



# Model Curriculum

**QF Name: Bancassurance Relationship Associate**

**QF Code: BSC/Q8403**

**QF Version: 1.0**

**NSQF Level: 4**

**Model Curriculum Version: 1.0**

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

<b>Sector</b>	BFSI
<b>Sub-Sector</b>	Insurance
<b>Occupation</b>	Sales
<b>Country</b>	India
<b>NSQF Level</b>	4
<b>Aligned to NCO/ISCO/ISIC Code</b>	NCO- 2015/3321.0100
<b>Minimum Educational Qualification and Experience</b>	<ul style="list-style-type: none"> <li>• 12th grade pass</li> <li style="text-align: center;">OR</li> <li>• 10th grade pass and pursuing continuous schooling</li> </ul>
<b>Pre-Requisite License or Training</b>	NA
<b>Minimum Job Entry Age</b>	18 years
<b>Last Reviewed On</b>	05/01/2023
<b>Next Review Date</b>	05/01/2026
<b>NSQC Approval Date</b>	05/01/2023
<b>QF Version</b>	1.0
<b>Model Curriculum Creation Date</b>	05/01/2023
<b>Model Curriculum Valid Up to Date</b>	05/01/2026
<b>Model Curriculum Version</b>	1.0
<b>Minimum Duration of the Course</b>	420 Hours, 0 Minutes
<b>Maximum Duration of the Course</b>	420 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:

- Show how to perform insurance sales activities
- Apply proper methods to manage relationships and records

### 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
<b>BSC/N8408: Perform Insurance Sales Activities</b> NOS Version No. 1.0 NSQF Level 4	60:00	90:00	60:00	00:00	210:00
Module 1: Introduction to BFSI & Perform Insurance Sales Activities	60:00	90:00	60:00	00:00	210:00
<b>BSC/N8409: Manage Relationships and Records</b> NOS Version No. 1.0 NSQF Level 4	30:00	90:00	30:00	00:00	150:00
Module 3: Manage Relationships and Records	30:00	90:00	30:00	00:00	150:00
<b>DGT/VSQ/N0102: Employability Skills (60 Hours)</b> NOS Version No. 1.0 NSQF Level 4	00:00	00:00	00:00	00:00	60:00
Module 4: Employability Skills	00:00	00:00	00:00	00:00	60:00
<b>Total Duration</b>	<b>120:00</b>	<b>180:00</b>	<b>120:00</b>	<b>00:00</b>	<b>420:00</b>

# Module Details

## Module 1: Perform Insurance Sales Activities

Mapped to BSC/N8408, v 1.0

### Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking Industry and its sub-sectors
- Define the roles and responsibilities of a Bancassurance Relationship Associate
- Show how to train the lead generators of the bank to generate qualified insurance leads from the bank's customers
- Draft a sample product/service proposal
- Role play on how to aid the branch staff to log in to the prospective customer application
- Show how to capture customer feedback as per the standards

<b>Duration: 60:00</b>	<b>Duration: 90:00</b>
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>• Discuss the objectives and benefits of the Skill India Mission</li> <li>• Describe the scope of Banking Industry and its sub-sectors</li> <li>• Discuss job role and opportunities for a Bancassurance Relationship Associate</li> <li>• List the basic terminologies used in the banking services</li> <li>• Explain the methods of customer profiling and analyzing the bank's customer portfolio to identify prospects</li> <li>• State the significance of ensuring that an appropriate product/service is suggested to the potential customer</li> <li>• Explain effective ways to create awareness about the company's offering among the bank's customers</li> <li>• Describe cross-selling and up-selling techniques for selling new and existing products to existing and new clients</li> <li>• Discuss the standard procedure for policy issuance and renewal</li> <li>• Describe customer service standards</li> <li>• Explain the importance of ensuring that the policy is issued timely and all the claims from customers are timely handled and settled</li> <li>• State the significance of ensuring persistency in customer service</li> </ul>	<ul style="list-style-type: none"> <li>• Role play on how to assist the bank staff in lead generation through walk-in, data-mining, referrals etc. as well as in determining the needs and requirements of the prospective customer</li> <li>• Show how to train the lead generators of the bank to generate qualified insurance leads from the bank's customers</li> <li>• Draft a sample product/service proposal</li> <li>• Role play on how to aid the branch staff to log in to the prospective customer application</li> <li>• Dramatize how to meet customers within and outside the branch as and whenever required</li> <li>• Role play on how to close sales and follow up on the issuance of the policy</li> <li>• Show how to capture customer feedback as per the standards</li> <li>• Role play on how to handle objections and grievances and provide timely solutions to the customers</li> </ul>

