

**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
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Malleswaram
Bengaluru- 560 055
Ph: 080- 2346 2875
Email: info@rudsetacademy.org**

2. Name and contact details of the Individual dealing with the submission:

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

- i. About National Academy of RUDSET**
- ii. RUDSETI Model of Entrepreneurship Development**
- iii. Curriculum document /Syllabus**
- iv. Session Plan**
- v. Bank wise list of RSETIs**
- vi. Research Studies regarding RUDSETI/RSETI**

QUALIFICATION FILE TEMPLATE

SUMMARY

Qualification Title:

NARQ30038-EDP–Entrepreneurship Development Programme for Debt Recovery Agents

Qualification Code: **NARQ30038-GEDP**

Nature and purpose of the qualification:

The qualification enables rural youth across gender to venture into self employment activity in the field of recovery of bank loans as banks empanelled recovery agents and gradually elevate them-selves to become an entrepreneur. According to NSSO Data (2013) among workers in rural areas, 54.2% are self-employed and 38.6% work as casual labor, where as only 7.2% have regular wage employment. Most of the self employed are engaged in agriculture and have very little formal skills both in farm and non-farm occupations. Hence, the need to skill rural youth so that the next generation of workers become skilled, productive and contribute positively for the growth of the economy

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)

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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

Occupation(s) to which the qualification gives access:

The Entrepreneurship Development Programmes for Debt Recovery Agents enables a person in strengthening his entrepreneurial motive and in acquiring skill and capabilities required for promoting and running an enterprise for Debt Recovery Agent. 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. Awareness on acquiring the required entrepreneurial competencies (skill as well as attitude) through conscious efforts and applying them in the chosen profession.
5. Knowing the various schemes of Banks, the procedure involved therein with special regard to securing the loans and various recovery methods.
6. Develop a mindset and urge to put the acquired knowledge & skill into action.
7. Build confidence in one's own abilities.

Proposed level of the qualification in the NSQF:

Level 3

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

104 hours

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

Entry requirements / recommendations:

Candidates above 18 years having inclination to take-up the assignment as Debt Recovery Agent as a self employment venture or already selected by banks to take-up the said assignment. Minimum educational qualification stipulated is SSLC pass. The skill development in entrepreneurial abilities can take place in short duration intervention. 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 two weeks to enhance and enlarge behavioral dimensions such as increased awareness, understanding, knowledge, skill and formation of positive attitude.

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Progression from the qualification:

Rural Entrepreneurs are considered as agents of economic growth. The Debt Recovery agents can provide the services to Banks or Non-banking Finance Corporations for recovery of their Bank dues which are overdue and help banks to reduce their NPA level. They can earn money in the form of commission paid by the Financial Institution as per the MOU signed between them. The qualification prepares them to deserve and make good use of various forms of assistance.

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

Not applicable

International comparability where know

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Formal Structure of the Qualification			
Entrepreneurship Development Programme (EDP) for Debt Recovery Agents	Mandatory/ Optional	Estimated 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 Knowledge: 4. Concepts related to Account opening in Bank-KYC 5. Concepts related to Banks lending schemes with reference to creation of security, personal responsibilities of borrowers etc. 6. Various aspects of recovery measures and available OTS schemes 7. Bank account opening procedure- Compliance of KYC norms 8. Various banks lending schemes with special reference to the securities to be obtained for different types of loans. i. Personal Guarantee ii. Charge Creation iii. Equitable mortgage by deposit of title deeds, iv. Simple Registered mortgage, v. Hypothecation of movables, vi. Noting of charge in the records, vii. Pledge etc. 9. Various methods of recovery. 10. Legal aspects, provisions available for seizure of assets before filing suit in the court of law. 11. Business Strategy and Growth	Mandatory	32 hours	Level 3
Professional Skills 12. Ability to develop understanding of self and do SWOT Analysis 13. Abilities relating to self motivation and developing positive Psychology 14. Entrepreneurial Competencies (RUDSETI Model of 15 Competencies) & their applicability for the said profession. 15. Preparatory work, collection of information before initiating the steps. 16. Conducting Market Survey 17. Preparation of Business Plan	Mandatory	36 Hours	Level 3
Core Skills 18. Communication Skills 19. Time Management Skills 20. Problem Solving 21. Creative Thinking 22. Developing healthy Inter-personal relationship 23. Team Work Abilities 24. Leadership Abilities	Mandatory	28 Hours	Level 3
Inauguration, Valedictory and Assessment		8 Hours	
Total		104 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.
- Examiners called for evaluation of practical will have technical expertise in the field

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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.

