	**Annexure:** Blended Learning *(Mandatory, in case selected Mode of delivery is Blended Learning)*	Annexure 5: Blended Learning
6.	**Annexure:** Acronym and Glossary *(Optional)*	*NA*
7.	**Annexure/Supporting Document:** Standalone NOS- Performance Criteria Details Annexure/Document with PC-wise detailing as per NOS format (Mandatory- Public view)	Annexure 6: Standalone NOS- Performance Criteria details
8.	**Supporting Document:** Model Curriculum *(Mandatory – Public view)*	Model Curriculum
9.	**Annexure:** Estimated number of people to be trained	Annexure 4: Training Details
10.	**Annexure:** Industry validation summary	Annexure 3: Industry Validations Summary

Annexure: Acronym and Glossary

Acronym

Acronym	Description
AA	Assessment Agency
AB	Awarding Body
NCrF	National Credit Framework
NOS	National Occupational Standard(s)
NQR	National Qualification Register
NSQF	National Skills Qualifications Framework

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.

Annexure 1: 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
Professional Theoretical Knowledge/Process	✓ The learners will be able to gain sufficient knowledge and skills to handle retail banking portfolio in the bank as Relationship Manager, Front line staff, Credit Officer-Retail Banking. ✓ Learners will be acquainted with the regulatory guidelines, and fair lending practices code. ✓ Learners will understand and shall be able to handle all retail banking products and services such as Home Loan, Car Loan, Education Loan, Personal Loans etc. ✓ Learners will understand onboarding of customers, credit appraisal mechanism for various retail banking products and services. ✓ Learn fundamental skills for customer acquisition, and customer relationship management techniques to understand the requirements of the customers, and suggest tailor made products for them. ✓ Learn basic soft skills like communication, negotiation, conflict resolution, compliant handling etc.	An officer in the retail banking segment should know about the varieties and variability of different products and services offered by banks. He should be aware of the compliance rules and regulations and should be master in the art of customer loyalty and retention. He must be well versed with the soft-skills and digital skills to work in the digital platform. This course will provide deeper knowledge about Retail Banking, its products and services, regulatory compliance, Credit Management, and Recovery Methods, and communication skills which will help the learner to take informed decisions and provide tailor-made solutions to the customers which are essentially required at the level of Retail Banking Officer, and Managerial role in Banks and Financial Decision.	4.5

	required for frontline officers in the bank. ✓ Learner will be proficient in handling digital banking platforms and other technical tools to enhance service delivery in retail banking operation.		
Professional and Technical Skills/ Expertise/ Professional Knowledge	The learner will be able to acquire the digital skills, customer centric service skills, compliance skills and credit scoring skills and these are the critical skill sets required for a retail banking professional. The expertise and skill of the learners in digital banking, on-boarding of customer and customer service management, regulatory compliance, credit appraisal, credit administration and monitoring, recovery and legal aspects, and soft skills will enable learners to take up their jobs in retail banking segment in a very efficient and systematic manner.	The course is designed to keep in mind technical skills, and communication skills required for the role / level of Retail Banking Officer/ Relationship Manager. Knowledge of various retail banking products will help the learner to offer the most suitable banking product as per the requirement of the customer in banks/FIs. On account of the professional knowledge gained by the learner, after completing this course, the learner will be able to understand the requirements of the customers, and availability of suitable retail banking products and services to offers complying with the bank's guidelines. The technical and professional knowledge gained through course will improve problem solving and decision-making skills of the learner.	4.5

Employment Readiness & Entrepreneurship Skills & Mind-set/Professional Skill	The qualification will instill confidence, equip learners with professional skills required to handle retail banking products and services. It will develop positive mindset of the learner and create a passion for undertaking the job role as a frontline officer as the learner shall be endowed with multifaceted skills and knowledge to cater to the requirements of the customers. The qualification will improve employability of the learners in the area of retail banking as the learner shall acquire requisite skills and be proficient in handling the job role assigned by the banks and financial institutions.	The sound knowledge and deeper understanding of the learner about retail banking operations will help developing entrepreneurial mindset of the learners. He will possess not only technical and professional skills but also have proficiency in communication, presentation and digital skills. It will provide a vista of opportunities to the learners as frontline officers in the banks and financial institutions, as also provide skilled and job ready manpower to the banks and financial institutions	4.5
Broad Learning Outcomes/Core Skill	The expected outcomes from the course are as under: 1.***Knowledge of Retail Banking Operations:*** Learners will be able to understand the role and functions of retail banking, its operational aspects and its differences from wholesale banking, and soft skills required for handling retail banking customers. 2. ***Proficiency in Retail Banking Products and Services:*** Learners will be able to effectively identify, describe, compare, and recommend a range of banking products including deposit products, loans, investment products, Third party products and digital banking solutions.	The coverage and design of the course is comprehensive, keeping in mind the requirements of the banking industry for retail banking segment, which is expected to grow with CAGR of 7.01% during the year 2024 to year 2032. It is envisaged to develop professional, technical, communication, digital, problem solving and decision-making skills of the learners to take up the role immediately upon getting employed. These skills earned by the learner will enable him/her for easy accessibility of jobs in banking and finance space such	4.5

	3. ***Compliance Awareness:*** Learners will demonstrate an understanding of regulatory guidelines and compliance frameworks, including KYC, AML- CFT measures, and fair lending practices, ensuring compliance of regulatory guidelines pertaining to retail banking including Integrated ombudsman scheme and consumer protection act etc. 4. ***Credit Management Expertise and credit Risk Management***: Learners will be able to assess loan applications, manage credit risks, Preventive measures in Retail Credit and understand the processes for handling NPAs and recovery mechanisms. 5. ***Customer-Centric Service Skills:*** Learners will possess the skills to build strong customer relationships, handle queries and complaints, and apply marketing techniques to enhance customer loyalty and retention. 6. ***Improved Soft Skills for Banking Roles***: Learners will demonstrate improved communication, negotiation, and conflict resolution skills, enabling them to provide high-quality service in customer-facing roles as front-line officers in Banks. 7. ***Technological Fluency in Banking***: Learners will be proficient in using digital banking platforms, mobile banking, and other	as banks, NBFCs , small finance banks, cooperative banks etc.	

	technological tools to enhance service delivery and security in retail banking operations.		

