

**NSDA
Reference**
To be Added by
NSDA

CONTACT DETAILS OF THE AWARDING BODY FOR THE QUALIFICATION

1. Name and address of awarding body:

**National Academy of RUDSETI
Chitrapur Bhavan
15th Cross, 8th Main
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Bengaluru- 560 055
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2. Name and contact details of the Individual dealing with the submission:

**Name: Sri. R. R. Singh
Position in the Organization: Director General
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3. List of Documents submitted in support of the Qualifications file (Annexure)

1. About National Academy of RUDSET
2. RUDSETI Model of Entrepreneurship Development
3. Curriculum document /Syllabus
4. Session Plan
5. Bank wise list of RSETIs
6. Research Studies regarding RUDSETI/RSETI

QUALIFICATION FILE TEMPLATE

SUMMARY

Qualification Title: General Entrepreneurship Development Programme for BC / BF

Qualification Code: NARQ40037-GEDP

Nature and purpose of the qualification:

The qualification enables the selected youths to understand their role as Business Correspondence (BC) or Business Facilitator (BF) for implementation of Financial Inclusion scheme or Jan Dhan Yojana at Grass root level. The statistics says that, even after passing more than 65 years after getting independence for our country, still more than 30-35 % of the population is not availing the banking services such as having bank account and getting various deposit and money transfer services and as much as 80% are not availing the bank credit facilities. As they have to provide the Banking services to the door steps of the people at large and to reach the unreached population in particular, the qualification will enable them to understand the basic principles of bank, the various deposit and lending schemes, the purpose and importance of saving, the eligibility norms for availing bank loans etc., and ways and means to make these services available to the people. It also enables the trainees to understand the importance of Social Security schemes of Jan Dhan Yojana and the way to facilitate the people to participate in these schemes. On gaining the required knowledge and skills to work as BC / BF, the candidates will be able to independently work as BC /BF representing a Bank Branch and can provide the various services to the people of the specified area coming under his jurisdiction.

QUALIFICATION FILE TEMPLATE

Body/bodies which will award the qualification: National Academy of RUDSETI, Bengaluru

The National Academy of RUDSETI was established in April 2009 in response to an emerging need for capacity building and mentoring of more than 585 Rural Self Employment Training Institutes (RSETIs) established in each district of the country as joint venture between different Banks and the Ministry of Rural Development, Government of India to work as National Level Resource Organization for RUDSETIs and RSETIs and other similar type of Institutes

1. To design and conduct training programmes and undertake project in Enterprise Promotion, Rural Development, Technology Transfer and imparting Human Resource Development (HRD) concepts.
2. To conduct research and development work in the field of Entrepreneurship Development
3. To act as a advisory to policy makers relating to Enterprise Promotion and Rural Development (for Government /NGOs/ Other Organizations / Financial Institutions /Corporate Entities / Central Secretariat, RUDSETI)
4. To take up any other activities connected with Rural Development and Entrepreneurship Development and Rural Development.
5. To provide Consultancy and Counseling Services in the field of Entrepreneurship Development and Rural Development.
6. Any other activity aimed at Development of Entrepreneurship, Rural Development and serving the society at large.

(See Annexure I for a complete profile of NAR and Annexure II for RUDSETI model of Entrepreneurship Development)

Body which will accredit providers to offer courses leading to the qualification:

National Academy of RUDSETI, Bengaluru

Body/bodies which will be responsible for assessment:

National Academy of RUDSETI, Bengaluru

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Occupation(s) to which the qualification gives access:

The General Entrepreneurship Development Programmes for BC / BF enables a person in strengthening his entrepreneurial motive and in acquiring skill and capabilities required to work as BC / BF to provide the various banking services to the people of the specified area coming under the jurisdiction of a particular bank branch. The selected candidates are to be trained with following objectives:

1. Stimulate them towards developing interest and involvement in learning
2. Develop positive attitude through structured exercises
3. Orient them towards acquiring knowledge and skill through practice
4. To understand their role as BC / BF to implement Financial Inclusion scheme in the specified area as a grass root level worker.
5. To make them gain the knowledge of various Banking services, deposit and lending schemes to be provided to the target group.
6. Develop a mindset and urge to work for the welfare of the downtrodden and poor people who have inhibition to avail the banking services and facilitate them to make the best use of them.

