

NSQF QUALIFICATION FILE GUIDANCE

Approved in 22nd NSQC dated December 19, 2018

CONTACT DETAILS OF THE BODY SUBMITTING THE QUALIFICATION FILE

Name and address of submitting body:

Banking, Financial Services and Insurance Sector Skill Council of India (BFSI SSC)

P J Towers, Dalal Street, Mumbai -400001, India.

Name and contact details of individual dealing with the submission

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List of documents submitted in support of the Qualifications File

1. Occupational Map of Debt Recovery Agent - Annexure 1
2. Qualification Pack of Debt Recovery Agent - Annexure 2
3. Model Curriculum of Debt Recovery Agent – Annexure 3

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SUMMARY

Qualification Title	Debt Recovery Agent
Qualification Code	BSC/Q2303
Nature and purpose of the qualification	-
Body/bodies which will award the qualification	Banking financial services and insurance sector skill council (BFSISSC)
Body which will accredit providers to offer courses leading to the qualification	Banking financial services and insurance sector skill council (BFSISSC)
Body/bodies which will carry out assessment of learners	All assessment bodies empanelled by BFSISSC
Occupation(s) to which the qualification gives access	Debt Recovery Agent
Licensing requirements	N.A.
Level of the qualification in the NSQF	4 (level four)
Anticipated volume of training/learning required to complete the qualification	200 Hours
Entry requirements and/or recommendations	Class XII
Progression from the qualification	Debt Recovery Agent
Planned arrangements for the Recognition of Prior learning	Existing Debt Recovery Agents can be certified using RPL

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(RPL)			
International comparability where known			
Date of planned review of the qualification.		30/09/2020	
Formal structure of the qualification			
Title of component and identification code.	Mandatory/ Optional	Estimated size (learning hours)	Level
BSC/N2307 (Understand basic banking functions and credit products)	Mandatory	100	4
BSC/N2308 (Understand operational aspects of debt collection)		30	
BSC/N2309 (Follow necessary soft skills to interact with debtors)		40	
BSC/N2310 (Be familiar with the case laws on recovery issues)		5	
BSC/N9902 (Communicate effectively and achieve customer satisfaction)		15	
BSC/N9903 (Maintain integrity and ethics)		5	
BSC/N9904 (Focus on teamwork)		5	

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 Industries

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.

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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

Debt Recovery Agent

Qualification Pack Q2303

Banking Financial Services and Insurance Service Sector Council

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 70% 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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Assessment Outcome	Assessment Criteria
<p>BSC/N2307</p> <p>Understand basic banking functions and credit products</p>	<p>PC1. list the principles of banking, the structure and functions of banking</p> <p>PC2. differentiate various types of loans and credit products</p> <p>PC3. detail important features of a bank and approach customers accordingly while collecting dues</p> <p>PC4. make debtors aware of the type of loan taken and guide them properly to pay off the dues</p> <p>PC5. handle collection cases involving retail banking customers</p> <p>PC6. disclose the right amount of information to the customers as per bank's regulations and obligations</p> <p>PC7. help customers and debtors with adequate knowledge of E-banking and KYC norms.</p> <p>PC8. be well aware of recent banking trends</p> <p>PC9. analyse the changes in banking trends and assume the impact they may have on the borrowers and on the financial institutes.</p> <p>PC10. prepare and submit all the periodic collection reports to the respective authority of bank or collection agency.</p> <p>PC11. discuss collection related problems with seniors and supervisors in case of escalation</p>
<p>BSC/N2308</p> <p>Understand operational aspects of debt collection</p>	<p>PC12. understand the legal aspects of contract</p> <p>PC13. know all the elements of debt recovery arrangement</p> <p>PC14. perform the verification of debtor's due account's details in a legitimate way.</p> <p>PC15. enquire and gather information about the financial record and loan</p> <p>PC16. gather details of the debtor before going ahead for the collection</p> <p>PC17. collect and preserve all the financial documents/information of debtor with his/her consent in a secure way</p> <p>PC18. reveal all the detail of the bank or collection agency he/she is associated with to the debtor</p> <p>PC19. elucidate, in case debtor has any doubt regarding the due amount or any other detail</p> <p>PC20. follow the proper selling function and keep debtors Informed</p> <p>PC21. assist bank and collection agencies by providing further information collection regarding debt</p> <p>PC22. plan future follow-up visits to debtors</p> <p>PC23. receive notification from bank regarding the RBI guidelines</p> <p>PC24. inform debtors about bank's rules and regulations of repayment</p> <p>PC25. work as per the legal and regulatory framework for debt recovery</p> <p>PC26. ensure to follow the required behavioural conduct with the debtors</p> <p>PC27. follow proper procedures as laid down by the bank in handling sensitive and confidential customer information</p> <p>PC28. update details and status of due accounts into information</p>