Annexure 2: Tools and Equipment (For Virtual Training Sessions)

List of Tools and Equipment

Batch Size: 200

S. No.	Tool / Equipment Name	Specification	Quantity for specified Batch size
1	Laptop	Basic features with MS Office	1
2	White Board with stand	36*24 Inches	1
3	Internet Connectivity	Stable high-speed connection for displaying videos and other websites (Preferably Wi-Fi enabled)	1

Classroom Aids required for Training Sessions

The aids required to conduct sessions in the classroom are:

1. Studio Room
2. Microphone/Speakers
3. Smartboard/Projector Screen
4. PowerPoint pointer
5. Tripod
6. Camera

Annexure 3: Industry Validations Summary

S. No	Organization Name	Representative Name	Designation	Contact Address	Contact Phone No	E-mail ID	LinkedIn Profile *(if available)*
1.	State Bank of India	Ms. Suranjana Dutta	Chief General Manager & Head (Staff Training Unit)	Corporate Center, State Bank Bhavan, Madame Cama Road, Mumbai 400021	9167249416	Cgm.stu@sbi.co.in	
2.	Bank of India	Mr. C.M. Kumra	General Manager	Star House, Plot C-5, "G" Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051	8003306904	Chander.kumra@bankofindia.co.in	
3.	Bank of Baroda	Mr. Sunil Sinha	Deputy General Manager	Baroda Apex Academy 7th Floor, GH -4, near Udhyog Bhavan, Sector – 11, Gandhinagar - 382011	079-23973221	sc.ahmedabad@bankofbaroda.com	
4.	Canara Bank	S. Devanarayanan	Senior Manager	Canara Bank, Head Office, 112, J.C. Road, Bengaluru – 560002	9894660795	devanarayanans@canarabank.com	
5.	The Federal Bank Ltd.	Mr. Cyril Jose	Deputy Vice President II & Head (HR TD & T)	The Federal Bank Ltd. Federal Towers Aluva 683101	9654245279	cyriljose@fedralbank.co.in	
6.	Dhanalaxmi Bank Ltd.	Mr. Ranjan Sleeba	Head Human Resource	Dhanalaxmi Bank Ltd. Corporate Office Poonkunnam, Trissur - 680002	9539004414	ranjansleeba@dhanbank.co.in	

7.	Equitas Small Finance Bank	Mr. Ashwini Biswal	Chief Compliance Officer	Equitas Small Finance Bank Ltd. Phase II, 4th Floor, Spencer Plaza, No 769, Anna Salai, Chennai 600002.	7045590025	ashwinikumarb@equitasbank.com	
8.	Bangiya Gramin Vikash Bank	Mr. Rakesh Kumar Agarwal	General Manager (HR)	Bangiya Gramin Vikash Bank, Head Office, BMC House, Chaunpur, PO Chaltia, Berhampur, Murshidabad 742407	7044081281	gmhr@bgvb.co.in	
9.	Paschim Banga Gramin Bank	Mr. Amid Kumor Murmu	General Manager	Natabar Paul Rood, Chatterjee Para More, Tikia Para, Howrah 711101	986431 1 479	ho.gm2@pbgb.co.in	
10	India Post Payment Bank	Ms. Preeti Prasad	Assistant General Manager	India Post Payment Bank Ltd. 2nd Floor Speed Post Center, Bhai Veer Singh Marg, New Delhi 110001	7782035979v	Preeti.k@ippbonline.in	
11.	Chennai Central Cooperative Bank Ltd.	Mr. Thooyavan	General Manager	Chennai Central Cooperative Bank Ltd. No. 215, Prakasam Salai, Broadway, Chennai - 600104	9894111822	rthooyavan@yahoo.co.in	
12.	The Andhra Pradesh State	Mr. P Kondala Rao	Assistant General	The Andhra Pradesh State Cooperative Bank Ltd.	8096905024	hrd@apcob.org	

	Cooperative Bank Ltd.		Manager (HRMD)	HO:# 27-29-28, NTR Sahakara Bhavan, Governorpet, Vijayawada, NTR District – 520002.			
13	Abhyudaya Co-operative Bank Ltd	Mrs. Varsha V. Ayare	Asst. Manager	Abhyudaya Co-operative Bank Ltd. Head Office – K.K.Tower, G.D.Ambekar Marg, Parel, Mumbai – 400012	9820435199	personnel@abhyudayabank.net	
14.	Payyanur Co-operative Rural Bank Ltd.	Mr. O Narayanan	Secretary	Payyanur Co-Operative Rural Bank Ltd. NOF 1234, Payyanur, Kannur, Kerala	9446658154	Info.pcrb@gmail.com	
15.	The Kurla Nagarik Sahakari Bank Ltd.	Mr. Shashikant Abhang	Chief Executive Officer	The Kurla Nagarik Sahakari Bank Ltd. 312, Commercial A wing, Kohinoor City Mall, Kirol Road, Kurla (W) Mumbai 400070	-	Shashikant.abhang@knsbl.com	
16.	Annapurna Finance Private Ltd.	Mr. Preetam Debasish Sahoo	Vice-President (Human Recourse)	1215/1401,Khandagiri Bari, Opposite Jayadev Vatika, Khandagiri, Bhubaneswar 751030	9910345946	Preetam.debasish@ampl.net.in	

Annexure 4: Training Details

Training Projections:

Year	Estimated Training # of Total Learners	Estimated training # of Women	Estimated training # of People with Disability
2025-26	200	60 (30% of the total estimated Learners)	-
2026-27	300	90 (30% of the total estimated Learners)	-
2027-28	400	120 (30% of the total estimated Learners)	-

Annexure 5: 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 NOS	List Recommended Tools – for all Selected Components	Offline: Online Ratio
1	☒Theory/ Lectures - Imparting theoretical and conceptual knowledge	• *ODL - A Comprehensive courseware material covering theoretical, conceptual and skill components will be made available as an online learning material in Institute's LMS for the learners.* • *E-Learning Module*	100% Online
2	☒Imparting Soft Skills, Life Skills and Employability Skills /Mentorship to Learners	Virtual Classroom Training.	100% Online
3	☒Showing Practical Demonstrations to the learners	• Case Studies and Real Examples through training. • Video-based discussion • Role Play etc.	100% Online

4	☐ Imparting Practical Hands-on Skills/ Lab Work/ workshop/ shop floor training	Not required.	-
5	☒Tutorials/ Assignments/ Drill/ Practice	Self-assessment through e-learning module.	100% online
6	☒Proctored Monitoring/ Assessment/ Evaluation/ Examinations	Remote Proctored examination will be conducted at the end once the theory and practical components (through training) is covered.	100% online
7	☐On the Job Training (OJT)/ Project Work Internship/ Learners Training	Not required.	-

Annexure 6: Standalone NOS- Performance Criteria details

1. Description:

The '**Fundamentals of Retail Banking'** course is a comprehensive learning program designed to prepare learners for effective work within the retail banking sector. This course provides a solid understanding of various retail assets and liability products, equipping learners to grasp their roles as retail bankers with confidence.