Proposed level of the qualification in the NSQF:

Level 4

Anticipated volume of training/learning required to complete the qualification:

80 hours

See Annexure III for Detailed Curriculum and Annexure IV for Training Session Plan

Entry requirements / recommendations:

Candidates in the age group of 18 to 45 years who have been appointed by the bank or corporate BCs to work as BCs / BF. It does not begin from "Zero" level. Generally, young people have gained some experience in life. This experience serves as a launching pad for accelerated learning. It is therefore possible to train young people in a short period of 10 days to enhance and enlarge behavioral dimensions such as increased awareness, understanding, knowledge, skill and formation of positive attitude.

QUALIFICATION FILE TEMPLATE

Progression from the qualification:

The BC / BF who will be representing a Bank Branch will provide the various banking services to the people in the specified area and in due course with the experience and exposure can turn themselves as self employed persons by choosing a suitable activity or can go for employment opportunities available in Banking or insurance field.

Planned arrangements for the Recognition of Prior learning (RPL):

Not applicable

International comparability where know

QUALIFICATION FILE TEMPLATE

Formal Structure of the Qualification			
Entrepreneurship Development Programme (EDP) for BC/BF	Mandatory/ Optional	Estimate d Size (learning hours)	Level
Professional Knowledge 1. Introduction to Entrepreneurship 2. Knowledge of Achievement Motivation and Positive Psychology 3. Understanding of the basic aspects of Banking 4. Concepts related to Bank deposit schemes 5. Concepts related to Bank lending schemes 6. Various other banking services, such as Various modes of Money transfer, Social Security schemes 7. Insurance products of Bank 8. Crop insurance schemes	Mandatory	32 hours	Level 4
Professional Skills 9. Ability to develop understanding of self and do SWOT Analysis 10. Abilities relating to self motivation and developing positive Psychology 11. Ability to communicate the Banking schemes & to facilitate to enable them to avail the services. 12. Ability to communicate effectively the importance of various social schemes to the target group and facilitate to avail of the benefit 13. Entrepreneurial Competencies (RUDSETI Model of 15 Competencies) 14. Ability to operate the POS or hand held machine for effecting transactions. 15. Ability to fill the account opening forms, loan applications and loan documents. 16. Importance of Preparation of Business Plan for clients and its content	Mandatory	22 Hours	Level 4
Core Skills 17. Communication Skills 18. Time Management Skills 19. Problem Solving 20. Developing healthy Inter-personal relationship 21. Leadership Abilities	Mandatory	20 Hours	Level 4
Inauguration, Valedictory and Assessment		6 Hours	
Total Duration of the Course		80 Hours	

SECTION 1 - ASSESSMENT

Body/Bodies which will carry out assessment:

This qualification will be used by 585 RSETIs (list is furnished in Annexure V) across the country which has been established in each district. These RSETIs are controlled by commercial banks (both Government owned and Private). NAR is a separate body and there is no linkage in management and control between the RSETIs offering the training and NAR which will conduct the assessment. The assessment of outcome of the qualification will be done by NAR which is an independent organization. It is run by professionals who are expert in rural entrepreneurship development. In NAR there will be a separate vertical similar to 'Controller of Examinations' in Universities, which will conduct the assessment through its empanelled assessors at the RSETI level. The empanelled assessors will be provided training by NAR.

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

Not Applicable

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 NSQF.

Assessment tools for the Qualification are decided on the basis of composition of knowledge and skill in that particular Course. All assessments shall have at least two tools viz. 1. Practical test and 2. Written test and/or Viva.

1. Assessment process:

The assessment will be primarily carried out by collecting evidence of competence gained by the trainees by observing them at work, asking questions and initiating formative discussions to assess understanding and by evaluating their practical work. The question papers for the theory Examinations contain objective/descriptive type questions, drawings etc.

Minimum pass mark: Overall 50% of marks allotted

2. Testing and certifications for the course:

Arrangements will be made by NAR to ensure that the evidence on which assessment / judgments made are comparable for all trainees and that the judgments made does not vary from assessor to assessor.

Arrangements relating to the conduct and monitoring process of assessment are as follows:

- Questions papers will be prepared by NAR in consultation with vocation experts in the field.
- Structured tests at the Institute level will be administered in the presence of the assessors.
- The tests will be supervised and monitored at every Centre
- Theory and practical Examinations will be carried out with invigilators/examiners with the overall supervision of the certified assessors.

