



Model Curriculum

QP Name: Debt Recovery Agent

QP Code: BSC/Q2303

QP Version: 2.0

NSQF Level: 4

Model Curriculum Version: 2.0

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha
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Training Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Retail Asset Management/Central Processing
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/4214.0201
Minimum Educational Qualification and Experience	12th in any stream or 3 yrs Govt. recognized diploma after class 10 th
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	25 th November,2021
Next Review Date	25 th November,2024
NSQC Approval Date	25 th November,2021
QP Version	2.0
Model Curriculum Creation Date	25 th November,2021
Model Curriculum Valid Up to Date	25 th November,2024
Model Curriculum Version	2.0
Minimum Duration of the Course	404 Hours, 0 Minutes
Maximum Duration of the Course	404 Hours, 0 Minutes

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner will be able to:

- Apply proper practices to perform pre-recovery activities for debtors
- Describe the procedure of collecting the receivables
- Employ suitable practices to maintain data integrity and data privacy
- Demonstrate how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow
- Apply health, hygiene, and safety practices at the workplace
- Use resources at the workplace optimally

Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
Bridge Module	04:00	00:00	00:00	00:00	04:00
Module 1: Introduction to the Banking Sector and the Job Role of Debt Recovery Agent	04:00	00:00	00:00	00:00	04:00
BSC/N2307– Perform Pre-recovery Activities NOS Version No. 2.0 NSQF Level 4	56:00	104:00	50:00	00:00	210:00
Module 2: Perform Pre-recovery Activities	56:00	104:00	50:00	00:00	210:00
BSC/N2403– Collect and Follow-up for Receivables NOS Version No. 2.0 NSQF Level 4	16:00	24:00	30:00	00:00	70:00
Module 3: Perform Activities to Collect Receivables	16:00	28:00	30:00	00:00	70:00
BSC/N9903– Maintain Data Integrity Using Digital Tools NOS Version No. 2.0 NSQF Level 4	10:00	20:00	10:00	00:00	40:00
Module 4: Maintain Data Integrity	10:00	20:00	10:00	00:00	40:00
BSC/N9904- Communicate	10:00	20:00	10:00	00:00	40:00

Effectively and Maintain Inclusivity at the Workplace NOS Version No. 2.0 NSQF Level 4					
Module 5: Maintain Effective Communication and Service Standard	10:00	20:00	10:00	00:00	40:00
SSC/N9003– Maintain a Healthy, Safe and Secure Working Environment NOS Version No. 2.0 NSQF Level 4	08:00	12:00	00:00	00:00	20:00
Module 6: Maintain Health and Safety Standard	08:00	12:00	00:00	00:00	20:00
SGJ/N1702 - Optimize Resource Utilization at Workplace NOS Version No. 1.0 NSQF Level 3	08:00	12:00	00:00	00:00	20:00
Module 7: Material Conservation	03:00	04:00	00:00	00:00	07:00
Module 8: Energy/Electricity Conservation	03:00	04:00	00:00	00:00	07:00
Module 9: Waste Management/Recycling	03:00	03:00	00:00	00:00	06:00
Total Duration	112:00	192:00	100:00	00:00	404:00

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Debt Recovery Agent

Bridge Module

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking, Financial Services and Insurance in detail
- List the role and responsibilities of a Debt Recovery Agent
- Explain the scope of work for a Debt Recovery Agent

Duration: 04:00	Duration: 00:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the objectives and benefits of the Skill India Mission • Describe the Banking, Financial Service, and Insurance industry and its sub-sectors • Elaborate standard business etiquette in the BFSI Industry • Discuss job role and opportunities for a Debt Recovery Agent in the BFSI Industry • List the basic terminologies used in the banking services 	NA
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 2: Perform Pre-recovery Activities

Mapped to BSC/N2307, v 2.0

Terminal Outcomes:

- Apply proper practices to collect all the required details of the debtor before proceeding for the collection
- Dramatize how to inform the debtors about types of loan and guide them regarding paying off the dues and penalty, if any
- List the various types of loans, credit products and customer queries/complaints related to the debt