Scope:

The scope covers the following:

- Understanding about retail banking operations.
- Gaining knowledge about various retail banking liability and assets products.
- Exploring various digital payment channels.
- Gain expertise, better frontier of customer relationship.
- Gain knowledge in credit management and acquire basic risk assessment skills.
- Acquiring basic skills in compliance practices required for frontline bankers

2. Elements and Performance Criteria

To be competent, the user/individual on the job must be able to:

PC 1: Understanding Retail Banking and its role within the banks' operation.

PC 2: Learning about the applicability of retail banking concepts, the distinction between retail and corporate/wholesale banking & regulatory guidelines for classification of retail banking products.

PC 3: Learning about the different institutions engaged in retail banking.

PC 4: Understanding of the onboarding process of the customers including account opening, nomination and Know Your Customer (KYC) & Anti Money Laundering (AML) guidelines.

PC 5: Understanding of Digital onboarding, video KYC, e-sign workflow, Aadhar Stack Integration.

PC 6: Understanding the process of product development including product-specific, customer-specific personalization or hyper-personalization, and takeover of loans.

PC 7: Learning about important retail liability products like Current Account (including RERA, Escrow Account) & Regulatory Guidelines on Current Accounts, Saving, Basic Savings Bank Deposit Account, Fixed Deposit, Capital Gain Account (Capital Gain Amount Scheme 1988), Recurring Deposit and Other Accounts such as 3-in-1 pension account etc.

PC 8: Learning about important retail asset products like term loans, demand loans, and secured and unsecured loans and also understanding the Priority Sector Guidelines (PSL) for retail loans.

PC 9: Understand the digitalization of loan processing and the various steps involved in processing retail loans, including application processing, credit appraisal (with a focus on environmental impact assessment), and credit scoring using CIBIL and Experian.

PC 10: Learning about the critical aspects of retail loan approval, including the consideration of Loan-to-Value (LTV) ratios, the approval process, legal clearance of property and flow of title, and guidelines for guarantee cover in retail advances.

PC 11: Learning about the role of due diligence agencies in relation to property valuation, Legal Search Report, KYC etc.

PC 12: Understanding of STP loan processing and digital decision engines.

PC 13: Understanding the creation of different types of charges like pledges, mortgages, lien etc. and learning about documentation and disbursement process of loans.

PC 14: Understanding the features of home loan, - Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security, PMAY Scheme, interest subvention etc.

PC 15: Understanding the features of Personal Loan and Professional Loans (such as doctor plus)-Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security etc.

PC 16: Understanding the features of Education loan -Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security.

PC 17: Understanding about PM Vidyalakshmi Education Loan, Interest subvention under this scheme.

PC 18: Understanding the features of Loan against Property (LAP) - Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security

PC 19: Understanding the features of Loan Against Securities, Gold Loan, Mudra Loan, Lease Rent Discounting etc. -Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security.

PC 20: Understanding Retail Portfolio Growth in Banks.

PC 21: Learning about the other ancillary products and services offered by banks such as demat accounts, safe deposit lockers, cash management services etc.

PC 22: Learning about fundamentals of trade finance and forex services including Liberalized Remittance Scheme (LRS), Guarantees, Letter of Credit & Basics of FEMA.

PC 23: Learning about the different green retail banking products including Green Deposits, PM Surya Ghar Yojana etc.

PC 24: Learning about the financial inclusion products such as PMI DY, DET, PMJJ BY, PMS DY, SHGs.

PC 25: Learning about the concept of investments, its types and avenues, and risks associated with different investment alternatives.

PC 26: Understanding different capital market products including equity, IPO, derivatives mutual funds.

PC 27: Learning about different social sector schemes including APY, NPS, SCSS and Govt. Schemes and learning about different insurance and insurance linked products.

PC 28: Learning about different alternative investments such as Real Estate Investment Trust, Infrastructure Investment Trust etc.

PC 29: Understanding about portfolio management and wealth advisory services and its implications in retail banking operations.

PC 30: Understanding the concepts of retail digital products, product life cycle and the role of digitalization in retail banking including Neo banking.

PC 31: Understanding the different digital banking products including Mobile Banking, Internet Banking, WhatsApp Banking, Chatbot and Virtual Cards, ATM /POS/NFC cards, digital wallets, CBDC, and peer-to-peer lending.

PC 32: Learning about digital lending and recent RBI guidelines relating to digital lending.

PC 33: Learning about different payment systems including UPI, UPI 2.0, IMPS, RTGS, NEFT, NACH, BBPS, AEPS, CTS/Clearing services overseas payments.

PC 34: Learning about digital banking security measures.

PC 35: Understanding the basics of marketing and role of human resources in retail banking operations.

PC 36: Understanding the role of FinTech and AI in designing & delivering retail banking products.

PC 37: Understanding the strategies for marketing retail products such as tie-ups with institutions, customer segmentation, digital segmentation & behavioral analysis of the customers.

PC 38: Understanding cross selling, data driven cross selling and upselling opportunities.

PC 39: Understanding customer relationship management, its role and stages in the customer relationship process and understanding various marketing channels -physical channels, virtual channels including social media marketing etc.

PC 40: Learning about the strategies for acquisition and retention of customers. Concept of Product Per Customer, Customer Lifetime Value, and Consultative selling.

PC 41: Learning about Handling customer complaints, Service recovery paradox, and also learning about customer protection regulatory guidelines

PC 42: Understanding the process of customer data management, Management Information System (MIS), and the importance of maintaining data protection and data privacy.