QUALIFICATION FILE TEMPLATE

- Examiners called for evaluation of practical will have technical expertise in the field

ASSESSMENT EVIDENCE

Assessment & Evaluation:

The trainees will be assessed through a structured test process. The test will comprise of both written, practical and viva voce. Standard question paper will be devised keeping in view the expected outcome of the training. The test will be administered by certified and empanelled assessors at RSETI level. The technical skill component will be tested through practical examination. Both of these tests will be followed by personal interview wherein the entrepreneurial competencies will be tested. The extent of internalization of the inputs given will be tested. The face-to-face interview will assess the overall ability of the trainee concerned to perform the defined job role including behavioral aspects of entrepreneurial competencies. On getting the results of these tests from the assessors at ground level, a senior expert in entrepreneurship at NAR, Bengaluru will review the marks and on his validation, system generated certificates will be issued to the successful candidates online.

QUALIFICATION FILE TEMPLATE

Assessable Outcomes	Performance Criteria	Assessment Criteria		
		Total	Theory	Practical
Professional Knowledge 1. Trainee is able to come out of the pre-conceived notions he is having and becomes receptive to the training inputs 2. Understand, appreciate and develop positive thinking and self-confidence for embarking on self-employment / entrepreneurship. 3. Candidate is able to gain the knowledge of various banking schemes which are relevant to the rural mass or urban poor. 4. Candidate is able to gain the knowledge of various social security schemes and other banking services useful to the target group. 5. Candidate is able to understand the role and responsibility of BC / BF and work as a grass root level worker for implementation of Financial Inclusion scheme.	PC1. Participation level of the trainee in training such as interaction during lectures.	3	3	Nil
	PC2. Participation level of the trainee in training such as active participation in group discussions.	3	3	Nil
	PC3. Understanding of the comparative advantages of self employment and entrepreneurship over wage employment	4	4	Nil
	PC4. Understanding the concepts of Self Confidence and Positive Attitude	4	4	Nil
	PC5. Understanding the various deposit schemes of bank.	4	4	Nil
	PC6. Understanding of the importance of savings particularly for the poor.	4	4	Nil
	PC7. Understanding the importance of other deposits in bank.	4	4	Nil
	PC8. Knowledge of various bank lending schemes suitable for the rural poor and urban poor.	4	4	Nil
	PC9. Understanding of Social Security scheme PMSBY.	4	4	Nil
	PC10. Understanding of Social Security scheme PMJJBY.	4	4	
	PC11. Understanding of Social Security scheme APY	4	4	Nil
	PC12. . Know how of procedures in claiming Insurance.	4	4	Nil
	PC13. Understanding of importance and eligibility criteria for coverage under Crop insurance scheme	4	4	Nil
Total		50	50	Nil
Professional Skills 1. Engage in process of self understanding (to limited extent) through reflection and peer feedback 2. Is able to do one's own SWOT analysis 3. Has developed the ability to engage in positive thinking 4. Knows how to motivate one-self and others by making applicable the entrepreneurial competencies for the purpose. 5. Knows how to convince the Rural and urban poor people to open the bank account,	PC1. Take feedback from peer without being judgmental	4	Nil	4
	PC2. Ability to analyze strength and weakness of self and engage in critical analysis based on feedback of peer	4	Nil	4
	PC3. Ability to think positively even in difficult situations	4	Nil	4
	PC4. Skill to keep one-self motivated by weeding out negative thoughts and views	4	Nil	4
	PC5. Ability to communicate the bank schemes, o target group more effectively.	4	Nil	4
	PC6. Ability to communicate the Social security schemes to target group more effectively.	4	Nil	4
	PC7. Ability to convince the Rural and Urban poor to open bank accounts duly explaining the advantages from the view point of customers.	5	Nil	5
	PC8. Ability to convince the account holder to	5	Nil	5