Duration: 56:00	Duration: 104:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • State the significance of obtaining information on banking norms and principles, structure and functions of various types of loans and credit products like advances, lines of credit, standby letters of credit, Affordable Housing Program (“AHP”), etc. of the bank • Explain the legal aspects of contract with the debtors • Summarise the important features of a bank and modes to approach customers while collecting dues • Discuss the information on the elements of debt recovery arrangement • List the various types of loans, credit products and customer queries/complaints related to the debt 	<ul style="list-style-type: none"> • Perform appropriate steps to collect all the required details of the debtor before proceeding for the collection • Apply proper process to obtain the information on the elements of debt recovery arrangement from the manager • Demonstrate how to verify the debtor's due account's details • Role-play a situation to inform the debtors about types of loan and guide them properly to pay off the dues as per standards as well as penalty that they may face due to late payment • Apply appropriate practices to note debtors' issue properly • Role play a situation on how to respond customer queries/complaints as per the standard procedure
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Sample list type of loans, credit products and customer queries/complaints etc.	

Module 3: Perform Receivables Collection Activities

Mapped to BSCN2403, v 2.0

Terminal Outcomes:

- Employ appropriate practices to collect and follow-up on the receivables
- Describe the reporting procedure of theft or other fraudulent activities

Duration: 16:00	Duration: 24:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss standard procedures and legal guidelines for the collection of receivables and the importance of adherence to the same • Discuss the basics of accounting • Discuss the procedure to follow-up and recover overdue from the defaulter or debtors • Elaborate the standard format and process to update settlement details • Discuss the standard procedure of reporting payment frauds to the manager • List various techniques for detecting and preventing fraud • Describe the procedure to coordinate with the legal cell for status update of non-recoverable(s) • State the importance of liaising with the legal cell for any legal actions taken on non-recoverable(s) 	<ul style="list-style-type: none"> • Apply appropriate procedure to report to branch about the collected loan repayments, fees, and charges as per standards • Show how to deposit all amount collected in branch or bank and get the receipt as per standards • Perform the steps to complete accounting formalities for the collected amount • Role play on how to coordinate with different teams at appropriate verticals and engage them in the collection process • Apply appropriate practices to follow-up and recover overdue from the defaulter or debtors • Employ appropriate practices to update settlement details towards regularization or closure of loan • Dramatize a situation on how to coordinate with the credit department about writing off overdue cases • Employ appropriate procedure to report the event of theft, loss of cash, and other fraudulent activity • Apply appropriate practices to advocate new policy initiatives to minimize fraudulent cases • Dramatize a situation on liaising with the legal cell for any legal actions taken on non-recoverable(s)
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	



Sample collection receipt, Sample settlement details, Related Standard Operating Procedures (as a part of PH), Related Standard Operating Procedures (as a part of PH), etc.

Module 4: Maintain Effective Communication and Service Standard

Mapped to BSC/N9904, v 2.0

Terminal Outcomes:

- Explain professional protocols and etiquette of effective communication with customers and colleagues
- Describe the ways to show sensitization towards different age groups, gender, and persons with disabilities

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the importance of professionalism, etiquette, and code of ethics to be maintained at the workplace • List some active listening techniques • Describe the methods and importance of effective communication • State the significance of maintaining clarity, honesty, and transparency while communicating with the customers and colleagues as well as not defaming the competitors • Recall various ways to handle complaints and conflicts • Discuss the significance of passing on essential information to the colleagues timely • State the importance of helping the colleagues with specific issues and problems • Outline the procedure of receiving feedback constructively • Explain the standard policies on gender and age sensitivity • Discuss the standard policy with regards to People with Disabilities (PWD) 	<ul style="list-style-type: none"> • Dramatize appropriate communication skills and etiquette while interacting with customers and colleagues • Role play on how to actively listen to the issues or requirements and respond timely and appropriately • Dramatize a situation on how to address customer queries as per standards. • Employ appropriate practices to seek and incorporate regular feedback as per standards • Apply appropriate procedures to escalate any negative feedback to the reporting authority • Role play appropriate behavioural etiquette towards all ages, genders, and differently-abled people as per specification
Classroom Aids	
Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation,	

and Participant Handbook

Tools, Equipment and Other Requirements

Sample of escalation matrix, Organisation structure

Module 5: Maintain Data Integrity

Mapped to BSC/N9903, v 2.0

Terminal Outcomes:

- Describe the procedure to maintain data integrity
- Apply appropriate practices to maintain data privacy and security

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the usage of digital technology to capture data • Describe various ways to check data for accuracy and validity • Explain the procedure to generate reports for data analysis • State the significance of a complete and accurate database • Discuss the standard processes and protocols to be maintained for data integrity • Describe the methods to secure digital and paper documents • Elaborate the standard procedures for disposing of the digital and paper records • Discuss the standard procedure for dissemination of data 	<ul style="list-style-type: none"> • Demonstrate how to use digital technology for data capturing, data processing, and data retrieval as per standards • Apply appropriate practices to check the accuracy and validity of the loaded data • Employ appropriate methods to verify all exceptions and questionable data items • Apply appropriate practices to comply with the processes and protocols laid down for ensuring data privacy and security • Show how to secure digital and paper documents • Apply appropriate practices to manage data access, data acquisition, and data utilization • Demonstrate how to dispose of digital data and paper records securely • Demonstrate how to configure data and disseminate relevant information to others
Classroom Aids	
Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook	
Tools, Equipment and Other Requirements	
Sample form, formats, Related Standard Operating Procedures (as a part of PH), etc.	

Module 6: Maintain Health and Safety Standard

Mapped to SSC/N9003, v 2.0

Terminal Outcomes:

- Employ appropriate health, hygiene, and safety practices at the workplace
- Apply precautionary health measures

Duration: 08:00	Duration: 12:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the legislative requirements and standard procedures for health, safety, and security and the role and responsibility of a Debt Recovery agent concerning the same • Discuss the concept, types, and reporting procedure of health and safety hazards found at the workplace • List the hazards that can be dealt with safely, competently, and within limits of authority of a Debt Recovery agent • Outline the limits of a Debt Recovery agent’s responsibility for dealing with hazards • Discuss the standard emergency procedures for different emergencies and the importance of following them • State the importance of maintaining high standards of health, safety, and security • Discuss various types of breaches in health, safety, and security, and procedure to report the same • State the implications of non-compliance with the health and safety standards • Elaborate the evacuation procedures for workers and visitors • Discuss the ways to summon medical assistance and the emergency services, where necessary • Discuss the importance of reporting the health, safety, and accident • Discuss the role of government agencies in the areas of safety, health, and security and their norms and 	<ul style="list-style-type: none"> • Apply appropriate practices to comply with standard health, safety, and security policies and procedures • Role-play a situation on reporting safety and security breaches or any hazards to the designated person • Apply appropriate practices to correct the hazards that can be dealt with safely, competently, and within the limits of authority • Employ appropriate practices to follow the organization’s emergency procedures promptly, calmly, and efficiently • Dramatize a situation on how to recommend opportunities for improving health, safety, and security to the designated person • Prepare a sample health and safety record legibly and accurately • Demonstrate the evacuation procedure during emergency

<ul style="list-style-type: none"> • services 	
<p>Classroom Aids</p>	
<p>Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook</p>	
<p>Tools, Equipment and Other Requirements</p>	
<p>Personal Protection Equipment: Safety glasses, Head protection, Rubber gloves, Safety footwear, Fire extinguisher, First aid kit, Sample reports</p>	

Module 7: Material Conservation

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss optimal usage of material including water in various tasks/activities/processes