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Entrepreneurship Development Aspects				
Assessable Outcomes	Performance Criteria	Assessment Criteria		
		Total	Theory	Practical
Professional Knowledge 1. Trainee is clearly able to differentiate between wage employment, self-employment and entrepreneurship 2. Understand, appreciate and develop positive thinking and self-confidence for embarking on self-employment / entrepreneurship. 3. Candidate is able to appreciate the importance of systematic planning in setting up and managing a business enterprise. 4. Candidate is able to understand the concept of efficiency and its key role in success of an enterprise 5. Candidate is able to understand the concept of Risk and Risk Assessment and Risk Taking Ability 6. Candidate knows concepts of Banking and functions of Bank 7. Candidate has understood the procedure followed in banks for opening of accounts and compliance of KYC. 8. Candidate knows the different lending schemes of the Bank. 9. Candidate knows the different types of securities obtained for loans depending on the purpose of loan. 10. Candidate knows the procedure for seizing of movables 11. Candidate knows in brief the legal remedies left with the bank for recovery of dues. 12. Candidate knows the RBI guidelines (Do's and Don'ts) with regard to uncivilized, unlawful and questionable behavior of agents, obtaining	PC1. Understanding the context and need for Rural Entrepreneurship Development, Role of RSETIs	2	2	Nil
	PC2. Understanding of the history and role of RUDSETI / RSETI in rural entrepreneurship development	2	2	Nil
	PC3. Knowledge regarding the RUDSETI model of entrepreneurship development – training, follow up and settlement	2	2	Nil
	PC4. Understanding of the comparative advantages of self employment and entrepreneurship over wage employment	2	2	Nil
	PC5. Understanding the concepts of Self Confidence and Positive Attitude	3	3	Nil
	PC6. Understanding and self evaluation of achievement motivation and ways and improve motivation (Self Rating Questionnaire)	2	2	Nil
	PC7. Understanding of the importance of systematic planning in developing a business enterprise	3	3	Nil
	PC8. Understanding the Concept of Risk Taking and Ability to do Risk Assessment	2	2	Nil
	PC9. Understands the concepts of Banking, functions of Bank.	2	2	Nil
	PC10. Understanding the procedure for account opening, compliance of KYC	2	2	Nil
	PC11. Understanding the various lending schemes of Bank.	3	3	Nil
	PC12. Understanding the various types of securities taken depending on the type of loan.	2	2	Nil
	PC13. Understanding the circumstances in which seizure of hypothecated assets is possible before filing suit.	2	2	Nil
	PC14. Understanding the circumstances in which the possession of mortgaged property is possible.	2	2	Nil
	PC15. Understands the procedure of seizure of hypothecated assets.	2	2	Nil
	PC16. Understand the issue which the defaulter is facing while paying the dues.	2	2	Nil
	PC17. Understands the procedure for remittance of funds recovered from parties to the bank account or guiding the parties to credit to bank account directly by various methods available.	2	2	Nil
	PC18. Understands the procedure for taking legal remedies for recovery of dues and the consequences thereafter.	2	2	Nil