QUALIFICATION FILE TEMPLATE

<p>make use of the available services and importance of savings.</p> <p>6. Ability to identify the people who are in need of credit facilities and facilitate them to avail the bank loan under the suitable bank scheme.</p> <p>7. Ability to convince the people the need to participate in the social security schemes and help them to become the members.</p> <p>8. Ability to operate POS / Mobile / hand held machine for capturing thumb impressions, images and effecting cash transactions. Also to provide the account statement, balance enquiry etc.</p> <p>9. Ability to fill the account opening forms, loan applications and loan documents and to act as a facilitator for the illiterate people.</p> <p>10. Ability to guide the prospective borrowers to understand the need to prepare the project report for minimizing the failure and also to avail bank loan and to guide them to prepare the simple business plan.</p>	utilize other banking services for their benefit.				
	PC9. Ability to identify people who are in need of money.	5	Nil	5	
	PC10. Ability to pursue them to avail loan from bank under suitable scheme depending on the purpose.	4	Nil	4	
	PC11. Ability to convince the bank branch manager for sanctioning loan.	4	Nil	4	
	PC12. Ability to convince the people to participate in PMSBY	5	Nil	5	
	PC13. Ability to convince the people to participate in PMJJBY	5	Nil	5	
	PC14. Ability to convince the people to participate in APY	5	Nil	5	
	PC15. Ability to operate the POS /Hand held machine or mobile for effecting Transaction,	4	Nil	4	
	PC16. Ability to operate the POS /Hand held machine or mobile for capturing finger prints.	4	Nil	4	
	PC17. Ability to operate the POS /Hand held machine or mobile for balance enquiry, generation of mini statements of accounts of customers.	4	Nil	4	
	PC18. Ability to fill the SB account opening form.	5	Nil	5	
	PC19. Ability to fill the loan application form.	5	Nil	5	
	PC20. Ability to fill the loan documents correctly.	4	Nil	4	
	PC21 – Ability to communicate the importance of Preparation of project report for Micro entrepreneurs.	4	Nil	4	
	PC22. Ability to highlight the various items of Project report (project cost, income and expenditure, profit and some important ratios) , their importance and arriving at the figures.	4	Nil	4	
PC23. Ability to facilitate suitable customers for availing bank loan.	4	Nil	4		
Total Professional Skills		100	Nil	100	
Core Skills	PC1. Ability to effectively engage in oral communication	5	Nil	5	
	1. Ability to communicate effectively – both oral and written	PC2. Ability to seek information from different sources pertaining to financial inclusion.	5	Nil	5
	2. Effectively use various forms of media for business communication	PC3. Skills of time management	5	Nil	5
	3. Ability to plan and manage time and take decisions to ensure good time management	PC4. Skill for work time estimation and planning	5	Nil	5
		PC5. Skills for taking quick decisions to ensure time management in critical situations	5	Nil	5
		PC6. Ability to think quickly and act in problem situations	5	Nil	5
		PC7. Demonstrate creative thinking in human	5	Nil	5

QUALIFICATION FILE TEMPLATE

4. Skills of problem solving and lateral thinking	related problems			
5. Manage inter-personal relationship at work place and resolve conflict	PC8. Ability to engage in healthy inter-personal relationship	5	Nil	5
	PC9. Ability to think about the required developmental works for the village	5	Nil	5
6. Demonstrate leadership abilities in difficult situations	PC10. Ability to lead and facilitate customers for taking right decision	5	Nil	5
Total Core Skills		50	Nil	50
Total for the entire Course		200	50	150
Pass – 50 %				

QUALIFICATION FILE TEMPLATE

SECTION 2 - EVIDENCE OF LEVEL				
Process Required	Professional Knowledge	Professional Skills	Core Skills	Responsibility
Work in familiar predictable, routine, situation of clear choice	Factual knowledge of field of knowledge or study.	Recall and demonstrate practical skill, routine and repetitive in narrow range of application using appropriate rule and tool, using quality concepts.	Language to communicate written or oral, with required clarity, skill to basic arithmetic and algebraic principles, basic understanding of social political and natural environment	Responsibility for own work and learning
The qualification provides more of a wage employment, where in the selection has been done by either bank or the corporate BC engaged by the bank, to do the specified job or provide service to the people of a specified area. Hence, the place of work is like a specified office, most of the times the service is required to be provided at the door steps. However, the persons who have selected are local persons; the work atmosphere is familiar and predictable.	Factual knowledge regarding techniques for operation of POS /Hand held machine, knowledge of various Bank schemes and social security schemes required to be provided to the target group. This knowledge can be imparted through training.	The qualification will train the candidate in providing the required banking services to the target group as representative of particular Bank Branch. The range of skills is limited to the specified services to be provided to the target group and once the perfection is achieved in this, thereafter it is more of a repetitive in nature.	Core skills including soft skills, basic problem solving skills and understanding of the social, political and natural environment in a given geography is required. The abilities in these core skills are imparted through training in the proposed qualification.	This level of qualification enables the trainee to take responsibility for his/her own work and learning. As a representative of Bank Branch the competency of taking responsibility of one's own work is required as the wrong transactions lead to accountability aspects since the financial matter is involved though small in nature. This aspect is thoroughly addressed in the training imparted through the proposed qualification.

QUALIFICATION FILE TEMPLATE

SECTION 3 - EVIDENCE OF NEED:

What evidence is there that the qualification is needed?

