

## **NSQF QUALIFICATION FILE GUIDANCE**

Approved in 19<sup>th</sup> NSQC dated February 5, 2018

**NSDA Reference**

*To be added by NSDA*

### **CONTACT DETAILS OF THE BODY SUBMITTING THE QUALIFICATION FILE**

#### **Name and address of submitting body:**

**BFSI Sector Skill Council of India  
Floor 25, P. J. Towers, Dalal Street, Mumbai – 400 001**

#### **Name and contact details of individual dealing with the submission**

**Name: Meghdoot Karnik**

**Position in the organisation: Chief Operating Officer**

**Address if different from above: Same as Above**

**Tel number(s): 022 2272 8866**

**E-mail address: Meghdoot.karnik@bfsissc.com**

#### **List of documents submitted in support of the Qualifications File**

1. Occupational Map of Accounts Executive – Loan Processing Officer - Annexure 1
2. Qualification Pack Accounts Executive – Loan Processing Officer – Annexure 2
3. Model Curriculum of Accounts Executive – Loan Processing Officer – Annexure 3

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### SUMMARY

<b>Qualification Title</b>	Loan Processing Officer
<b>Qualification Code</b>	BSC/Q2304
<b>Nature and purpose of the qualification</b>	Responsible for verifying loan application documents, forwarding the loan application form for sanction and preparing the credit memorandum. The individual at work obtains the required documents of entities and individuals, verifies the documents and the form as filled by the loan applicant and prepares the credit memorandum highlighting the eligibility and decides on forwarding the application to the sanctioning officer. This will primarily be used by NBFCs who have employees deputed at Points of Sale of consumer durables, vehicles and gold loans.
<b>Body/bodies which will award the qualification</b>	BFSI Sector Skill Council of India
<b>Body which will accredit providers to offer courses leading to the qualification</b>	BFSI Sector Skill Council of India
<b>Body/bodies which will carry out assessment of learners</b>	Confederation of Indian Industry (CII)
<b>Occupation(s) to which the qualification gives access</b>	Loan Processing , Credit Appraisal
<b>Licensing requirements</b>	NA
<b>Level of the qualification in the NSQF</b>	Level 5 (5)
<b>Anticipated volume of training/learning required to complete the qualification</b>	250 Hours
<b>Entry requirements</b>	12th pass

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<b>and/or recommendations</b>	
<b>Progression from the qualification</b>	After 3 to 4 years will vertically or horizontally move to credit officer or loan approval officer
<b>Planned arrangements for the Recognition of Prior learning (RPL)</b>	Not As Yet
<b>International comparability where known</b>	OM Comparable
<b>Date of planned review of the qualification.</b>	31/08/2020

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<b>Formal structure of the qualification -</b>			
<b>Loan Processing Officer - BSC / Q 2304</b>	<b>Mandatory/ Optional</b>	<b>Estimated size (learning hours)</b>	<b>Level</b>
1. Introduction to Banking and Lending Products (Corresponding NOS Code: BSC / N2311)	Mandatory	30	5
2. KYC Norms and Loan Documentation (Corresponding NOS Code: BSC / N2311)		30	
3. Credit Analysis and Risk Management (Corresponding NOS Code: BSC / N2312)		50	
4. Verification and Process of Loan Application (Corresponding NOS Code: BSC / N2311)		40	
5. Preparation of Credit Memorandum (Corresponding NOS Code: BSC / N2312)		40	
6. Communicate effectively and achieve customer satisfaction (Corresponding NOS Code: BSC / N9902)		20	
7. Maintain integrity and ethics (Corresponding NOS Code: BSC / N9903)		30	
8. Focus on Team Work (Corresponding NOS Code: BSC / N9904)		10	
9. Process Corporate Loans (Corresponding NOS Code: BSC /	Optional	20	

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N1913)			
10. Process lease finance (Corresponding NOS Code: BSC / N2514)	Optional	20	

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

- **Model Curriculum Attached**

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

- **We have attached Model Curriculum and Qualification Pack**

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### **SECTION 1** **ASSESSMENT**

#### **Body/Bodies which will carry out assessment:**

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

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

*The process of RPL assessment is under development.*

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

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

*The assessment results are backed by evidences collected by assessors.*

*1 The assessor needs to collect a copy of the attendance for the training done under the scheme. The attendance sheets are signed and stamped by the In charge / Head of the Training Centre.*