PC 43: Understanding the importance of soft skills, EQ and ethics in retail banking including communication, multilingual communication, negotiation, presentation, and handling different types of customers etc.

PC 44: Learning about Credit Monitoring- Norms for stressed assets including Special Mention Accounts (SMA), Red Flagging of Accounts and the Income Recognition and Asset classification (IRAC) norms.

PC 45: Restructuring of loan accounts and sale of assets including transfer of loan exposure and securitization of assets.

PC 46: Understanding the process for recovery of loan, modes of recovery of Non-Performing Loans, and important acts pertaining to recovery including Recovery of Debts and Bankruptcy Act, SARFAESI Act, DRT, Lok Adalats etc.

PC 47: Understanding the role of Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) in the process of asset securitization and recovery of loans.

PC 48: Understanding different methods of recovery including hard recovery, soft recovery etc.

PC 49: Understanding of the role of Debt Recovery Agents (DRAs) and Business Facilitator and Business Correspondents (BC/BFs) in recovery of bad loans.

PC 50: Understanding about the different types of defaulters such as willful defaulters, non-cooperative borrowers and legal action taken against them by investigative agencies.

PC 51: Understanding Implication of frauds on banks and customers, fraud risk management, monitoring and reporting of fraud, and regulatory guidelines for frauds.

PC 52: Understanding different types of fraud, and prevention of fraud, including digital fraud.

PC 53: Understanding the concept of cyber fraud and various preventive measures.

PC 54: Learning guidelines for grievance redressal mechanisms including integrated ombudsman scheme, and Consumer Protection Act**.**

3. Knowledge and Understanding (KU):

KU1: Solidify the knowledge on retail banking and its role within banking operation.

KU2: Gain capacity to differentiate between retail banking and corporate or wholesale baking and also gain knowledge about regulatory guidelines for classification of retail banking products.

KU3: Attain knowledge about various institutions engaged in retail banking services in BFSI.

KU4: Achieve the skill and knowledge in the customer onboarding process including Video KYC, digital onboarding ,e- Sign Workflow, Aadhar Stack Integration and regulatory compliances such as AML-KYC.

KU5: Comprehend the knowledge on a wide range of retail banking products and services that are accessible, convenient, and tailored to meet the diverse needs of individual customers and small businesses.

KU6: Deepen the knowledge and understanding about the product development process in retail banking through recognition of customer needs for personalisation and hyper-personalization.

KU7: Gain an in-depth knowledge about the relevance and significance of CRR/SLR and how it regulates the banking sector operations.

KU8: Grasp better knowledge and understanding about the account opening and operational procedure and regulatory norms of different accounts like savings accounts, current accounts (including REERA and Escrow accounts), fixed deposit accounts and recurring deposit accounts that forms the major part of retail banking.

KU9: Achieve better understanding about the retail banking products such as Basic Savings Bank Deposit Account (BSBDA) that facilitate financial inclusion.

KU10: Develop expertise in handling various NRI accounts such as NRE, NRO FCNR, SNRR etc.

KU11: Attain good knowledge on principles of sound lending practices ensuring safety, liquidity, and profitability.

KU12: Develop proper insights on loan processing, which encompasses the entire process from the application origin, evaluating the creditworthiness of potential borrowers through credit scoring using CIBIL or Experian, property valuation, environmental impact assessment and required documentation till disbursement of funds.

KU13: Develop sound knowledge on digitalization in loan processing.

KU14: Comprehend essential knowledge about documentation required for loan disbursement and role of due diligence agencies.

KU15: Gain in-depth knowledge on the creation of various types of charges such as Pledge, Mortgage, Lien, Hypothecation.

KU16: Broden the knowledge in the role and functionalities of loan processing centers.

KU17: Gain an in-depth understanding in risk management in retail banking which involves identifying, assessing, and mitigating potential threats to a bank's operations and financial stability.

KU18: Gain proper knowledge and awareness on Priority Sector Lending (PSL) Guidelines.

KU 19: Gain knowledge on features of different types of loans such as home loan (including PMAY Scheme, Interest subvention), Personal & Professional Loan, Educational Loan including PM Vidyalakshmi Education Loan.

KU 20: Gain knowledge and expertise in the details regarding Loans secured by securities, loans backed by gold jewelry, Lease Rent Discounting and concept of LTV.

KU21: Gain better understanding of the guarantee cover guidelines on retail advances.

KU22: Attain detailed understanding of small business loans like MUDRA, including important aspects such as loans without collateral, flexible repayment terms, competitive interest rates, and more.

KU 23: Gain Knowledge on retail portfolio growth in banks.

KU 24: Acquire better understanding about End- to -end digitalization of loan processing and STP loan processing and digital decision engines.

KU25: Develop knowledge and understanding about the various ancillary banking services such as Demat Accounts, Safe Deposit Lockers, Cash Management Services etc.

KU26: Gain proficiency as regard to various key instruments of Trade Finance and Forex, such as Letters of Credit (LC) and guarantees, as well as relevant FEMA guidelines.

KU27: Gain better perception about the key components of green banking products, including green deposits and the PM Surya Ghar Yojana.

KU 28: Gain better understanding about the financial inclusion products such as PMI DY, DBT, PMJJ BY, PMS DY, SHGs.

KU 29: Gain enough capability to assess risk and return of an investment alternative and apply the principles to evaluate various classes of assets.

KU 30: Gain knowledge in distinguishing features of different capital market products, such as equities, initial public offerings (IPOs), derivatives, and mutual funds, while examining their functions within investment strategies.

KU 31: Attain knowledge on various insurance and insurance lined products.

KU 32: Secure in-depth knowledge about the key features of the social sector scheme like the Atal Pension Yojana (APY), National Pension System (NPS), and Senior Citizen Savings Scheme.

KU 33: Gain better knowledge and understanding about the various attributes of Sovereign Gold Bond and other retail government schemes and ability to assist customers to have access of 'RBI Retail Direct' i.e., a platform for retail investors to directly access government securities.

KU34: Enable to attain competency in providing a portfolio management & wealth advisory services strategy for retail banking clients.

KU35: Gain better knowledge on the role of digital banking, Neo Banking, and role of digitization in retail banking.

KU36: Grasp insights on the product process, product life cycle and delivery mechanism in digital banking which aims to create user-friendly, secure, and efficient services thereby meeting the evolving needs of customers in a digital-first world.