Implementation of Jan Dhan Yojana or Financial Inclusion by the banks is a mandatory service for the banks and to implement this Central Government scheme, the Department of Financial Secretary, GOI has given various guidelines for making available the banking services to the unreached lot, either by opening of Brick and Mortar Branches or by providing door step service through Business Correspondent or Business facilitator (BC/BF). The modalities as to how these BC/ BF are to be appointed and how to make them capable for providing the required service is already communicated. As per the modalities, for capacity building of the BCs / BFs, they are to be provided with the required training, which will include the knowledge about the banking services, the scheme details, the communication and time management skills to be effective in the job and also the attitudinal aspects to understand the need of poor and down trodden through visualization. Hence, there found a need to have a qualification which can provide all these inputs.

In order to give impetus to this growing demand of first generation entrepreneurs to gain formal training in entrepreneurship knowledge and skills RSETIs have been established by various Banks. Ministry of Rural Development gives part funding of the training. The RSETIs have been established on the RUDSETI models which have been proved very effective in eradicating the problems of unemployed youth. The trainings by these Institutes are unique in the sense they are demand based. The Institutes have got the experience of conducting these Programmes over the years. The RUDSETI model of developing rural entrepreneurs has been now well researched and documented (please see annexure VI).

In order to identify the potential programmes as per the needs of the unemployed youth, a Committee of General Managers of top 5 RSETI sponsoring Banks has been constituted. The General Managers of State Bank of India, Punjab National Bank, Bank of Baroda, Central Bank of India and Bank of India are the members of this Committee. In addition, Executive Director, RUDSETI, National Director for RSETIs and Director General, National Academy of RUDSETI who got rich field experience is also a member this Committee. The above Committee met at Mumbai on 7th November 2016. After thorough discussions and based on the past experience the Committee short listed potential /need based courses for training rural unemployed youth in the RSETIs. The training on General Entrepreneurship for BC & BF is one such shortlisted need based training.

QUALIFICATION FILE TEMPLATE

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

Presently there are 585+ Rural Self Employment Training Institutes (RSETIs) across the country sponsored by various Banks. National Academy of RUDSETI is the anchoring Institution which designs and approves the training programmes being conducted by these RSETIs. The Training Modules are demand driven and are vetted by National Academy of RUDSETI, having experience of running similar programmes by the RUDSETIs since over three decades. Rural Entrepreneurship Development Programme. is one of the most popular need based training programmes conducted by these Institutes. These programmes are having very good settlement rate. Candidates trained in this activity have successfully established their units by availing credit facilities or investing own funds. The RSETI MIS is enabled to record the settlements of candidates by capturing action photos, pass book entries, loan sanction letter copy etc. which is available for verification.

So far, RSETIs have trained 10,033 BC/BF candidates of which 8823 have settled in their selected trade. Cumulative settlement rate is 88%. Cumulative settlement rate for the above training is 62% and observing the market trend, the number of candidates to be trained in the next 3 years is estimated at more than 5,000.

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

Similar course leading to holistic understanding of the area of providing capacity building training for discharge of the specified duties of BC & BF is not covered in the courses offered by Sector Skills Councils. Hence, the activities are unique and the Qualification does not get duplicated.

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

National Academy of RUDSETI has put in place a robust MIS for RSETIs. Comprehensive data (Course wise/Bank Wise/State Wise) for all RSETIs. Entry level data include the photograph of the candidate other basic details. Course modules are made available in the MIS and the website of NAR. Training logs and Post Programme Reports with action photographs of the training are also made available in the MIS. The State Directors of RSETIs will also be visiting the RSETIs every quarter for reviewing the quality of training / settlement. Officials from the controlling offices of the Banks and NAR are also making periodic visits to the RSETIs for reviewing the activities. MIS reports are used for viewing the settlement of the trained candidates, their level of income and employment generation by them. Feedback obtained from the trained candidates, RSETI sponsoring bank and other stake holders will be used to review/update the course.

QUALIFICATION FILE TEMPLATE

SECTION 4 - EVIDENCE OF RECOGNITION AND 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?

The candidates who are trained in Rural Entrepreneurship Development Programme may attend Skill Programme of required fields under Agri/ Process / Product EDPs. Where in specialized inputs are given for enabling the candidates for increasing the clientele. The Candidates are also eligible for attending the growth Programmes in RSETIs which will help them draw a growth plan for their business and go in for expansion and diversification in the related field of activity.