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<p>police verification records while employing personnel, adhering to the rules of Banking Codes and Standard Board of India etc.</p> <p>13. Understands the concept of Government regulation with examples of various sectors.</p> <p>14. Understands the procedure involved in launching an enterprise and issues involved in the same.</p> <p>15. Knows the concept of 'business strategy' and importance of growth oriented thinking and planning.</p>	<p>PC19. Knowledge as to how to get the information on correct dues of the borrower.</p>	2	2	Nil
	<p>PC20. Understands the clear cut RBI guidelines with regard to the behavior of agents with borrowers</p>	2	2	Nil
	<p>PC21. Understands that his actions during the recovery visit will ultimately reflect on the Bank's image as well as responsibility owes on the bank and needed to be careful and act within the provisions of BC&SBI.</p>	2	2	Nil
	<p>PC21. Knowledge of concept of 'business strategy' (case studies)</p>	3	3	Nil
	<p>PC22. Understanding of the concept of business growth- organic, diversification, forward and backward linkages, mergers and acquisitions.</p>	2	2	Nil
Total Knowledge Component		50	50	Nil

<p>Professional Skills</p> <p>16. Engage in process of self understanding (to limited extent) through reflection and peer feedback</p> <p>17. Is able to do one's own SWOT analysis</p> <p>18. Has developed the ability to engage in positive thinking</p> <p>19. Knows how to motivate one-self and others</p> <p>20. Is able to know and apply the entrepreneurial competences for recovery of the dues such as:</p> <ul style="list-style-type: none"> • Initiative • Identifying and acting on opportunities • Persistence • Information management • Honoring Commitments • Systematic Planning • Efficiency Orientation • Problem solving abilities • Developing self-confidence • Assertiveness • Persuasion • Ability to influence others • Ability to monitor self and others • Concern and respect for others especially employees 	<p>PC23. Take feedback from peer without being judgmental</p>	5	Nil	5
	<p>PC24. Ability to analyze strength and weakness of self and engage in critical analysis based on feedback of peer</p>	5	Nil	5
	<p>PC25. Ability to think positively even in difficult situations</p>	5	Nil	5
	<p>PC26. Skill to keep one-self motivated by weeding out negative thoughts and views</p>	5	Nil	5
	<p>PC27. Ability to take initiative for organizing the defaulters meet and to highlight on personal obligations of the borrowers.</p>	5	Nil	5
	<p>PC28. Skill to identify the sources of funds to the borrower and the time of receipt and act on that for recovery his dues to the bank.</p>	5	Nil	5
	<p>PC29. Ability to be patient and persistent even in challenging situations so that the recovery comes with ethical means.</p>	5	Nil	5
	<p>PC30. Skill to seek and analyze information so that the right time for contacting the borrower can be decided to make it fruitful.</p>	5	Nil	5
	<p>PC31. Skill to provide the required information to the employees and to providing support with an assurance to owe the responsibility.</p>	5	Nil	5
	<p>PC32. Ability to diarize the events/promises/part payment received and follow-up timely to persuade for recovery.</p>	5	Nil	5
	<p>PC33. Analyze work operations to contact maximum borrowers to save cost and time and to achieve maximum output.</p>	5	Nil	5