KU37: Sharpen the knowledge on various digital banking products such as mobile banking, internet banking, WhatsApp banking, Phone banking etc.

KU38: Deepen the knowledge on the essential characteristics of different payment systems like UPI, UPI 2.0, IMPS, RTGS, and NEFT, as well as their purposes.

KU 39: Develop strong understanding on digital lending and its related guidelines.

KU 40: Hone properly about various essential digital security measures such as do's and don'ts to the retail baking customers.

KU 41: Attain the knowledge and skills to understand the essential feature of marketing of banking products and role of human resource in augmenting the same.

KU 42: Solidify the ability to analyse the impact of AI-driven product development and delivery in retail banking and its potential benefits to customers.

KU 43: Develop competency in cross selling, data driven cross selling and upselling opportunities.

KU 44: Develop expertise in generating innovative strategies for marketing retail products such as tie-up with institutions for various types of loans and also deeper understanding of how to successfully implement them.

KU 45: Deepen competency in conducting behavioral analysis of the customers, assessing customer financial literacy and thereby applying customer segmentation strategies, analyzing customer lifetime value and thereby develop targeted marketing campaigns in retail banking and provide consultative selling.

KU 46. Attain better understanding about data driven cross selling and also on digital segmentation and customer behavior Analytics.

KU47: Broaden the ability to comprehend various retail banking marketing channels and their functionalities.

KU 48: Hone the ability to implement stages of CRM to enhance customer experience through both digital and physical marketing channels.

KU 49: Sharpen the competency in developing and implementing strategies for acquisition and retention of customer through enhancement of customer services excellence.

KU50: Achieve the knowledge in utilizing data management practices to ensure compliance with privacy guidelines and enhance customer service.

KU51: Acquire improved communication, multilingual communication, negotiation, and conflict resolution skills, enabling them to provide high-quality service in customer-facing roles as front-line officers in Banks.

KU52.Grasp better knowledge about sales ethics and service recovery paradox.

KU53: Deepen the knowledge in credit monitoring, understanding NPA management and recovery processes in relation to retail loans.

KU54: Absorb the knowledge and expertise to evaluate the effectiveness of stressed asset norms and special mention accounts (SMA) in monitoring credit risk.

KU55.Attain better perception about Red Flagging Accounts, hard recovery and soft recovery.

KU56: Grasp better understanding to critically examine and comprehend various recovery strategies such as hard recovery, soft recovery, negotiated settlements etc.

KU57: Comprehend the fair practice code of lender’s liability and Transfer of loan exposure and securitization of assets

KU58: Attain the knowledge and ability to classify the various types of defaulters such as willful defaulters, non-cooperative defaulters, fugitive economic offenders etc.

KU59: Achieve the capacity and knowledge to categorize defaulting cases that fall within the realm of criminal offenses, as well as strategies for engaging with and supporting investigative agencies in these situations.

KU60: Master the knowledge in explaining the importance of fraud prevention and the various fraud detection methods used by banks.

KU61: Attain better knowledge about cyber frauds and also the ability to compare the effectiveness of different fraud prevention measures employed by financial institutions.

KU62: Acquire the knowledge to assess the impact of the Consumer Protection Act on consumer rights and bank accountability regarding fraud.

KU63: Comprehend better communication in designing a consumer awareness campaign that educates the public about banking scams and the mechanisms for reporting them.

4. Generic Skills (GS):

User/individual on the job needs to have:

GS1: Effective communication skills for successfully engaging with customers across a wide range of retail banking products offered by banks.

GS2: Sales and relationship management skills.

GS3: Skills in problem solving and analysis to understand customer issues and assist in their resolution.

GS4: Financial awareness to advise customers considering the various individual demographic factors and as per their individual requirements.

GS5: Digital and technological literacy to provide seamless and faster service delivery to the customers.

GS6: Time management and organizational skills

GS7: Ethical and Professional Conduct.

GS8: Customer service orientation.

Annexure 7: Assessment Criteria

NOS/Module Name	Assessment Criteria for Performance Criteria/Learning Outcomes	Theory Marks	Practical Marks*	Project Marks	Viva Marks
MODULE A: Introduction	**Module A: Learning about the Basics of Retail Banking**				
	PC 1: Understanding Retail Banking and its role within the banks' operation.	1	-	-	-
	PC 2: Learning about the applicability of retail banking concepts and the distinction between retail and corporate/wholesale banking & regulatory guidelines for classification of retail banking products.	1	-	-	-

	PC 3: Learning about the different institutions engaged in retail banking.	1	-	-	-
	Total Marks	**3**	-	-	-
MODULE B: Retail Products	**Module B: Learning about Retail Products offered by Banks and Fis**				
	PC 4: Understanding of the onboarding process of the customers including account opening, nomination and Know Your Customer (KYC) & Anti Money Laundering (AML) guidelines.	1	2	-	-
	PC 5: Understanding of digital onboarding, Video KYC, e-sign workflow, Aadhar Stack Integration.	-	1		
	PC 6: Understanding the process of product development including product-specific, customer-specific personalization or hyper-personalization, and takeover of loans.	1	1	-	-
	PC 7: Learning about important retail liability products like Current (including RERA, Escrow Account) & Regulatory Guidelines on Current Account, Saving, Basic Savings Bank Deposit Account, Fixed Deposit, Capital Gain Account (Capital Gain Amount Scheme 1988), Recurring Deposit and Other Accounts.	1	1	-	-
	PC 8: Learning about important retail asset products like term loans, demand loans, and secured and unsecured loans & also	1	1	-	-

	understanding the Priority Sector Guidelines (PSL) for retail loans.				
	PC 9: Understand the digitalization of loan processing and various steps involved in processing retail loans, including application processing, credit appraisal (with a focus on environmental impact assessment), and credit scoring using CIBIL and Experian.	1	1	-	-
	PC 10: Learning about the critical aspects of retail loan approval, including consideration of Loan-to-value (LTV) ratios, the approval process, legal clearance of property and flow of title, and guidelines for guarantee cover in retail advances.	-	1		
	PC 11: Learning about the role of due diligence agencies in relation to property valuation, legal search report, KYC etc.	-	1		
	PC 12: Understanding of STP loan processing and digital decision engines.	-	1		
	PC 13: Understanding the creation of different types of charges like pledges, mortgages, liens etc. and learning about documentation and disbursement process of loans.	1	1	-	-
	PC 14: Understanding the features of home loan, - Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount,	1	2	-	-

	margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security, PMAY Scheme, Interest subvention etc.				
	PC 15: Understanding the features of Personal Loan and professional loans (such as doctor plus) - Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security etc.	1	3	-	-
	PC 16: Understanding the features of Education loan - Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security.	1	2	-	-
	PC 17: Understanding about PM Vidyalakshmi Education Loan, interest subvention under this scheme.	-	1		
	PC 18: Understanding the features of Loan against Property (LAP) - Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security.	1	3		