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Assessment Outcome	Assessment Criteria
	<p>system/records</p> <p>PC29.prepare and submit all the periodic reports on status of due accounts to the supervisor/ manager</p> <p>PC30.discuss and set revenue/collection targets with supervisor/manager if applicable</p> <p>PC31.prepare reports on targets achieved and review future targets</p>
<p>BSC/N2309 Follow necessary soft skills to interact with debtors</p>	<p>PC1. follow a suitable style of communication that customer finds convenient</p> <p>PC2. listen to the queries and complaints debtors have and understand them</p> <p>PC3. be aware of debtor's privacy and avoid calling at odd hours (Before 9a.m. or after 7p.m.)</p> <p>disburse cash for withdrawals made by customers</p> <p>PC5. follow telephonic etiquette while calling debtors</p> <p>PC6. take care of personal etiquette while meeting debtors in person</p> <p>PC7. negotiate with debtors in a smart and effective way</p> <p>PC8. persuade debtors lawfully in case of delay in repayment</p> <p>PC9. avoid getting violent or abusive while dealing with debtors who are not willing to pay</p> <p>PC10. enquire debtors about the payment related problems they are facing and analyse them to find out a sensible solution</p> <p>PC11. convince debtors to pay off the dues by informing them about the non-payment penalties</p> <p>PC12. show good analytical ability to find out proper solution in case the debtor refuses to pay off the dues</p> <p>PC13. update details of total collection into information system/records</p> <p>PC14. prepare periodic reports on status of default customers and bank transactions to supervisor/Manager</p> <p>PC15. prepare reports on targets achieved and review future targets</p> <p>PC16. follow security procedures when handling payment cash and cheques, customer confidential details etc.</p>
<p>BSC/N2310 Be familiar with the case laws on recovery issues</p>	<p>PC1. know about all the essential case laws and collect debt accordingly</p> <p>PC2. understand customer's issues properly</p> <p>PC3. respond to all customer queries/complaints as per the law</p> <p>PC4. follow the lawful way for debt collection</p> <p>PC5. inform customer of the penalty they may face due to late payment and avoid further inconvenience</p> <p>PC6. adhere to all the customer policies presented by banks</p> <p>PC7. inform debtor of the reason of calling before claiming for the due amount</p> <p>PC8. review the collection queue and execute collection activity according</p>

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Assessment Outcome	Assessment Criteria
	PC9. stay updated about the collection law and RBI guidelines PC10. deal with debtors keeping the laws in mind PC11. discuss and set performance targets without forcing the numbers unlawfully
BSC/N990 2 Communicate effectively and achieve customer satisfaction	PC1. listen attentively and paraphrase effectively in order to understand precise requirements of customer, superior or colleague PC2. be sensitive to: language, gender, cultural and social differences in addressing customers, superiors and colleagues PC3. maintain: positive attitude, correct body language, dress code, gestures and etiquette PC4. understand work output requirements, targets, performance indicators and incentives and receive feedback on work performance with positive attitude PC5. cooperate, coordinate, and collaborate to achieve shared goals PC6. organize regular feedback collection as per company's SOP PC7. address problems by educating, eliminating or escalating PC8. aim to gain customer loyalty and satisfaction PC9. ensure clarity, honesty and transparency in dealing with the clients PC10. avoid mis-selling and misinforming PC11. focus on enhancing brand value of company through superior customer
BSC/N990 3 Maintain integrity and ethics	PC1. refrain from indulging in unfair trade and/or corrupt practices PC2. maintain records meticulously as per company's policy, follow prescribed rules and regulations and ensure transparent dealings PC3. avoid using company's funds, property or resources for undertaking personal activities PC4. protect customer's information and avoid IP infringement PC5. protect data and information related to business or commercial decisions PC6. avoid misrepresentation or misinformation PC7. demonstrate and practice ethics in day-to-day processes and dealings with customers and colleagues PC8. avoid defaming products and services of companies in competition PC9. consult supervisor or senior management when in situations that may require differentiating between ethical and unethical
BSC/N990 4 Focus on teamwork	PC1. share relevant inputs, feedback and insights to build mutual trust PC2. exchange, defend and rethink ideas PC3. support team members to accomplish goals PC4. facilitate group decision making and deal productively with conflict

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SECTION 2

EVIDENCE OF LEVEL

Awarding bodies will enter a proposed NSQF level for the qualification in the Qualification File Summary. This section asks for the evidence on which that proposal is based. The evidence must refer to the level descriptors of the NSQF.