*2 The assessor needs to verify the authenticity of the candidate by checking the photo ID card issued by the institute as well as any one Photo ID card issued by the Central/Government. The same needs to be mentioned in the attendance sheet. In case of suspicion, the assessor should authenticate and cross verify trainee's credentials in the enrolment form.*

*3 The assessor needs to punch the trainee's roll number on all the test pieces.*

*4 The assessor can take a photograph of all the students along with the assessor standing in the middle and with the centre name/banner at the back as evidence.*

*5 The assessor also needs to carry a photo ID card.*

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

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

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

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- **Attached the Qualification Pack**

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### ASSESSMENT EVIDENCE

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

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

#### **CRITERIA FOR ASSESSMENT OF TRAINEES**

##### **Loan Processing Officer**

##### **BSC / Q 2304**

##### **Sector Skill Council - Banking, Financial Services & Insurance (BFSI)**

#### **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 50% in every NOS.
6. In case of successfully passing only certain number of NOS's, the trainee is eligible to take subsequent assessment on the balance NOS's to pass the Qualification Pack



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<b>Loan Processing Officer BSC / Q 2304</b>	
<b>Assessable Outcome to be assessed</b>	<b>Assessment criteria</b>
BSC / N2311 Verify and forward loan applications	<p>PC1. Verify the conduct of customer's account in case of old customers</p> <p>PC2. Verify details of the customer with the referring colleague</p> <p>PC3. Check customer details such as name, age, income, purpose of loan, amount requested, etc., in the form</p> <p>PC4. Ensure that the customers' queries are politely addressed</p> <p>PC5. Ensure that the appropriate loan application form is filled</p> <p>PC6. Check whether all supporting documents and KYC proofs are attached with application</p> <p>PC7. Ensure all details are correctly entered in the form</p> <p>PC8. Ensure the required financial statements or it returns or salary slips are attached</p> <p>PC9. Ensure the validity of the statements mentioned in the documents by taking appropriate measures, e.g., collecting title deed for the land as mentioned in the form, etc.</p> <p>PC10. Take customer signatures at all required places</p> <p>PC11. Ensure that a clear photograph of customer is attached to the form</p> <p>PC12. Conduct any other due-diligence as recommended by senior officer</p> <p>PC13. Ensure that all customer details are correctly captured in the form</p> <p>PC14. Ensure that the customer has a capacity to repay</p> <p>PC15. Ensure that the details pertaining to collaterals are being properly documented</p> <p>PC16. Check the CIBIL score for retail borrower or calculate</p> <p>PC17. Forward the application for sanction, if the customer seems to qualify the</p>

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	<p>basic requirements</p> <p>PC18. Maintain a record of customer applications</p>
<p>BSC/N 2312 Prepare credit memorandum</p>	<p>PC19. Gather the basic details about the entity</p> <p>PC20. Be aware of the credit limits and other terms and conditions of the company</p> <p>PC21. Coordinate with the concerned person to acquire any additional information if required</p> <p>PC22. Understand the process required for preparing the memorandum to individual or entity respectively</p> <p>PC23. Sort the information in hand into quantitative and qualitative facts such as company details, financials, etc.</p> <p>PC24. Plan and organize the sorted information based on the format of the memorandum</p> <p>PC25. Update the basic details about the entity asking for loan, i.e., name of the entity, group name, and management of the company such as owners and managing directors; activity the entity is engaged in, products and services the entity is dealing with, address, location, contact details etc.</p> <p>PC26. Fill the purpose of the memorandum and the project for which loan is applied</p> <p>PC27. Mention the reference details of the credit department and loan officer</p> <p>PC28. Generate the proposal number for the credit memorandum</p> <p>PC29. Highlight the credit ratings of the proposal and the sanction limit</p> <p>PC30. Mention data points on the existing bankers of the entity</p> <p>PC31. Provide analysis on the business model of the entity</p> <p>PC32. Provide analysis on the industry trend</p> <p>PC33. Highlight the management discussion</p>