Duration: 03:00	Duration: 04:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • List the types of hazards, risks, and threats associated with handling different materials • Discuss the role of workstation layout, electrical and thermal equipment used in the material conservation • Discuss organizational procedures for minimizing waste • Elucidate practices of efficient and inefficient management and utilization of material and water at the workplace • Discuss the ways to manage material and water usage at work effectively 	<ul style="list-style-type: none"> • Show how to check for spills and leakages in various materials applicable in the job • Demonstrate how to plug the spills and leakages appropriately • Role play a situation on how to escalate any issues related to repair of spills and leakages to the concerned authority effectively • Demonstrate the standard practices to be followed for cleaning tools, machines and equipment effectively
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Materials and tools and equipment used at work	

Module 8: Energy/Electricity Conservation

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss optimal usage of energy/electricity

Duration: 03:00	Duration: 4:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Define electricity • Discuss the basics of electricity • List the energy-efficient devices that are used in the job • Discuss the ways to identify electrical problems that can arise during work • Discuss the standard practices to be followed for conserving electricity in the job • State the impact of improperly connected electrical equipment and appliances on the tasks being performed 	<ul style="list-style-type: none"> • Apply suitable techniques to check the equipment/machinery for the desired level of functioning • Employ appropriate methods to rectify faulty equipment/machinery safely • Role play a situation on how to report equipment faults and maintenance lapses to the concerned personnel effectively
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Energy saving devices	

Module 9: Waste Management/Recycling

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss the importance of minimal waste generation
- Demonstrate how to dispose of waste as per industry approved standards

Duration: 03:00	Duration: 03:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • List the various types of recyclable, non-recyclable, and hazardous waste • State the significance of different coloured dustbins • List the different types of waste to be segregated • State the importance of waste management • Discuss the standard methods for waste disposal • List the sources of pollution. • Discuss the ways to minimize various types of pollution 	<ul style="list-style-type: none"> • Demonstrate the standard practices to be followed for segregating waste into respective categories • Show how to dispose of non-recyclable waste appropriately and safely • Demonstrate the standard practice for depositing recyclable and reusable materials at a designated place • Show how to dispose of hazardous waste safely and appropriately
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Non-recyclable, recyclable waste bins	

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset Management	5	Banking, Financial Services, and Insurance/ Retail Asset Management	1	Banking, Financial Services, and Insurance/ Retail Asset Management	NA

Trainer Certification	
Domain Certification	Platform Certification
“Debt Recovery Agent”, “BSC/Q2303, v2.0”, Minimum accepted score is 80%	“Trainer”, “MEP/Q2601, V1.0” with a scoring of minimum 80%

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	Platform Certification
“Debt Recovery Agent”, “BSC/Q2303, v2.0”, Minimum accepted score is 80%	“Assessor”, “MEP/Q2701, v2.0” with the scoring of minimum 80%

Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

1. Assessment System Overview:

- Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
- Assessment agencies send the assessment confirmation to VTP/TC looping SSC
- Assessment agency deploys the ToA certified Assessor for executing the assessment
- SSC monitors the assessment process & records
- If the batch size is more than 30, then there should be 2 Assessors.

2. Testing Environment: Assessor must:

- Confirm that the centre is available at the same address as mentioned on SDMS or SIP
- Check the duration of the training.
- Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
- Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
- Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
- Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
- Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:

- Question papers created by the Subject Matter Experts (SME)
- Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
- Questions are mapped with NOS and PC
- Question papers are prepared considering that level 1 to 3 is for the unskilled & semi-skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
- Assessor must be ToA certified
- Assessment agency must follow the assessment guidelines to conduct the assessment

4. Types of evidence or evidence-gathering protocol:

- Time-stamped & geotagged reporting of the assessor from assessment location
- Centre photographs with signboards and scheme specific branding
- Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
- Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

5. Method of verification or validation:

- Surprise visit to the assessment location
- Random audit of the batch
- Random audit of any candidate

6. Method for assessment documentation, archiving, and access

- Hard copies of the documents are stored
- Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, understand and be able to do upon the completion of the training.
Terminal Outcome	Terminal outcome is a statement of what a learner will know, understand and be able to do upon the completion of a module. A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
QP	Qualification Pack
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time
TCS	Tax Collected at Source
TDS	Tax Deducted at Source
VAT	Value Added Tax