

# Model Curriculum

## Business Correspondent

**SECTOR: BFSI**  
**SUB-SECTOR: BANKING**  
**OCCUPATION: FINANCIAL INCLUSION SERVICES**  
**REF ID: BSC/Q0301, Version No. 1.0**  
**NSQF LEVEL: 3**



## Certificate

### CURRICULUM COMPLIANCE TO QUALIFICATION PACK – NATIONAL OCCUPATIONAL STANDARDS

is hereby issued by the

**BFSI SECTOR SKILLS COUNCIL OF INDIA**

for the

### MODEL CURRICULUM

Complying to National Occupational Standards of  
Job Role/Qualification Pack: **'Business Correspondent'** QP No. **'BSC/Q0301 NSQF Level 3'**

Date of Issuance: December 22<sup>nd</sup>, 2015

Valid up to: December 22<sup>nd</sup>, 2016

\* Valid up to the next review date of the Qualification Pack



Authorized Signatory  
(BFSI Sector Skill Council of India)

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# Business Correspondent

## CURRICULUM / SYLLABUS

This program is aimed at training candidates for the job of a “Business Correspondent”, in the “BFSI” Sector/Industry and aims at building the following key competencies amongst the learner

<b>Program Name</b>	<b>Business Correspondent</b>		
<b>Qualification Pack Name &amp; Reference ID. ID</b>	BSC/Q0301		
<b>Version No.</b>	1.0	<b>Version Update Date</b>	15-01-2016
<b>Pre-requisites to Training</b>	STD. X		
<b>Training Outcomes</b>	<p><b>After completing this programme, participants will be able to:</b></p> <ul style="list-style-type: none"> <li>Educate prospective clients about various banking products and services</li> <li>Initiate application process for various types of accounts on behalf of clients</li> <li>Initiate application process for various types of loans on behalf of clients</li> <li>Conduct KYC verification and collect documents to support the verification</li> <li>Follow up with the bank’s staff on processing of applications for various accounts and loans</li> <li>Resolve queries that clients may have regarding various products, status of their applications / loans, interest computations and so on</li> <li>Assist clients in executing payments / transfers</li> <li>Assist clients in availing other banking services as required from time to time</li> <li>Update the bank’s MIS with daily / weekly status reports</li> </ul>		

This course encompasses 4 out of 4 National Occupational Standards (NOS) of “Business Correspondent” Qualification Pack issued by “BFSI Sector Skill Council of India”.

Sr. No.	Module	Key Learning Outcomes	Equipment Required
1	<p><b>Introduction to Financial inclusion and Banking</b></p> <p><b>Theory Duration</b> (hh:mm) 5:00</p> <p><b>Practical Duration</b> (hh:mm) 15:00</p>	<ul style="list-style-type: none"> <li>Realize the need for and basics of Financial Inclusion</li> <li>Learn about basics of Banking</li> <li>Comprehend the Banking Structure</li> <li>Differentiate types of banking</li> <li>Understand the History and evolution of Banking in India</li> <li>Learn about recent trends in banking</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)

Sr. No.	Module	Key Learning Outcomes	Equipment Required
	<b>Corresponding NOS Code</b> N0301		
2	<b>Banking Products and Customers</b>  <b>Theory Duration</b> (hh:mm) 5:00 <b>Practical Duration</b> (hh:mm) 20:00  <b>Corresponding NOS Code</b> N0301	<ul style="list-style-type: none"> <li>• Differentiate types of Customers</li> <li>• Recognize Bank-Customer relationships</li> <li>• Learn about Deposit Products</li> <li>• Apply the Principles of Lending</li> <li>• Learn about Lending Products</li> <li>• Comprehend Codes of operation</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
3	<b>KYC and Application</b>  <b>Theory Duration</b> (hh:mm) 2:00  <b>Practical Duration</b> (hh:mm) 20:00  <b>Corresponding NOS Code</b> N0302	<ul style="list-style-type: none"> <li>• Open client Accounts in banks</li> <li>• Apply KYC norms in account opening process</li> <li>• Learn nuances of PMLA, 2002</li> <li>• Perform the KYC process and verify requirements</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
4	<b>Transactional Tools</b>  <b>Theory Duration</b> (hh:mm) 3:00  <b>Practical Duration</b> (hh:mm) 20:00  <b>Corresponding NOS Code</b> N0303	<ul style="list-style-type: none"> <li>• Describe Payment mechanisms</li> <li>• Describe the working of Internet, Mobile banking</li> <li>• Perform Interest calculation</li> <li>• Learn about E wallets</li> <li>• Learn the usage of Negotiable instruments</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
5	<b>Risk Management</b>  <b>Theory Duration</b> (hh:mm) 5:00  <b>Practical Duration</b> (hh:mm) 5:00  <b>Corresponding NOS</b>	<ul style="list-style-type: none"> <li>• Differentiate types of risks</li> <li>• Classify assets as per risk</li> <li>• Classify assets as NPA and take suitable action</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)