<p>through customer meetings and follow-ups and meeting all service requirements for customer satisfaction</p>	
<p><b>Classroom Aids</b></p>	
<p>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.</p>	
<p><b>Tools, Equipment and Other Requirements</b></p>	
<p>Sample product/service proposal, insurance policies, customer data, feedback form etc.</p>	



## Module 3: Employability Skills

Mapped to DGT/VSQ/N0102, V1.0

### Terminal Outcomes:

- Introduction to employability skills
- Constitutional values - citizenship
- Becoming a professional in the 21st century
- Basic English skills
- Career development & goal setting
- Communication skills
- Diversity & inclusion
- Financial and legal literacy
- Essential digital skills
- Entrepreneurship
- Customer service
- Getting ready for apprenticeship & jobs

<b>Duration: 24:00</b>	<b>Duration: 36:00</b>
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>• Discuss employability skills required for jobs in various industries</li> <li>• Explain ways to explore learning and employability portals</li> <li>• Discuss the significance of legal values, including civic rights and duties, citizenship, responsibility towards society etc. And personal values and ethics such as honesty, integrity, caring and respecting others, etc.</li> <li>• Explain the significance of 21st century skills for employment</li> <li>• Describe the benefits of the continuous learning</li> <li>• Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in English</li> <li>• List the difference between job and career</li> <li>• Communicate and behave appropriately with all genders and pwd</li> <li>• Discuss how to escalate any issues related to sexual harassment at workplace according to posh act</li> <li>• List common components of salary and compute income, expenses, taxes, investments etc</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrate how to follow environmentally sustainable practices</li> <li>• Role play the 21st century skills such as self-awareness, behaviour skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. In personal and professional life</li> <li>• Practice the use basic English for everyday conversation in different contexts, in person and over the telephone</li> <li>• Write short messages, notes, letters, e-mails etc. In English</li> <li>• Prepare a sample career development plan with short- and long-term goals, based on aptitude</li> <li>• Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings</li> <li>• Roleplay how to work collaboratively with others in a team</li> <li>• Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act</li> </ul>





## Module 4: On-the-Job Training

### Mapped to Bancassurance Relationship Associate

Mandatory Duration: 90:00	Recommended Duration: 00:00
<b>Location: On Site</b>	
<ul style="list-style-type: none"> <li>• Role play on how to assist the bank staff in lead generation through walk-in, data-mining, referrals etc. as well as in determining the needs and requirements of the prospective customer</li> <li>• Show how to train the lead generators of the bank to generate qualified insurance leads from the bank's customers</li> <li>• Draft a sample product/service proposal</li> <li>• Role play on how to aid the branch staff to log in to the prospective customer application</li> <li>• Dramatize how to meet customers within and outside the branch as and whenever required</li> <li>• Role play on how to close sales and follow up on the issuance of the policy</li> <li>• Show how to capture customer feedback as per the standards</li> <li>• Role play on how to handle objections and grievances and provide timely solutions to the customers</li> <li>• Show how to apprise and train the bank staff on insurance concepts, processes, products and services</li> <li>• Role play on how to provide coaching to staff on the insurance selling skills and techniques to solicit insurance business and assist the bank branch in achieving business targets</li> <li>• Dramatize how to resolve the issues/queries of the bank staff regarding insurance sales and handle conflicts</li> <li>• Employ appropriate methods to maintain logs of activities and completed work</li> <li>• Demonstrate how to generate, monitor, publish and reconcile monthly (Life and General Business) reports</li> <li>• Prepare samples logs, reports, and records related to insurance sales</li> </ul>	

# 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
"Bancassurance Relationship Associate", "BSC/Q8403, v1.0", 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
"Bancassurance Relationship Associate", "BSC/Q8403, v1.0", Minimum accepted score is 80%	"Assessor", "MEP/Q2701, v1.0" with the scoring of minimum 80%



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
<b>Declarative Knowledge</b>	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.
<b>Key Learning Outcome</b>	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).
<b>OJT (M)</b>	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
<b>OJT (R)</b>	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
<b>Procedural Knowledge</b>	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.
<b>Training Outcome</b>	Training outcome is a statement of what a learner will know, understand and be able to do <b>upon the completion of the training</b> .
<b>Terminal Outcome</b>	Terminal outcome is a statement of what a learner will know, understand and be able to do <b>upon the completion of a module</b> . A set of terminal outcomes help to achieve the training outcome.

## Acronyms and Abbreviations

<b>NOS</b>	National Occupational Standard(s)
<b>NSQF</b>	National Skills Qualifications Framework
<b>QF</b>	Qualifications File
<b>TVET</b>	Technical and Vocational Education and Training
<b>SOP</b>	Standard Operating Procedure
<b>TAT</b>	Turn Around Time