	PC 19: Understanding the features of Loan Against Securities, Gold Loan, Mudra Loan etc. -Eligibility, Purpose, Assessment of Loan, Terms and Conditions of sanction – amount, margin, disbursement process, moratorium, repayment, pre-payment of loan, collateral security.	1	1	-	-
	PC 20: Understanding Retail Portfolio Growth in Banks.	-	1		
	PC 21: Learning about the other ancillary products and services offered by banks such as demat accounts, safe deposit lockers, cash management services etc.	1	1	-	-
	PC 22: Learning about fundamentals of trade finance and forex services including Liberalized Remittance Scheme (LRS), Guarantees, Letter of Credit & Basics of FEMA.	1	1		
	PC 23: Learning about the different green retail banking products including Green Deposits, PM Surya Ghar Yojana etc.	1	1		
	PC 24: Learning about financial inclusion products such as PMI DY, DET, PMJJ BY, PMS DY, SHGs.	-	1		
	Total Marks	**14**	**28**	**-**	**-**
	MODULE C: Learning about retail investment products				
MODULE C: Retail Products-Investments	PC 25: Learning about the concept of investments, its types and avenues, and risks associated with different investment alternatives.	1	1		-

	PC 26: Understanding different capital market products including equity, IPO, derivatives, mutual funds.	1	1		-
	PC 27: Learning about different social sector schemes including APY, NPS, SCSS and Govt. Schemes and learning about different insurance and insurance linked products.	1	1		-
	PC 28: Learning about different alternative investments such as Real Estate Investment Trust, Infrastructure Investment Trust etc.	1	1		
	PC 29: Understanding about portfolio management and wealth advisory services and its implications in retail banking operations.	1	1		
	Total Marks	**5**	**5**	**-**	**-**
MODULE D: RETAIL DIGITAL PRODUCTS	**MODULE D: Learning Important Concepts of Retail Digital Products**				
	PC 30: Understanding the concepts of retail digital products, product life cycle and the role of digitalization in retail banking including Neo banking.	1	-	-	-
	PC 31: Understanding the different digital banking products including Mobile Banking, Internet Banking, WhatsApp Banking, Chatbot and Virtual Cards, ATM /POS/NFC cards, digital wallets, CBDC, and peer-to-peer lending.	1	2	-	-
	PC 32: Learning about digital lending and recent RBI guidelines relating to digital lending.	-	1		

	PC 33: Learning about different payment systems including UPI, UPI 2.0, IMPS, RTGS, NEFT, NACH, BBPS, AEPS, CTS/Clearing services overseas payments.	1	3	-	-
	PC 34: Learning about digital banking security measures.	1	2		
	Total Marks	**4**	**8**	-	-
	MODULE E: Learning about the marketing of different retail banking products				
MODULE E: MARKETING OF RETAIL BANKING PRODUCTS	PC 35: Understanding the basics of marketing and role of human resources in retail banking operations.	**1**	**-**		
	PC 36: Understanding the role of FinTech and AI in designing & delivering retail banking products.	**1**	**1**		
	PC 37: Understanding the strategies for marketing retail products such as tie-ups with institutions, customer segmentation and behavioral analysis of the customers.	**1**	**1**		
	PC 38: Understanding cross selling, data driven cross selling and upselling opportunities.		**1**		
	PC 39: Understanding customer relationship management, its role and stages in the customer relationship process and also understanding various marketing channels - physical channels, virtual channels including social media marketing etc.	**1**	**1**		

	PC 40 : Learning about the strategies for acquisition and retention of customers. Concept of product per customer, Customer Lifetime value, and consultative selling.	**1**	**1**		
	PC 41: Learning about handling customer complaints, service recovery paradox, and also learning about customer protection regulatory guidelines.	**-**	**1**		
	PC 42: Understanding the process of customer data management, Management Information System (MIS), and the importance of maintaining data protection and data privacy.	**1**	**1**		
	PC 43: Understanding the importance of soft skills in retail banking including communication, negotiation, presentation, and handling different types of customers etc.	**1**	**1**		
	Total Marks	**7**	**8**		
MODULE F: Credit Monitoring, Recovery and Non-Performing Assets (NPA) Management	**MODULE F: Learning about the Process of Credit Monitoring, Recovery Including Legal Measures and NPA Management**				
	PC 44: Learning about Credit Monitoring- Norms for stressed assets including Special Mention Accounts (SMA) , Red Flagging of Accounts and the Income Recognition and Asset classification (IRAC) norms.	**1**	**1**		

	PC 45: Restructuring of loan accounts and sale of assets including transfer of loan exposure and securitization of assets.	**1**	**1**		
	PC 46: Understanding the process for recovery of loan, modes of recovery of Non-Performing Loans, and important acts pertaining to recovery including Recovery of Debts and Bankruptcy Act, SARFAESI Act, DRT, Lok Adalats etc.	**1**	**1**		
	PC 47: Understanding the role of Central Registry of Securitization Assets Reconstruction and Security Interest of India (CERSAI) in the process of securitization and recovery of loans.	**-**	**1**		
	PC 48: Understanding different methods of recovery including hard recovery, soft recovery etc.	**1**	**1**		
	PC 49: Understanding of the role of Debt Recovery Agents (DRAs) and Business Facilitator and Business Correspondents (BC/BFs) in recovery of bad loans.		**1**		
	PC 50: Understanding about the different types of defaulters such as willful defaulters, non-cooperative borrowers and legal action taken against them by investigative agencies.	**1**	**1**		
	Total Marks	**5**	**7**		
	MODULE G: Learning about Frauds in Retail Banking & Grievances Redressal Mechanism				

MODULE G: FRAUDS IN RETAIL BANKING & GRIEVANCES REDRESSAL MECHANISM	PC 51: Understanding Implication of frauds on banks and customers, fraud risk management, monitoring and reporting of fraud, and regulatory guidelines for frauds.	**1**	**1**		
	PC 52: Understanding different types of fraud, and prevention of fraud, including digital fraud.	**1**	**1**		
	PC 53: Understanding the concept of cyber fraud and various preventive measures.	**-**	**1**		
	PC 54: Learning about guidelines for grievance redressal mechanisms including integrated ombudsman scheme, and Consumer Protection Act.		**1**		
	Total Marks	**2**	**4**		
Grand Total		**40**	**60**		

Practical is online training for 72 hours (12 days) setting aside 60 marks. Remote proctored examination will be conducted once the theory and practical components of the learning process are completed.