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<p>21. Ability to maintain diary for recording the part payments, promises of borrowers for next follow-up.</p> <p>22. Ability to engage in the exercise of identifying opportunities to tackle and tap the sources of funds of the customers.</p> <p>23. Skills and ability to develop contacts in the area for obtaining the required information useful for recovery of bank dues (Such as supplies made to APMC, Sugar factory, Coffee board, milk society, salary arrears, realization of receivables of borrowers etc.)</p> <p>24. Ability to prepare simple business plan as per given instructions / protocol provided to arrive at the project cost, technical and economic viability aspects for his own venture.</p> <p>25. Trainees able to make suggestions to the bank for initiating legal steps for recovery of dues if the payments are not coming forth.</p>	<p>PC34. Ability to take-up self evaluation of work to examine achievement of quality and efficiency on a continuous basis.</p>	5	Nil	5
	<p>PC35. Ability to solve real life problems at work place using data and research based approach</p>	5	Nil	5
	<p>PC36. Be assertive in face of opposition and be able to stand one's own ground</p>	5	Nil	5
	<p>PC37. Ability to use influencing strategies by bringing pressure through respectable customers of the bank in a positive manner without cheating or deceit.</p>	5	Nil	5
	<p>PC38. Ability to be confident about the information you are having such as the actual dues of borrower and be firm in informing the consequences if positive response is not coming.</p>	5	Nil	5
	<p>PC39. Ability to constantly follow up with borrowers using proper communication and mediums</p>	5	Nil	5
	<p>PC40. Ability to suggest to Banks for initiation of legal steps if the debtors fail to pay off.</p>	5	Nil	5
	<p>PC41. Ability to decide the right time for visiting the customers for recovery</p>	5	Nil	5
<p>PC42. Ability to prepare simple business plan of his own venture.</p>	5	Nil	5	
Total Professional Skills		100	Nil	100
<p>Core Skills</p> <p>26. Ability to communicate effectively – both oral and written</p> <p>27. Effectively use various forms of media for business communication</p> <p>28. Ability to plan and manage time and take decisions to ensure good time management</p> <p>29. Skills of problem solving and lateral thinking</p> <p>30. Think creatively and out of the box</p>	<p>PC43. Ability to listen to the customers so as to counsel properly for recovery of the dues</p>	4	Nil	4
	<p>PC44. Ability to communicate the available information such the actual dues outstanding, the interest going to be accrued, consequences of non-payment of dues within the specified period in the language known to him using the appropriate tone etc.</p>	4	Nil	4
	<p>PC45. Ability to give the proper feed back to the bank / supervisor so that, suggest.ion with regard to further course of action is obtained.</p>	4	Nil	4
	<p>PC46. Ability to be assertive while dealing with adamant / willful defaulters.</p>	4	Nil	4
	<p>PC47. Ability to decide the right time to visit and also plan to contact maximum possible number of parties within the given time.</p>	4	Nil	4
	<p>PC48. Ability to work out the time required including the journey period to decide the number of contacts to be made on a given day.</p>	4	Nil	4
	<p>PC49. Ability to think quickly and act in problem situations</p>	5	Nil	5
	<p>PC50. Ability to address problems arising due to lack of</p>	5	Nil	5

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31. Manage inter-personal relationship at work place and resolve conflict 32. Able to manage small team of workers 33. Demonstrate leadership abilities in difficult situations and taking right decisions	proper information regarding loan or credit cards.			
	PC51. Demonstrate creative thinking in human related problems	4	Nil	4
	PC52. Ability to engage in healthy inter-personal relationship	4	Nil	4
	PC53. Ability to work in a team (Taking all the team members into confidence and keep informed about the course of action)	4	Nil	4
	PC54. Ability to lead the team and take decision on behalf of team members	4	Nil	4
Total Core Skills		50	Nil	50
Total for the entire Course		200	50	150
Pass – 50 %				

QUALIFICATION FILE TEMPLATE

SECTION 2 – EVIDENCE OF LEVEL

Option B: Key Requirements of the Job Role

Title of the Qualification: NARQ30038 –EDP-Entrepreneurship Development Programme for Debt Recovery Agents				
NSQF LEVEL – 3				
Process Required	Professional Knowledge	Professional Skills	Core Skills	Responsibility
Persons may carry out a job which may require limited range of activities routine and predictable	Basic facts, process and principle applied in trade of employment	Recall and demonstrate practical skill, routine and repetitive in narrow range of application.	Communication written and oral, with minimum required clarity, skill of basic arithmetic and algebraic principles, personal banking, basic understanding of social and natural environment	Under close supervision, some responsibility for own work within defined limit.
The qualification enables the candidate to take up the assignment of Recovery of Debts of the Banks or NBFCs on getting empanelled. Since the job requires the entrepreneur to visit and act at the Banks customers site the work place is not fixed. However, an office may need to be setup for administration purpose.	Knowledge level required is of basic nature as the process pertains to recovery of debts and more of soft skill is required. And in case of need to proceed further, the concerned takes decision in consultation with experts/lawyers etc.	The skill required here is mainly acquired by exposure and practice and once the concept is understood and general psychology of people is understood it will be routine in nature. Tactful working can be achieved over a period of time.	The nature of work requires both verbal and non-verbal kind of communication of the facts obtained from Bank and basic arithmetic principles will help in arriving of the dues etc. However, basic knowledge of general behavior of people of concerned society will help for taking decision.	Since this training leads to candidates acting on behalf of Financial institution, all the guidelines are provided by the institutes. However, while in field within the purview of the given guidelines, responsible action is to be taken.