Sr. No.	Module	Key Learning Outcomes	Equipment Required
	<b>Code</b> N0304		
6	<b>Regulatory aspects</b>  <b>Theory Duration</b> (hh:mm) 5:00  <b>Practical Duration</b> (hh:mm) 5:00  <b>Corresponding NOS Code</b> N0304	<ul style="list-style-type: none"> <li>Describe the Role and functions of RBI</li> <li>Learn Banking regulation act</li> <li>Learn RBI Act</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
7	<b>Basics of Selling</b>  <b>Theory Duration</b> (hh:mm) 0:00  <b>Practical Duration</b> (hh:mm) 15:00  <b>Corresponding NOS Code</b> N0301	<ul style="list-style-type: none"> <li>Learn Basics of Communication</li> <li>Apply various forms of communication</li> <li>Make communication effective</li> <li>Perform client Negotiations</li> <li>Use appropriate Telephone etiquette and Meeting etiquette</li> <li>Manage Services</li> <li>Sell various banking products and services to prospective clients using ethical and effective skills</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
8	<b>Accounting and Settlement</b>  <b>Theory Duration</b> (hh:mm) 5:00  <b>Practical Duration</b> (hh:mm) 20:00  <b>Corresponding NOS Code</b> N0304	<ul style="list-style-type: none"> <li>Learn the Settlement process</li> <li>Analysed MIS</li> <li>Account for loans</li> <li>Review and documentation</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
	<b>Total Duration</b>  <b>Theory Duration</b> <b>30:00</b>  <b>Practical Duration</b> <b>120:00</b>	<b>Unique Equipment Required:</b> NA	

Grand Total Course Duration: **150Hours, 0 Minutes**

(This syllabus/ curriculum has been approved by **BFSI Sector Skill Council of India**)

## Trainer Prerequisites for Job role: “Business Correspondent” mapped to Qualification Pack: “BSCQ/0401”

Sr. No.	Area	Details
1	<b>Description</b>	To deliver accredited training service, mapping to the curriculum detailed above, in accordance with the Qualification Pack “BSC / Q 0301”.
2	<b>Personal Attributes</b>	Aptitude for conducting training, and pre/ post work to ensure competent, employable candidates at the end of the training. Strong communication skills, interpersonal skills, ability to work as part of a team; a passion for quality and for developing others; well-organised and focused, eager to learn and keep oneself updated with the latest in the mentioned field.
3	<b>Minimum Educational Qualifications</b>	STD. X
4a	<b>Domain Certification</b>	Certified for Job Role: “Business Correspondent” mapped to QP: “BSC Q/0401”. Minimum accepted score as per SSC guideline is 70%.
4b	<b>Platform Certification</b>	Recommended that the Trainer is certified for the Job Role: “Trainer”, mapped to the Qualification Pack: “SSC/1402”. Minimum accepted score as per SSC guideline is 70%.
5	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 3 years’ experience as a trainer in the BFSI domain</li> <li>• Minimum 2 years’ experience as a trainer of Business Correspondent subjects</li> </ul> Experience in Business Correspondent services a plus

### Annexure: Assessment Criteria

<b>Assessment Criteria</b>	
<b>Job Role</b>	<b>Business Correspondent</b>
<b>Qualification Pack</b>	<b>BSCQ/0301</b>
<b>Sector Skill Council</b>	<b>BFSI</b>

<b>Sr. No.</b>	<b>Guidelines for Assessment</b>
1	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
2	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training centre.
3	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training centre based on these criteria.
4	To pass the Qualification Pack, every trainee should score the minimum percentage assign to that job role, aggregate of theory and practical.
5	In each paper there will be 60 questions each though it's online or offline.
6	The assessor will be required to translate the questions from English to local language. And the VIVA also be conducted in English or local language as per their comfort.
7	VIVA will be conducted with Online as well as Offline exams.
8	Pass percentage for Business Correspondent is 60



Assessable Outcome	Assessment Criteria	Total Mark (400)	Out Of	Marks Allocation	
				Theory	Skills Practical
<b>1. BSC / N 0301 SOURCING NEW CUSTOMERS</b>	<ul style="list-style-type: none"> <li>Spreading Awareness about banking and banking products</li> <li>Inform the customer regarding products, resolve queries, explain the application processes and requirements</li> </ul>	<b>100</b>	100	32	68
	<b>Total</b>		<b>100</b>	<b>32</b>	<b>68</b>
<b>2. BSC / N 0302 ASSIST WITH APPLICATION PROCESS</b>	<ul style="list-style-type: none"> <li>Provide customer with forms needed and help in filling the application forms</li> <li>Verify information details and collect requisite documents</li> </ul>	<b>100</b>	100	24	76
	<b>Total</b>		<b>100</b>	<b>24</b>	<b>76</b>
<b>3. BSC / N 0303 EXECUTE AND FACILITATE TRANSACTIONS</b>	<ul style="list-style-type: none"> <li>Carry out regular banking transactions for customers</li> <li>Resolve Customer queries and complaints</li> </ul>	<b>100</b>	100	37	63
	<b>Total</b>		<b>100</b>	<b>37</b>	<b>62</b>
<b>4. BSC / N 0304 PROVIDE ON-GOING SERVICES</b>	<ul style="list-style-type: none"> <li>Advise customers on other services and products</li> <li>Assist with recovery, credit counseling</li> </ul>	<b>100</b>	100	27	73
	<b>Total</b>		<b>100</b>	<b>27</b>	<b>73</b>
	<b>Grand Total</b>	<b>400</b>	<b>400</b>	<b>120</b>	<b>280</b>
	<b><u>Percentage Weightage:</u></b>			<b>30 %</b>	<b>70%</b>
	<b><u>Minimum Pass% to qualify (aggregate):</u></b>			<b>60%</b>	