

Annexure III – Curriculum/Syllabus

EDP for Debt Recovery Agents

Qualification Title	Entrepreneurship Development Programme for Debt Recovery Agents
Qualification code	NARQ30038- GEDP
Pre-requisites to training	Inclination for taking up assignment of recovery of Bank Dues as a Self Employment venture. Persons above 18 years age and who have passed SSLC. Persons already selected/identified by the banks for the said assignment may also be considered.
Training outcomes	At the end of the training, the candidates will be able to <ol style="list-style-type: none"> 1. Appreciate the importance of embarking on self-employment and has developed the confidence and personal skills for the same. 2. Able to take-up the assignment as Recovery Agent. 3. Start a business enterprise either independently or by appointing some additional staff by liaising with different stake holders 4. Effectively manage the said business enterprise

Sl. No.	Course Component	Key Learning Outcomes	Estimated size (Learning hours)	NSQF Level
1	Professional Knowledge- <ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 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 	32 Hours (Theory)	Level 3

	<p>borrowers etc.</p> <ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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. Business Strategy and Growth 	<p>and Risk Taking Ability</p> <ol style="list-style-type: none"> 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 police verification records while employing personnel, adhering to the rules of Banking Codes and Standard Board of India etc. 13. Understands the concept of Government regulation with examples of various sectors. 14. Understands the procedure involved in launching an enterprise and issues involved in the same. 15. Knows the concept of 'business strategy' and importance of growth oriented thinking and planning. 		
2	<p>Professional Skills</p> <ol style="list-style-type: none"> 11. Ability to develop understanding of self and do SWOT Analysis 12. Abilities relating to self motivation and developing positive Psychology 13. Entrepreneurial 	<p>Professional Skills</p> <ol style="list-style-type: none"> 16. Engage in process of self understanding (to limited extent) through reflection and peer feedback 17. Is able to do one's own SWOT analysis 18. Has developed the ability to engage in positive thinking 	36 Hours (Practical)	Level 3

	<p>Competencies (RUDSETI Model of Competencies) & their applicability for the said profession.</p> <p>14. Preparatory work, collection of information before initiating the steps.</p> <p>15. Conducting Market Survey</p> <p>16. Preparation of Business Plan</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>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</p>		
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		coming forth.		
3	Core Skills 17. Communication Skills 18. Time Management Skills 19. Problem Solving 20. Creative Thinking 21. Developing healthy Inter-personal relationship 22. Team Work Abilities 23. Leadership Abilities	26. Ability to communicate effectively – both oral and written 27. Effectively use various forms of media for business communication 28. Ability to plan and manage time and take decisions to ensure good time management 29. Skills of problem solving and lateral thinking 30. Think creatively and out of the box 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	36 Hours (Practical)	Level 3
Inauguration, Valedictory and Assessment			6 Hours	
			Total	104 Hours

**Entrepreneurship Development Programme (EDP) for Debt Recovery Agents –
Detailed Curriculum**

SL No	Subject	Mode of delivery	Hrs
MODULE I - Introduction to Entrepreneurship			
1	Registration & Inauguration. <ul style="list-style-type: none"> • A formal gathering • Introduction of trainers • Objectives of the programme • Rules & Regulations of the Institute 	Lecture, Video	2 hrs
2	Rapport building & unfreezing – Ice breaking exercise <ul style="list-style-type: none"> • Climate Setting & confidence building by Ice Breaking exercises • Familiarizing themselves with each other • Importance of interaction in the learning process • Psychological approach – Rising participants' consciousness • Shedding shyness, reservations, inferiority complex etc. 	Games, Exercises, Group discussion, Skits etc	2 hrs
3	Self Employment and Entrepreneurship <ul style="list-style-type: none"> • Meaning of Self Employment & Entrepreneurship • Difference Between Self Employment & Entrepreneurship • How Debt Recovery Agency can be an enterprise 	Lecture PPT Video	2 Hrs
MODULE II - Achievement Motivation and positive psychology			
4	Achievement Motivation - Confidence building <ul style="list-style-type: none"> • What is motive? Internal & External Motivation • Motivational Factors leading to motivation • Positive thinking • Shedding negative feelings • Motivational video clips 	Lecture PPT Video	4 hrs
MODULE III - Entrepreneurial Competencies			
5	Entrepreneurial competencies – importance, explanation with examples, its applicability to Recovery Agents <ul style="list-style-type: none"> • Defining Competencies – Combination of knowledge, skill, motive and trait • Understanding all the 15 Competencies • Relevance of entrepreneurial Competencies at different stages of enterprise launching and management • Facilitating internalizing the entrepreneurial competencies by way of stories, viewing videos etc. • Identifying entrepreneurial competencies through a case study How success is related to Entrepreneurial Competencies 	Lecture, PPT, Group Discussion , Video Clips & Case Study	4 hrs
6	Ring Toss Exercise <ul style="list-style-type: none"> • Importance of Risk Taking & Goal setting for becoming an entrepreneur • Examine one's own risk taking behavior i.e a high risk taker, moderate or low risk taker by administering Ring Toss exercise • Need to take Moderate and calculated risk 	Game, Discussion, Lecture, PPT	4 hrs
7	Tower Building Exercise – Self Confidence & Dependency Syndrome <ul style="list-style-type: none"> • Role of Self confidence in performing any activity • Importance of planning & scanning the environment 	Game, Discussion, Lecture	2 hrs