NSDA recommends an approach to working out the level of qualifications which starts with the level descriptor domains (Process, Professional knowledge, Professional skill, Core skill and Responsibility: see annex A). Two variants for providing the evidence of level are offered here: Option A in the following pages. Awarding bodies should choose the option which best suits the qualification

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OPTION A

Title/Name of qualification/component: Debt Recovery Agent			Level: 4
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQ F Level
Process	<ul style="list-style-type: none"> • Understand basic banking functions and credit products • Understand operational aspects of debt collection • Follow necessary soft skills to interact with debtors • Be familiar with the case laws on recovery issues • Communicate effectively and achieve customer satisfaction • Maintain integrity and ethics • Focus on teamwork 	<p>Candidate needs to make calls or visit debtors to collect payments on any kind of past due bill. He needs to convince the late or non-payers to repay the borrowed amount. He also needs to maintain customer files recording conversations with the debtors and payments received.</p>	4
Professional knowledge	<ul style="list-style-type: none"> • Organizational Context (Knowledge of the company / organization and its processes) • Technical Knowledge 	<p>Candidate need to know & understand the standard operating procedure for performing the recovery agent's function. He needs to be well aware of recent banking trend and make debtors aware of the type of loan taken and guide them properly to pay off the due.</p> <p>Candidate needs to know the types of loan products and credit</p>	4

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Title/Name of qualification/component: Debt Recovery Agent			Level: 4
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQ F Level
		<p>cards offered and their details, the products that are offered by various other financial institutions including other banks, NBFCs, money lenders etc.</p> <p>Candidate needs to know the methods to map customer's ability to pay off the loan or dues.</p>	
Professional skill	<ul style="list-style-type: none"> • Decision Making • Plan and Organize • Customer Centricity • Problem Solving • Analytical Thinking • Critical Thinking 	<p>Candidate needs to identify the exact issue customer is facing while paying the dues. He needs to suggest alternatives and solutions to the borrower to come out of their current predicament. He makes clear, logical decisions on how to deal with adamant debtors who refuse to pay. Prior to the meeting candidate needs to organize and prepare all the essential documents and options. He also needs to follow-up & provide required support services for quick repayment. He needs to draw insights from the interaction with debtor to solve the issue</p>	4
Core skill	<ul style="list-style-type: none"> • Reading Skills • Writing Skills • Oral Communication (Listening and Speaking skills) 	<p>Candidate needs to be updated with the latest knowledge/standards/practices on the legal front including RBI guidelines by reading newspaper, pamphlets, website etc so that he can explain terms and conditions of various bank products to debtors. He needs to prepare overall progress report.</p> <p>Candidate needs to listen to the customer's problems to provide them the right solution for quick repayment & also discuss & communicate the non-payment consequences to the customer.</p>	4

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Title/Name of qualification/component: Debt Recovery Agent			Level: 4
NSQF Domain	Outcomes of the Qualification/Component	How the outcomes relates to the NSQF level descriptors	NSQ F Level
Responsibility	Convince the late or non-payers to repay the borrowed amount, update the debtors on the loan's terms and conditions, collect payables and maintain customer files recording conversations with the debtors and payments received	Candidate needs to have eye for detail, patience, ability to work under pressure, travel to different places and standing position for long hours.	4

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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.

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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.

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

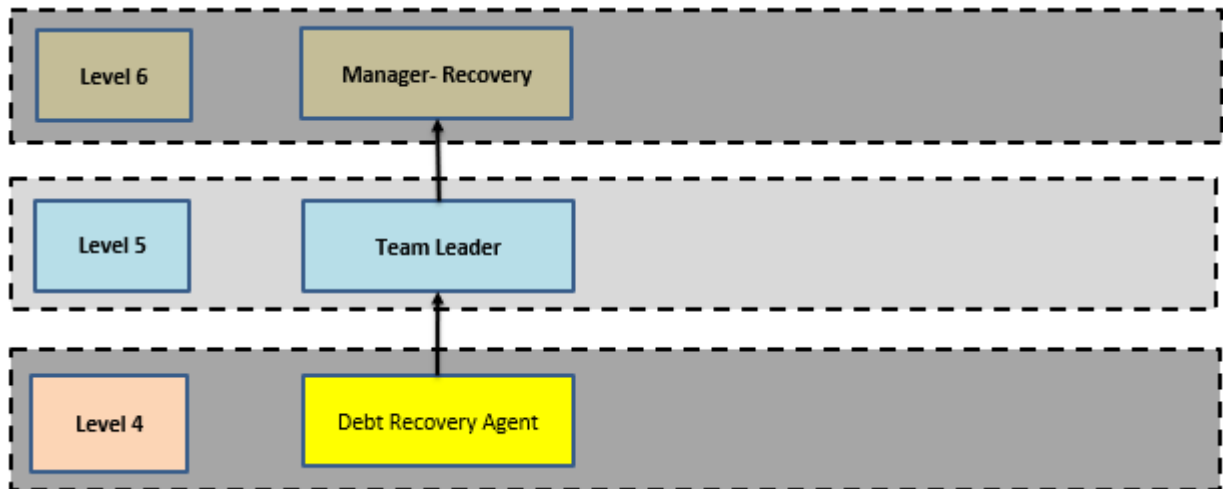
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Annexure 1: Career Map of Debt Recovery Agent



Annexure 2: Qualification Pack of Debt Recovery Agent (separate file)

Annexure 3: Model Curriculum of Debt Recovery Agent (separate file)

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