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	<p>with the entity</p> <p>PC34. Explain the competition scenario in the industry for the entity</p> <p>PC35. Analyse the financial performance of the entity providing ratio and other statistical analysis, earnings, profitability, leverage, cost structure, etc.</p> <p>PC36. Mention the future plans of the company its new project and expansion plans</p> <p>PC37. Update the financial projection and working capital projection of the new project, stock based assessment, project based assessment, cash flow comfort and other aspects related to the entity's financial projection on the new project</p> <p>PC38. Mention the current financial requirement of the entity</p> <p>PC39. Provide a recommendation to the analysis mentioning the various factors on whether the loan can be given or not, how much to sanction, etc.</p> <p>PC40. Provide the various terms and conditions of the sanction and mention the limit structure</p> <p>PC41. Provide the application forms</p> <p>PC42. Analyse the various aspects of the individuals with respect to their salary, occupation, capacity, etc.</p> <p>PC43. Generate the scorecard based on the application form filled by the individuals</p> <p>PC44. Prepare the memorandum based on the score card of the application</p> <p>PC45. Mention the basic details about the individual such as his name, address, occupation and earnings, purpose of the memorandum, etc.</p> <p>PC46. Update the proposal number, sanction limit, etc.</p> <p>PC47. Provide the financial analysis of the individual based on his/her occupation</p>
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	<p>analysis</p> <p>PC48. Prepare recommendation based on the financial analysis and the scorecard mentioning the sanction limit and the structure of sanction</p> <p>PC49. Comply to the turnaround time</p> <p>PC50. Follow the required conduct, terms and conditions related to the process</p> <p>PC51. Report to the concerned authority in case of any deviations</p>
<p>BSC/N 9902 Communicate effectively and achieve customer satisfaction</p>	<p>PC1. Listen attentively and paraphrase effectively in order to understand precise requirements of customer, superior or colleague</p> <p>PC2. Be sensitive to: language, gender, cultural and social differences in addressing customers, superiors and colleagues</p> <p>PC3. Maintain: positive attitude, correct body language, dress code, gestures and etiquette</p> <p>PC4. Understand work output requirements, targets, performance indicators and incentives and receive feedback on work performance with positive attitude</p> <p>PC5. Cooperate, coordinate, and collaborate to achieve shared goals</p> <p>PC6. Organize regular feedback collection as per company's SOP</p> <p>PC7. Address problems by educating, eliminating or escalating</p> <p>PC8. Aim to gain customer loyalty and satisfaction</p> <p>PC9. Ensure clarity, honesty and transparency in dealing with the clients</p> <p>PC10. Avoid miss-selling and misinforming</p> <p>PC11. Focus on enhancing brand value of company through superior customer service</p>

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<p>BSC/ N 9903 Maintain integrity and ethics</p>	<p>PC1. Refrain from indulging in unfair trade and/or corrupt practices</p> <p>PC2. Maintain records meticulously as per company's policy, follow prescribed rules and regulations and ensure transparent dealings</p> <p>PC3. Avoid using company's funds, property or resources for undertaking personal activities</p> <p>PC4. Protect customer's information and avoid ip infringement</p> <p>PC5. Protect data and information related to business or commercial decisions</p> <p>PC6. Avoid misrepresentation or misinformation</p> <p>PC7. Demonstrate and practice ethics in day-to-day processes and dealings with customers and colleagues</p> <p>PC8. Avoid defaming products and services of companies in competition</p> <p>PC9. Consult supervisor or senior management when in situations that may require differentiating between ethical and unethical</p>
<p>BSC/N9904 Focus on teamwork</p>	<p>PC1. Share relevant inputs, feedback and insights to build mutual trust</p> <p>PC2. Exchange, defend and rethink ideas</p> <p>PC3. Support team members to accomplish goals</p> <p>PC4. Facilitate group decision making and deal productively with conflict</p>

### Loan Processing Officer BSC / Q 2304

<p><b>Assessable Outcome to be assessed</b></p>	<p><b>Assessment criteria</b></p>
<p>BSC / N1913 Process Corporate Loans</p>	<p>PC1. Ensure to obtain the required documents from the borrower such as self- attested copy of KYC documents, incorporation certificate, PAN card, address proof, latest bank statements, etc.</p> <p>PC2. Gather financial statements, business/ project plan, funds status of the entity, required for processing corporate loan</p>