	<ul style="list-style-type: none"> Developing belief in own ability to complete a given task/face a challenge with minimum dependency upon external assistance When, from whom and to what extent to seek help. 		
MODULE IV - Personal Skills			
8	Effective Communication <ul style="list-style-type: none"> Importance of communication skills in running an enterprise Elements of effective communication Barriers of effective communication & the ways to overcome it 	Lecture, PPT, Exercise	4 hrs
9	Time Management <ul style="list-style-type: none"> Time Management – time as a resource Key factors of managing the time effectively Prioritizing the work 	Lecture, PPT, Discussion	2 hrs
10	Inter personal Skills & Conflict management <ul style="list-style-type: none"> Inter personal relations Concern for related others Ethics & values Problem solving Facing the adverse situations when discussion turns to arguments or conflict. 	Lecture, PPT, Discussion	8 hrs
11	Persuasion and Negotiation Skills <ul style="list-style-type: none"> Frequent contacts. Bringing influence through well wishers of both the parties. Creating an atmosphere to bring in a Win-Win situation for both the parties. 	Lecture, PPT, Discussion, Video clippings	2 Hrs
12	Etiquettes & Impact of Human behaviour <ul style="list-style-type: none"> Use of language during personal visits. Body language and tone during personal discussions. Impact of personal behavior as a pre-requisite for successful outcome of the discussion. Use of language and tone during telephonic calls. 	Lecture, PPT, Discussion Video clippings	8 Hrs
MODULE V- Introduction to Banking			
13	Principles of Banking and Functions of Banks <ul style="list-style-type: none"> Main functions of Banks. Various bank services KYC compliance- Documents required to be taken at the time of opening of accounts. Bank customer relationship 	Lecture, PPT	4Hrs
MODULE VI- Bank Advances			
14	Principles of Lending <ul style="list-style-type: none"> Selection of good borrower Right purpose, Right amount and Right place Various Government schemes Classification of advances in Brief- Agriculture & other priority sector advances, Government sponsored schemes, Non-priority advances. Term loan and Working capital concept. 	Lecture, PPT, Discussion	4 hrs
15	Lending Norms of Banks	Lecture,	2 Hrs

	<ul style="list-style-type: none"> • Appraisal of loan proposals • Rate of Interest for loans- Method of calculation of interest • Margin • Repayment term for different types of loans • Security norms • Insurance and other lending aspects 	PPT, Discussion	
16	Retail Lending Schemes- Lending norms, Security, surety etc. <ul style="list-style-type: none"> • Home loans, • Education loans, • Vehicle loans • Personal loans • Consumer durable loans. • Non-priority gold loans • Credit cards 	Lecture, PPT, Discussion, Case studies	8 hrs
17	Securities and Mode of creation of Charge <ul style="list-style-type: none"> • Hypothecation • Charge on lands • Simple Mortgage • Equitable mortgage • Pledge • Assignment, • Noting of lien • Registration of Charge • Personal Guarantee • Co-obligation 	Lecture, PPT, Discussion	4 Hrs
MODULE VII- E-Banking- Remittance methods			
18	Digital Banking-Mobile Banking, internet banking and other delivery channels – theory & demo <ul style="list-style-type: none"> • NEFT • RTGS • INTRA BANK MONEY TRANSFER • INTER BANK MONEY TRANSFER • RUPAY CARDS • CREDIT CARD 	Lecture, PPT, Demonstration, Discussion	2 hrs
MODULE VIII- E- Bank- Recovery of advances			
19	Methods of Recovery <ul style="list-style-type: none"> • Ensuring Proper end use of loan • Importance of Prompt Repayment • Consequences of delay in repayment or Non-repayment of loans (effects of account becoming NPA) • Sending of Timely notices. • Personal Contacts • Legal notices • Seizure of Movable assets • Filing of applications under State Recovery acts. 	Lecture, PPT, Discussion, Case studies, Examples	10 hrs

	<ul style="list-style-type: none"> Filing of Suit in the Court-of-Law. Gathering of required information from various sources about the other securities and inflow of funds of borrower and co-obligant. 		
20	Recovery Policy of Banks and OTS schemes <ul style="list-style-type: none"> Recovery policy of Bank OTS schemes and how the same can be used for recovery of defaulters using negotiation skills 	Lecture, PPT, Discussion	4 Hrs
MODEL IX- Interaction Sessions			
21	<ul style="list-style-type: none"> Interaction with Legal & Recovery Officers of Bank. RBI & Govt. guidelines, SARFAESI act, Recent trends Interaction with Successful Debt Recovery / Seizure Agents Case Studies 	Lecture, PPT, Interaction Discussion	14 hrs
Assessment & Evaluation Test		Exercise	4 hrs
IIBF Test			2 Hrs
Feedback & Valedictory			2 hrs
Total			104 Hrs