

Revised Application Documentation: Version 4 /25 May, 2015

QUALIFICATION FILE – CONTACT DETAILS OF SUBMITTING BODY

Name and address of submitting body:

Agriculture Skill Council of India

304-305 Bestech Chambers,
Block B, Sushant Lok 1,
Gurgaon-122002
P: 0124-4288322

Name and contact details of individual dealing with the submission

Name: Ms Priyanka Prakash

Position in the organisation: Manager

Address if different from above

Tel number(s): 0124-4288322

E-mail address: priyanka@asci-india.com

List of documents submitted in support of the Qualifications File

1. Qualifications Pack
2. Industry Engagement Certificate
3. Occupational Map

3. QUALIFICATION FILE SUMMARY

Qualification Title	Agriculture Field Officer		
Body/bodies which will assess candidates	Agriculture Skill Council of India (ASCI)		
Body/bodies which will award the certificate for the qualification.	Agriculture Skill Council of India (ASCI)		
Body which will accredit providers to offer the qualification.	Agriculture Skill Council of India (ASCI)		
Occupation(s) to which the qualification gives access	Agricultural Credit		
Proposed level of the qualification in the NSQF.	4		
Anticipated volume of training/learning required to complete the qualification.	170		
Entry requirements / recommendations.	Diploma		
Progression from the qualification.	Manager Credit Agriculture		
Planned arrangements for RPL.	RPL assessment will be as per normal ASCI assessment process.		
Formal structure of the qualification			
Title of unit or other component (include any identification code used)	Mandatory/Optional	Estimated size (learning hours)	Level
AGR/N7701 Promote bank loan products to farmers	Mandatory	45	4
AGR/N7702 Assist in due diligence process of loan sanction	Mandatory	45	
AGR/N7703 Assist in loan processing and perform follow up of loan recovery	Mandatory	45	
AGR/N9904 Coordinate with colleagues and customers	Mandatory	35	

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

Give details of the document here:

Qualification Pack of Agriculture Field Officer attached as Annexure 1

SECTION 1

ASSESSMENT

Name of assessment body:

If there will be more than one assessment body for this qualification, give details.

ASCI affiliated assessment bodies.

1. Aspiring Minds Pvt Ltd
2. Anant Learning & Development Pvt Ltd
3. Assess People Services India Pvt Ltd
4. Trendsetters Skill Assessors Pvt Ltd

More Assessment Agencies are being empanelled to cover wider geographical area

Will the assessment body be responsible for RPL assessment?

Yes

Give details of how RPL assessment for the qualification will be carried out and quality assured.

RPL will be based on the same approved Qualification Pack and Assessment Criteria mentioned in the Qualification Pack and will be carried out as per normal ASCI assessment process.

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

A robust technology enabled assessment methodology has been designed keeping in mind the geographical/Physical constraints and target segment which assess a trainee's knowledge and skill set through three methods:

- a. An offline Tablet based test through the use of Multiple Choice Text and Picture based questions in vernacular languages
- b. Actual demonstration on the field
- c. Viva

ASCI's assessment strategy:

- Question sets are developed as per the weightage of each NOS of the Qualification Pack.
- Assessment criteria for each Qualification Pack developed, in which each Performance criteria (PC) assigned marks based on NOS
- Question Bank is developed to assess the theoretical and practical knowledge. To ensure the quality, each trainees get different set of question
- Empanelment of subject matter expert as assessor primarily from the Industry to assess trainee specifically on practical skills as per Industry demands
- Assessments are preferably conducted on tablets or pen or papers in regional languages according to the requirement.
- Questions are uploaded in the tablets only on the day of assessment
- It is ensured that TP/trainer are not present during assessment

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

Give details of the document(s) here:

Assessment criteria is available at the end of the Qualification Pack (attachment sl.no.1)

ASSESSMENT EVIDENCE

Complete the following grid for each grouping of NOS, assessment unit or other component as listed in the entry on the structure of the qualification on page 1.

CRITERIA FOR ASSESSMENT OF TRAINEES

Job Role: Agriculture Field Officer

Qualification Pack: AGR/Q771

Sector Skill Council: Agriculture Skill Council of India

Guidelines for Assessment

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC
2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC
3. Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below)
4. Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training center based on this criteria
5. To pass the Qualification Pack, every trainee should score a minimum of 40% in every NOS and 60% in aggregate.
6. The marks are allocated PC wise; however, every NOS will carry a weight age in the total marks allocated to the specific QP.