SECTION 3 - EVIDENCE OF NEED:

What evidence is there that the qualification is needed?

Owing to introduction of Banking reforms, the income recognition in Banking sectors has been stream lined and tightened. Owing to this, the assets of banks will become Non-performing assets in 90 days norms. The accounts which are overdue in general for more than 90 days are to be classified as Non-performing Assets. In case of working capital loans also the guidelines are still tightened leading to classification of loans as Non-performing assets. This is resulting in reduction of profits to a very large extent. Earlier, the banks used to show huge profits, which was only in books of accounts (receivables) and was not realizable or in other terms not tangible. To bring in transparency and also to project the profits after taking into account the income that has been realized.

The Banks found it difficulty in the earlier years, but over a period of time the process has been stream lined. However, this has resulted in increase in Non-performing assets and the banks need to be on their toes always to recover the current dues to avoid slipping of the accounts to NPA. While the concentration will be more on recovery of current dues, to give due attention for the recovery of accounts under existing NPAs is becoming difficult for the Bank Managers. As such, the need to take the assistance of outsiders for recovery of NPAs arose. To entrust this work to outsiders, who need to act on behalf of Banks, any actions in the field, by them need to be treated as the action by the Bank authorities only. Apart from this they being almost new to banking field, require the basic knowledge of Banking and various processes connected to recovery of Bank dues.

As such, the need to come out with a qualification, which can provide the required soft skills as well as required banking knowledge, arose. The Reserve Bank of India also came out with various guidelines based on the repercussions faced in the initial years and it was made mandatory that, before appointment as Debt Recovery Agents, the personnel have to obtain certification from IIBF. National Academy of RUDSETI which is a Bank sponsored organization with Banks experienced personnel are working, it was found fit that a Qualification for capacity building of the Debt Recovery Agents in the name of “**Entrepreneurship Development Programme for Debt Recovery Agents**” duly providing the required Soft Skills as well as Banking knowledge has been devised, taking into account the need to provide this as a Self Employment Opportunity for the youths, who are non-graduates. Hence a qualification with Level 3 for persons above 18 years has been devised.

India enjoys enormous potential for the creation of wealth through knowledge. Entrepreneurship and Innovation are the key drivers for generating wealth from knowledge, supported principally by the availability of skilled human resources, access to finance and the ability of the State to create an enabling environment. The Entrepreneurship 'Pyramid' in India (in terms of sectors and numbers of people engaged) is made up of the following:

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Level 1: Agriculture and other activities: Crop production, Plantation, Forestry, Livestock, Fishing, Mining and Quarrying.

Level 2: Trading services: Wholesale and retail trade; Hotels and restaurants, other services.

Level 3: Old economy or traditional sectors: Manufacturing, Electricity, Gas and Water supply.

Level 4: Emerging sectors (including knowledge intensive sectors): IT, Finance, Insurance and Business services, Construction, Community, Social and Personal Services, Supply Chain, Transport-Storage-Communications, etc.

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 Entrepreneurship Development for Debt Recovery Agents is one such shortlisted need based training.

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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 2832 candidates in for working as Debt recovery Agents. The candidates trained under the above qualification file, the number of candidates to be trained in the next three years is estimated at more than 2000.

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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 Rural Entrepreneurship Development Programme leading to entrepreneurial outcome is currently not offered by Sector Skills Councils. Hence, the activities are unique and the Qualification does not get duplicated. Under the short term courses offered by NCVT under the Modular Employable Scheme also there is not separate qualification on Rural Entrepreneurship Development.

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. Details of Settlement and credit linkages are uploaded in the MIS with action photos and documentary proofs. 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 Course.

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.