Annexure 8: Assessment Strategy

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

1. **Assessment System Overview:**

The assessment system for the ***'Fundamentals of Retail Banking'*** course will be designed to comprehensively evaluate learners' conceptual understanding of various retail banking products, retail banking operations, key statutory compliance and regulatory norms related to retail banking etc.

Additionally, it will assess how this conceptual knowledge is applied to meet diverse customer needs through real-life situational questions derived from the training sessions conducted.

2. **Testing Environment:**

Minimum System Requirement:

- ***Desktop/Laptop:***
  a. Browser: Google Chrome version 75 & above, with cookies & popups enabled
  b. Video/Audio: Webcam and a good quality Mic is required
  c. Operating system: Windows 8 or 10
  d. RAM & Processor: 4 GB+ RAM, i3 5th Generation 2.2 Ghz or equivalent/higher
  e. Pop-up blocker: Disabled
  f. Internet Connection: Stable internet connection with at least 2 mbps+ upload speed.

- Examination **not allowed on mobiles or tablets.**

Remote Proctored Examination will be conducted, ***the following rules must be followed by the learners taking the exam:***

1. Learners will take examination under remote proctored mode on predetermined date/time from a secured environment. (*refer Do's and Don'ts section for more information*)
2. Learners should login to the system half an hour before the exam start time.
3. The examination proctor will verify the learner's face with the registered photo image of the learner.
4. Learners will also be asked to display any valid original photo id-card (*Aadhaar card/e-Aadhaar/Employer's card/ PAN Card/ Driving License/ Election voter's card/ Passport etc.*) for verification purpose. After successful verification the proctor will allow the learner to start the examination.
5. Learners may be required to show 360° view of the exam area using the webcam. So that the proctor can identify the object/check the suitability of the exam area/environment. A clear desk/table must be ensured for appearing for the examination. No reference materials, books, notes, periodicals, mathematical tables, slides rules, stencils, chits, mobile phones, headsets (wired/ wireless), any other electronic gadgets are allowed to be kept on the table or the desk.
6. Both sides of the rough sheet (if it is going to be used) should be shown to proctor before and after the examination.
7. Once the examination begins live remote proctoring of the learner's activities will take place throughout the examination period.
8. Under remote proctoring learner's activities will be monitored using webcam, mic etc. Computer screens, browser, mouse, keyboard etc. will be monitored.
9. Proctor, if required, can convey information/ instructions to the learner using chat box.

10. If a learner indulges in unfair practices/suspicious acts, the proctor will intervene and warn the learner through chat box or can cancel/stop the examination immediately as the case may be.
11. After completion of the examination/submission, provisional scorecard will be displayed on the screen.

Do's and Don'ts

1. The learner will take the examination from a secure environment.

i. Place having desk and chair preferably with plain backdrop (area behind the learner) with adequate lighting so that the learner is visible to the proctor. The place should be noise-free with no public movement in the surroundings. All the items should be removed from the desk except computer/external webcam (if internal webcam is not available) /keyboard/mouse, other permitted items, if any.

ii. Examination will not be conducted if the examination area is a public place, a noisy environment, having inadequate lighting, having public movement in examination area/around the learner, having other computer or similar device in the examination area.

iii. The examination cannot be taken sitting on a couch, bed or on the floor.

2. Learner's will take examination on a registered date/time from a secured environment. Learners who try to appear after the scheduled examination date/time will not be allowed to appear for the examination.

3. Learners should login to the system half an hour before the examination start time.

4. No other persons are allowed in the examination area during the examination.

5. Learner must keep ready his/her original photo identity card that has name and photo on the same side, admit letter, rough sheet, pen/pencil and calculator.

6. Learners must dress decently as though they are in a public place and will be video recorded

7. Learners must not talk to anyone during the examination period or talk/read to oneself loudly.

8. In case of emergency he/she can talk to helpdesk in case of any technical issue with permission from proctor.

9. Learners must not use headphones, ear buds, or any other type of listening equipment.

10. Learners must not communicate with any other person by any means.

11. Learners must not use any phone for any reason.

12. Learners must not leave the room/examination area during the examination for any reason without the permission of the proctor. Leaving the room/examination area or moving to another room/area during the examination for any reason will be treated as a violation of examination rules.

13. Learners must not set up the computer at the time of examination. All the settings need to done much before the examination time and tested properly. For any failure of the computer system during the examination period, Institute will not be responsible, and learner will lose his/her attempt.

14. Learners must not switch off the webcam or mic or cover the webcam during the examination.

15. Learners must not navigate away from examination window.

16. Learner's face must be positioned in the middle of the camera view and learner's face must be visible throughout the Examination.

17. Don't Position camera too low, too high or hooked onto a different monitor. Weird camera angles can be very distracting and unflattering during examinations. The learner should make sure that the camera is at eye level and on the monitor which is used for the examination.

18. Learner must not look away from laptop/desktop screen, must face computer screen.

19. Learner must not seek any assistance or refer study material/mobile/ for answering the questions.

20. Learner must ensure that he/she has attempted every question and reviewed the accuracy of his/her answers before submitting the paper. Once submitted (even by mistake), re-examination will not be permitted.

21. On the exam day learner is advised to ensure that the laptop is fully charged and in case of Desktop it is connected to an uninterrupted power source for smooth conduct of examination.

22. Learners are not permitted to log out/switch-off the computer for the sake of going to washroom and if they log out/switch-off, re-login will not be permitted.