Assessable Outcome	Assessment Criteria	Total Marks	Out Of	Marks Allocation	
				Theory	Skills Practical
1. AGR/N7701 Promote bank loan products to farmers	PC1. organize meetings with co-operatives	70	3	2	1
	PC2. meet the farmers who are members of these co-operatives		2	2	0
	PC3. provide detailed information about the loan products		3	3	0
	PC4. get database of the member farmers		2	0	2
	PC5. provide appropriate loan application to the interested farmers		2	0	2
	PC6. visit individual farmers and attend the cooperative member meetings regularly		3	3	0
	PC7. provide information on financial services to these farmers who sell their crops at good profits		3	1	2
	PC8. keep contact with well known agricultural input supply and farm machinery business enterprises		3	1	2

	PC9. identify potential borrowers with suitable income and risk features and provide the loan products information		6	1	5
	PC10. review the credit track record of the farmer		4	2	2
	PC11. check if the farmer has borrowed any other loan, if it is currently overdue and his repayment pattern and regularity to that loan		4	1	3
	PC12. ensure the potential borrower complies with specified eligibility criteria		4	2	2
	PC13. check the indicators that provide a quick pre-assessment of potential credit worthiness of the customer		4	3	1
	PC14. evaluate the farm size of the farmer to calculate returns expected using appropriate metrics		4	2	2
	PC15. assess the legal status and quality of the land		4	2	2
	PC16. ensure the yield level of crops and the other enterprise efficiency factors		4	2	2
	PC17. identify the various income sources and whether they provide a regular and reliable cash flow or not		4	2	2
	PC18. analyze the minimum level of available family labour and evidence of permanent residence		4	2	2
	PC19. ensure good customer selection with careful loan appraisal, building on customer loyalty and demanding on loan collateral or guarantee as security, in such a way pay back of the loan is guaranteed		4	2	2
	PC20. submit loan applications to eligible customers		3	1	2
	Total		70	34	36
2. AGR/N7702 Assist in due diligence process on loan	PC1. ensure to have a thorough understanding of agricultural sector while lending to farm households	30	5	3	2
	PC2. have a sound understanding about the factors that can have an impact on agricultural production to assess income and risk profiles		3	1	2
	PC3. ensure to select good customers from the analysis and enhance their loan portfolio quality		3	2	1
	PC4. ensure the reliability of information on the farmer's home and farm address		1	1	0
	PC5. assess the character, trust worthiness and willingness of the customer to repay		3	2	1
	PC6. ensure the farmer provides at least two references and perform reference check		1	1	0
	PC7. collect information on the various factors such as the farmer's character as to his personal		4	2	2

	integrity of the farmer and his family, his capacity to repay the loan, his capital investment for the farming business, his backup security and other conditions are satisfied				
	PC8. furnish all the document and details collected to the credit officer to enable diligence on loan		2	0	2
	PC9. provide all qualitative feedback received about the farmer during the field visit		2	1	1
	PC10. assist in getting any relevant information to take decision on loan sanction		2	0	2
	PC11. document and record all feedback / information received for future reference		4	1	3
	Total		30	14	16
3. AGR/N7703 Assist in loan processing and perform follow up of loan recovery	PC1. organise the information collected during farm visit	70	1	0	1
	PC2. ensure the client has provided valid authorization and self declaration for the willingness to repay		2	2	0
	PC3. prepare a separate document for the sign off at each stage of the loan approval process		3	3	0
	PC4. propose the loan amount, loan term, repayment schedule, instalment pattern and other loan conditions clearly on the loan file, based on the informations assessed		7	5	2
	PC5. submit all the documents for the approval or rejection		1	1	0
	PC6. assist the credit officer in loan processing		3	2	1
	PC7. have an open communication with the borrower for loan monitoring so that any problems on repayments and other issues can be updated		3	3	0
	PC8. maintain files and documents like loan application, loan analysis, loan collateral records, memos, loan agreements, etc. which acts as a backbone to the loan monitoring system to provide record of relationship with the borrower		7	2	5
	PC9. computerize the loan records for easy access of information and to track the loan portfolio progress		4	4	0
	PC10. visit their fields to ensure the loan amount is utilized in a proper and planned way		3	3	0
	PC11. attend meetings, fairs and markets where the farmers can be seen at maximum, and assess if the yield, profitability and repayment capacity are in track		2	2	0
	PC12. maintain separate reports on loan portfolio review, due payment report, past due payment report and loan portfolio at risk report		7	4	3