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	<p>as per company's SOP</p> <p>PC3. Evaluate the financial history and income of the borrower</p> <p>PC4. Analyse the existing debt of the entity</p> <p>PC5. Assess the purpose of the loan</p> <p>PC6. Provide the entity with the loan application form</p> <p>PC7. Explain the mandatory details and documents to be provided by the entities</p> <p>PC8. Check the background information of the business and their future business plans including projected earnings and profit</p> <p>PC9. Review the credit history, available collateral and income of the borrower</p> <p>PC10. Evaluate the sanction limit based on the documents analysed</p> <p>PC11. Decide whether to take forward the application to sanctioning officer</p> <p>PC12. Ensure the paperwork analysis of the supporting documents is complete</p> <p>PC13. Send the application and supporting documents analysis for consideration and approval</p> <p>PC14. Forward the loan application to a loan underwriter or loan committee</p> <p>PC15. Provide a letter of intent for approval and signature of the concerned authority</p> <p>PC16. Mention the terms of loan, total amount to be financed, type of collateral applied, terms of repayment, etc., in the letter of intent</p> <p>PC17. Ensure the parties involved in loan processing have agreed to the terms and conditions</p> <p>PC18. Submit the entire documentation to the loan committee for loan approval</p> <p>PC19. Obtain the signature of the borrower on the finalized loan documents if the loan is approved</p> <p>PC20. Provide the loan in form of a draft, electronic wire transfer to the</p>
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	<p>borrower's bank account or cashier's check</p> <p>PC21. Ensure to complete the target number of loan applications a day</p> <p>PC22. Follow the required conduct, terms and conditions related to the process</p> <p>PC23. Report to the concerned authority</p>
<p>BSC/N 2514 Process lease finance</p>	<p>PC1. Obtain customer's / lessees specific needs such as type of capital asset, brand, make, vintage, colour, quantity, periodicity of repayments, etc.</p> <p>PC2. Seek information on purpose of and duration of lease and intended mode of periodic repayments</p> <p>PC3. Inform about the required documents of the lessee such as self- attested copy of KYC-support documents, incorporation certificate for corporate entities, pan card, address proof, latest bank statements, etc.</p> <p>PC4. Gather financial statements or corporate entity or income documents of individuals as per company's sop</p> <p>PC5. Collect individual lessee's company documents and approvals as necessary</p> <p>PC6. Evaluate the financial history or income of the lessee</p> <p>PC7. Check CIBIL score of lessee</p> <p>PC8. Analyse risk-return of the lease deal</p> <p>PC9. Estimate operating costs, e.g., maintenance, insurance, breakdown repairs, other service and administrative costs as per sop</p> <p>PC10. Assess the repayment capacity of lessee against needs list</p> <p>PC11. Prepare lease budget for the proposed deal</p> <p>PC12. Ensure to obtain duly filled form(s) as per company's requirements</p> <p>PC13. Ensure the paperwork of the supporting documents is complete</p> <p>PC14. Send the application and supporting documents analysis for approval</p>

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	<p>PC15. On approval, draw up the contract as per sop including terms</p> <p>PC16. Send the contract for approval to senior</p> <p>PC17. Ensure to process the target number of leasing applications a day</p> <p>PC18. Follow the required conduct, terms and conditions related to the process</p> <p>PC19. Report to the concerned authority</p>
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### SECTION 2 EVIDENCE OF LEVEL

#### OPTION A

Title/Name of qualification/component: <b>Loan Processing Officer</b>			Level: <b>5</b>
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQ F Level
Process	Verify and forward loan applications, Prepare credit memorandum, Communicate effectively and achieve customer satisfaction, Maintain integrity and ethics, Focus on teamwork	Process loan as per standard risk procedures and regulatory guidelines; and Prepare credit memorandum for the category of loans assigned	5
Professional knowledge	<ul style="list-style-type: none"> <li>Types of loans of the entity, individuals and their terms and conditions</li> <li>Preparation of checklist and standard FAQs</li> <li>Documentation required with the loan applications, both, mandatory and supplementary</li> <li>Eligibility criteria, sanction criteria and credit worthiness of the applicant</li> <li>Bank specific regulatory norms</li> </ul>	Thorough knowledge and understanding of sanction/ rejection criteria for loan applications; Turnaround time for loan processing as per standards set; Financial performance/ Income analysis of applicant; Standards and regulatory guidelines for preparing credit memorandum for assigned category of loans Know and understand:- Risk profiling metrics and prepare checklist of documents; Perform financial / Income analysis, competitor analysis and market analysis; Steps required for loan processing and preparing credit memorandum as per company's standards; Basis for rejection of loan applications	5
Professional	<ul style="list-style-type: none"> <li>Whether to ask for more documents from</li> </ul>	Evaluate documents from risk perspective; Decide on	5

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Title/Name of qualification/component: <b>Loan Processing Officer</b>			Level: <b>5</b>
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQF Level
skill	<p>applicant or reject</p> <ul style="list-style-type: none"> <li>• Whether to forward the application to sanctioning officer for loan decision</li> <li>• Schedule the sequence of work process to meet TAT</li> <li>• Arrange for all supporting documents to arrive on decision</li> <li>• Communicate to persons involved in the process as per company's standards</li> </ul>	sanction/ rejection of loans after analysis; Write credit memo	
Core skill	<ul style="list-style-type: none"> <li>• Read company's work instructions and company's policy</li> <li>• Read loan application form and supporting documents</li> <li>• Read lending norms and regulations and amendments</li> </ul>	Communicate at multiple levels such as client/ representative, senior, market players, etc.; Read loan application form, supporting documents, lending norms, regulations and sanction limits; Maintain records of customers' applications and discuss with seniors regarding tasks performed and loan sanction details; Update on changes in standards to prepare credit memo; Educate relationship managers on new developments for processing loans.	5
Responsibility	<ul style="list-style-type: none"> <li>• Analyse information given in application form and supporting documents</li> <li>• Determine amount that can be loaned and repayment capacity</li> </ul>	Responsible for own work and learning as well as for updating/ educating RMs – Loans/ Credit Officers	5

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Title/Name of qualification/component: <b>Loan Processing Officer</b>			Level: <b>5</b>
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQ F Level
	<ul style="list-style-type: none"><li>• Evaluate loan application forms and documentation</li><li>• Judge the potential impact of identified business risks on organizational finances and reputation</li></ul>		

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### SECTION 3

#### EVIDENCE OF NEED

**What evidence is there that the qualification is needed?**

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

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

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

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

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

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

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

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

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

### SECTION 4

#### EVIDENCE OF PROGRESSION

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

Horizontal and vertical mobility options are available.

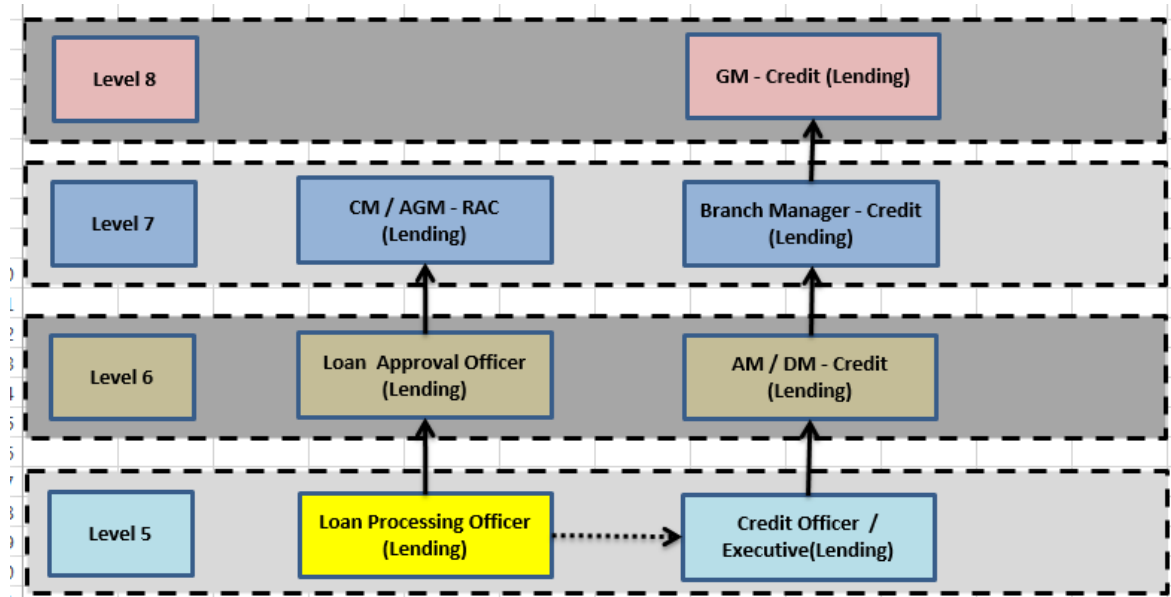
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### Annexure 1: Career Map of Loan Processing Officer



Annexure 2: Qualification Pack of Loan Processing Officer (separate file)

Annexure 3: Model Curriculum of Loan Processing Officer (separate file)

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