23. Learners will be allowed to use battery operated portable calculator during the examination. The calculator can be of any type up to 8 functions i.e. (Addition, Subtraction, Multiplication, Division, Percentage, Sq. root, Tax+ and Tax-), having 12 digits. Attempt to use any other type of calculator not complying with the specifications indicated above or having more features than mentioned above shall be tantamount to use of unfair means. Scientific/Financial calculator is NOT allowed.

3. Assessment Quality Assurance levels/Framework:

- **Question bank created by the Subject Matter Experts (SME) are verified by the other SMEs**: Yes, there exists a detailed and rigorous system for the creation, vetting, and final approval of the question paper. Multiple-choice questions (MCQs) are prepared by a Subject Matter Expert (SME). Following this, the MCQs are reviewed by another SME and ultimately approved by a third SME, typically a member of the internal faculty, having requisite qualification, before the question paper is finalized.

- **Questions are mapped to the specified assessment criteria:** Yes, MCQs are going to be prepared based on the performance criteria outlined in the *Annexure 3* i.e., Performance & Assessment Criteria.
- **Assessor must be ToA certified & trainer must be ToT Certified:** Yes

4. Types of evidence or evidence-gathering protocol:

1. During the remote proctored examination, Images/Videos/Sounds of the learners and their computer systems will be captured and stored for examination proctoring purposes. It is envisaged that learners who register for the remote proctored examinations agree for the same.
2. The system produces comprehensive reports that include screenshots of learners whenever any deviation from established guidelines is observed. These reports serve as crucial documentation for evaluating potential malpractice during examinations, facilitating a thorough assessment of the integrity of the testing process.

5. Method of verification or validation:

In the event that a learner is found using any form of unfair means, the exam supervisor will duly complete an unfair means form, which will then be signed by the Test Proctor. This form, along with any collected evidence (such as screen recordings or detailed reports), is forwarded to IIBF Headquarters for thorough examination. The evidence is assessed, and a show cause notice is issued to the learner. The learner's response to the show cause notice is reviewed by the Internal Committee in light of the available evidence, leading to a recommendation to either dismiss the charges or take action against the learner. This recommendation is then submitted to the Examination Committee, which holds final authority for approval. Once the penalty is sanctioned, the learner will receive a letter notifying them of the decision.

6. Method for assessment documentation, archiving, and access

During the remote proctored examination, Images/Videos/Sounds of the learners and their computer systems will be captured and stored for examination proctoring purposes.

7. Examination Process: Remote Proctored Exam

Registration for Examination: The learner must register for the examination during the registration period, by paying the requisite fees. The learner is issued an admit card mentioning the date of the examination, time of exam, and login credentials. The Learners are also informed of the examination rules and regulations through the admit letter, which also contains links to Frequently Asked Questions, detailed rules and regulations of the examinations, and important examination guidelines. An email is also sent to the learner to take a compatibility test/mock test two days before the exam to ensure that their laptop/computer system is compatible for taking the exam.

Approval during the examination: The remote proctored examinations are generally held in three shifts over three time slots. Once the learner logs in to the testing software using the login credentials, he/she is required to capture his/her live photo and is also required to capture his/her identity proof on the examination software before the start of the examination. The captured live photo and id proof is verified against the registered photo and id proof uploaded by the learner while registering for the examination by the team of approvers and if found matched, the learners are admitted to the examination.

Examination: After approval the learner can attempt the test at the scheduled time of the Examination. The learner appears for an online examination and when the learner submits the examination, the provisional score card appears on the screen showing the marks secured by him.

Remote Proctoring: The Proctors continuously monitor the activity of the learners during the conduct of the examination. Proctors are able to monitor all learners by using multi-view screen, selecting individual learners for focused monitoring, chatting with the learners (e.g., request the learner to rotate the web cam to show his/her surroundings, instruct not to read questions loudly), and pause or terminate an examination in case any unfair practices are detected.

AI-Generated Alerts: During the examination, various AI-generated messages such as “Not looking at the screen”, “No face detected”, “Other person detected” etc. are sent to proctors as well as learners in real-time, in case the learner deviates from the guidelines to be followed during the examination. This feature gives warning alerts to the learner as well as enhances the proctors’ ability to monitor learners effectively and address potential violations immediately.

AI-Generated Reports: The system generates reports, including screenshots of learners, when any deviation from the guidelines is detected. These reports are used to document and assess potential malpractice during examinations.

Super Proctor Links: Additionally, the Officers of IIBF monitor the examination/learners using the Super Proctor Links.

Handling of Unfair Practices: In case a learner is caught using any form of unfair means, the unfair form is duly filled by the exam supervisor and signed by the Test Proctor. The form and any evidence collected (such as screen recording, detailed report) is sent to IIBF HO for scrutiny. The evidence is examined, and a show cause notice is issued to the learner. The response to the show cause notice is reviewed by the Internal Committee against the available evidence and it is recommended to either drop the charges against the learner or book the learner. The recommendation is put up to the Examination Committee which is the final authority for approval. Once the penalty is approved, the learner is sent a letter informing him/her of the decision and also the employer bank (wherever applicable) is informed of the unfair practice and decision.

Report: IIBF engages vendors to provide I.T infrastructure and support services for holding remote proctoring examinations. These vendors share with IIBF a detailed logs, structured reports related to the examination, including exceptions, if any noticed by them during the examination, or any other information sought for by IIBF.

Results: The examination data is internally processed by IIBF. The results of learners found using unfair means are withheld, and the result of all other examinees are declared on the web site of IIBF.
Certificates: The learners successfully passing the examination are issued digitally signed certificates.

Test Structure

	Theory	**Practical Training**
Multiple Choice Questions	The examination will consist of multiple-choice questions (MCQs) carrying *40 marks* designed to assess theoretical understanding of fundamental concepts related to retail banking. The primary objective of the assessment is to evaluate the learner's proficiency in comprehending key principles and practices pertinent to the field of retail banking.	The examination will consist of case-based or situation-based multiple-choice questions (MCQs) carrying *60 marks* derived from the 72 hours of practical training provided to the learners through a virtual platform. The intention behind formulating these questions is to evaluate the participants' ability to apply their theoretical knowledge to practical scenarios. This approach encourages critical thinking and demonstrates how concepts learned during the training can be utilized in real-world situations. Training will provide practical inputs related to the core aspects of retail banking products and operations.