	PC13. manage late payments using various strategies such as financial penalty, visiting home or farm to meet directly, using system record to track the schedule, telephonic reminders, etc. both off site as well on site follow up		4	3	1
	PC14. review the documentation of the borrower, re-evaluate the borrower and his loan collateral situation and monitor the borrower's bank accounts, if there is prospect of the borrower to repay the debt within the specified time period revised		4	2	2
	PC15. coordinate with higher officials for debt collection by taking the guaranteed asset or to write off the loan, based on the track record of the borrower, in case of delayed and no payments from his side		3	1	2
	PC16. rate the customer on completion of the loan cycle on his overall loan performance, which can be used for future loan decisions facilitating easier and quick access to information for repeat loans		3	0	3
	PC17. ensure loans be an ongoing client relationship involving range of financial products catering to differing customer requirement		3	0	3
	PC18. find opportunities to speak to the customers about future loans or the need for other financial products		1	0	1
	PC19. establish a personal and good relationship with the borrower to gain confidence and mutual trust		4	0	4
	PC20. perform cross selling of products and achieve the targets set by the company		5	0	5
	Total		70	37	33
4. AGR/N9904 Coordinate with colleagues and customers	PC1. receive instructions and understand work requirements and targets from superiors	30	2	1	1
	PC2. understand standard operating procedure of the company		3	1	2
	PC3. report and communicate on the work progress and status and escalate any issues to the superior		4	1	3
	PC4. rectify any errors if indicated by the superior		3	1	2
	PC5. prepare internal reports on conversion of the customers		2	1	1
	PC6. assist colleagues wherever necessary as per capability		2	1	1
	PC7. resolve any conflicts at the workplace and ensure a smooth workflow		1	1	0
	PC8. put team over individual goals		1	1	0

PC9. coordinate with the colleagues on achieving the targets given			2	1	1
PC10. coordinate with the farmers on obtaining all necessary documents for the process			1	1	0
PC11. clarify any unrecorded informations and maintain a very transparent and reliable record			2	1	1
PC12. respond to any queries or doubts from the farmer			2	2	0
PC13. keep the farmer updated on the status of the process on a regular basis			1	1	0
PC14. ensure on time completion of the transactions and processing applications			1	0	1
PC15. discuss on the various terms and conditions to be followed			1	0	1
PC16. maintain a good and long standing relationship with the farmer with mutual confidence and trust			2	1	1
			30	15	15
	TOTAL	200	200	100	100

SECTION 2

EVIDENCE OF NEED

What evidence is there that the qualification is needed?

While collecting data from the companies for the occupational map, we also took feedback from industry, training institutions & farmer groups which were collected with respect to roles for which qualification packs development, was to be prioritized. This was largely based on volume of people required, quantitative and qualitative shortfall which the Industry feels they face. Governing council of ASCI and Occupational Standards Committee which comprises of experts & senior leaders gave final approval and endorsement for the same.

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

It is difficult to estimate uptake of this qualification at this stage as the sector not only is highly unorganized but also no in-depth skill-gap study has been done. The QP has been developed taking feedback from industry for demand though again sample size may not lend to accurate figures. Working closely with NSDA would indicate precise requirements.

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

NSDC list of Approved and Under-Development QPs was checked prior to commissioning the work and also our occupational map/QPs are put on ASCI & NSDC websites.

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

- Any institution / individual is welcome to send feedback, which is recorded and considered During next review cycle.
- Communication will be sent for any feedback to all the main stakeholders/users one month prior to the review of the qualifications pack.
- A formal review is scheduled in one year time

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

Give details of the document(s) here:

SECTION 3

SUMMARY EVIDENCE OF LEVEL

Level of qualification: **4**

Summary of Direct Evidence (from learning outcomes):

An Agriculture Field Officer has factual knowledge of Agri-loans and works in familiar, predictable, routine, situation of clear choice using appropriate rule and quality concepts. He has basic arithmetic & algebraic skills and basic understanding of social, political and natural environment and is responsible for own work & learning.

Agriculture Field Officer					
AGR/Q7701					
Process required	Professional Knowledge	Professional Skills	Core Skills	Responsibility	Level
Individual at this job role is responsible for Familiar working in Agriculture Loan Products, which includes all predictable & routine processes from promoting the Loan products to disbursement and following up for repayment of	The individual need factual knowledge of Agriculture Loan Products, and related matters such as Field, Farmers holdings, Repayment capacity, Financial need of farmers in particular area,	The individual manage the Loan operations and credit services that routine & predictable, such as Promoting, Pre screening, visiting, disbursing, and following up using	In order to correctly perform the tasks related to promoting, giving loan application, Disbursing and following up for repayment etc. and to coordinate with Colleagues and Farmers, individual requires communication skills with required clarity,	The individual works independently and is responsible for own work & learning. They are not supervised by anyone else (required under Level 3), nor do they have any responsibility for others' work and learning (required	4

the loan. Individual has to coordinate with colleagues and farmers.	cost of production of Agriculture Crop so on.	appropriate rule & tool.	basic arithmetic skills and basic understanding of social, political and natural environment.	under Level 5).	
Level : 4	Level : 4	Level : 4	Level : 4	Level : 4	

Summary of other evidence (if used):

SECTION 4

EVIDENCE OF RECOGNITION OR PROGRESSION

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

Career path in agri sector is generally in terms of activities done & ownership of responsibility because they are primarily self-wage employment/entrepreneurship roles.

However, there are occupations in the organized segment (Agri Industries) in which career pathway has been identified as illustrated in the Occupational Map attached as Annexure sl.no. 3

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

Give details of the document(s) here: