



## Model Curriculum

QP Name: Credit Processing Officer

Electives: Home Loan/ Loan against Property (LAP)/ Gold Loan/ Personal & Student Loan/ Secured and Unsecured Asset-Backed Loans/Vehicle Loan

QP Code: BSC/Q2304

Version: 5.0

NSQF Level: 4.5

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## Table of Contents

Training Parameters	3
Program Overview	5
Training Outcomes	5
Compulsory Modules	5
Elective Modules	6
Module Details	9
Module 1: Introduction to the Banking Sector and the Job Role of Credit Processing Officer	9
Module 2: Verify and process loan applications	10
Module 3: Ensure compliance with regulatory and internal guidelines	12
Module 4: Coordinate with stakeholders for loan approval and disbursement	14
Module 5: Maintain Customer records and communication	16
Module 6: DGT/VSQ/N0102: Employability Skills (60 Hours)	18
Module 7: On-the-Job Training	22
Module 8: Process Home Loan	24
Module 9: Process Loan against Property (LAP)	26
Module 10: Process Gold Loan	29
Module 11: Process Personal & Student Loan	31
Module 12: Process Secured and Unsecured Asset-Backed Loans	33
Annexure	35
Trainer Requirements	35
Assessor Requirements	36
References	39
Glossary	39
Acronyms and Abbreviations	40

## Training Parameters

<b>Sector</b>	BFSI Sector Skill Council
<b>Sub-Sector</b>	Lending
<b>Occupation</b>	Retail Asset Management/Central Processing
<b>Country</b>	India
<b>NSQF Level</b>	4.5
<b>Aligned to NCO/ISCO/ISIC Code</b>	NCO-2015/4214.0201
<b>Minimum Educational Qualification and Experience</b>	<p>Completed 1st year of 3-year/ 4-years UG with no experience OR Completed 3-year diploma after 10 with no experience OR Completed 1st year of 2 year diploma after 12th with no experience OR 12th Grade Pass with 1.5 year relevant experience OR 10th Grade pass with 4.5 year relevant experience OR Previous relevant Qualification of NSQF Level 4 with 1.5 years relevant experience OR Previous relevant Qualification of NSQF Level 3.5 with 3 years relevant experience</p>
<b>Pre-Requisite License or Training</b>	NA
<b>Minimum Job Entry Age</b>	21 Years
<b>Last Reviewed On</b>	7th Oct 2025
<b>Next Review Date</b>	7th Oct 2028
<b>NSQC Approval Date</b>	7th Oct 2025
<b>QP Version</b>	5.0
<b>Model Curriculum Creation Date</b>	7th Oct 2025
<b>Model Curriculum Valid Up to Date</b>	7th Oct 2028
<b>Model Curriculum Version</b>	5.0
<b>Minimum Duration of the Course</b>	480 Hours
<b>Maximum Duration of the Course</b>	780 Hours

## 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 should have acquired the listed knowledge and skills to:

- Explain the structure of the banking industry and its sub-sectors.
- Describe the role, responsibilities, and career growth opportunities of a Credit Processing Officer.
- Define key banking terminologies relevant to loan processing.
- Assess customer loan applications from different sources for accuracy and completeness.
- Verify KYC documents (Aadhaar, PAN, Passport, Voter ID) in compliance with RBI guidelines.
- Analyze financial stability using documents such as salary slips, bank statements, ITRs, and business financials.
- Identify secured vs. unsecured loans and the role of collateral in risk assessment.
- Interpret credit reports (CIBIL, Experian) to determine an applicant's creditworthiness.
- Calculate key financial ratios (DTI, FOIR, LTV) to assess loan eligibility.
- Identify potential fraud risks (fake documents, undisclosed debts, financial inconsistencies).
- Use a Loan Management System (LMS) for data entry, record-keeping, and compliance tracking.
- Verify eligibility reports and supporting documents for loan approvals.
- Understand the property and collateral verification process (legal reports, valuation assessments).
- Differentiate between banks, NBFCs, and other financial institutions in loan processing.
- Explain underwriting procedures and the loan sanctioning process.
- Use Loan Management Systems (LMS) to update loan records and track applications.
- Differentiate between approved, rejected, and pending loan applications.
- Notify applicants about loan status updates through automated messages, emails, and direct communication.
- Provide guidance to rejected applicants for reapplication or alternative loan products.

### Compulsory Modules

The table lists the modules and their duration corresponding to the Compulsory NOS of the QP.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BSC/N2313: Verify and process loan applications</b> NOS Version- 1.0	50:00	30:00	40:00	-	120:00

<b>NSQF Level- 4.5</b>					
Module 1: Introduction to the Banking Sector and the Job Role of Credit Processing Officer	10:00	00:00	00:00	-	10:00
Module 2: Verify and process loan applications	40:00	30:00	40:00	-	110:00
<b>BSC/N2314: Ensure compliance with regulatory and internal guidelines</b> NOS Version- 1.0 NSQF Level- 4.5	<b>10:00</b>	<b>20:00</b>	<b>30:00</b>	-	<b>60:00</b>
Module 3: Ensure compliance with regulatory and internal guidelines	10:00	20:00	30:00	-	60:00
<b>BSC/N2315: Coordinate with stakeholders for loan approval and disbursement</b> NOS Version- 1.0 NSQF Level- 4.5	<b>40:00</b>	<b>20:00</b>	<b>60:00</b>	-	<b>120:00</b>
Module 4: Coordinate with stakeholders for loan approval and disbursement	40:00	20:00	60:00	-	120:00
<b>BSC/N2316: Maintain Customer records and communication</b> NOS Version- 1.0 NSQF Level- 4.5	<b>10:00</b>	<b>20:00</b>	<b>30:00</b>	-	<b>60:00</b>
Module 5: Maintain Customer records and communication	10:00	20:00	30:00	-	60:00
<b>DGT/VSQ/N0102: Employability Skills (60 Hours)</b> NOS Version No. 1 NSQF Level- 4	<b>24:00</b>	<b>36:00</b>	<b>00:00</b>	-	<b>60:00</b>
Module 6: Employability Skills	24:00	36:00	00:00	-	60:00
<b>Total Duration</b>	<b>134:00</b>	<b>126:00</b>	<b>160:00</b>	-	<b>420:00</b>

## Elective Modules

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

### Elective 1:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
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<b>BSC/N2317: Process Home Loan</b> NOS Version- 1.0 NSQF Level- 4.5	<b>10:00</b>	<b>20:00</b>	<b>30:00</b>	-	<b>60:00</b>
Module 8: Process Home Loan	10:00	20:00	30:00	-	60:00

#### Elective 2:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BSC/N2318: Process Loan against Property (LAP)</b> NOS Version- 1.0 NSQF Level- 4.5	<b>10:00</b>	<b>20:00</b>	<b>30:00</b>	-	<b>60:00</b>
Module 9: Process Loan against Property (LAP)	10:00	20:00	30:00	-	60:00

#### Elective 3:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BSC/N2319: Process Gold Loan</b> NOS Version- 1.0 NSQF Level- 4.5	<b>10:00</b>	<b>20:00</b>	<b>30:00</b>	-	<b>60:00</b>
Module 10: Process Gold Loan	10:00	20:00	30:00	-	60:00

#### Elective 4:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BSC/N2320: Process Personal &amp; Student Loan</b> NOS Version- 1.0 NSQF Level- 4.5	<b>10:00</b>	<b>20:00</b>	<b>30:00</b>	-	<b>60:00</b>
Module 11: Process Personal & Student Loan	10:00	20:00	30:00	-	60:00

### Elective 5:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BSC/N2321: Process Secured and Unsecured Asset-Backed Loans</b> NOS Version- 1.0 NSQF Level- 4.5	10:00	20:00	30:00	-	60:00
Module 12: Process Secured and Unsecured Asset-Backed Loans	10:00	20:00	30:00	-	60:00

### Elective 6:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BSC/N2322: Process Vehicle Loans</b> NOS Version- 1.0 NSQF Level- 4.5	10:00	20:00	30:00	-	60:00
Module 13: Process Vehicle Loans	10:00	20:00	30:00	-	60:00

# Module Details

## Module 1: Introduction to the Banking Sector and the Job Role of Credit Processing Officer

*Mapped to NOS: BSC/N2313, v1.0*

### Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the role and responsibilities of Credit Processing Officer

Duration: 10:00	Duration: 00:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<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 Credit Processing Officer</li> <li>● List the basic terminologies used in the banking services</li> <li>● Discuss about the career progression of a Credit Processing Officer in banking industry.</li> </ul>	
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	



## Module 2: Verify and process loan applications

*Mapped to NOS: BSC/N2314, v1.0*

### Terminal Outcomes:

- Evaluate the completeness and accuracy of customer loan applications from different channels.
- Ensure compliance with RBI and lender policies in loan application documentation.
- Analyze financial stability using salary slips, bank statements, Income Tax Returns (ITR), and business financials.

Duration: 40:00	Duration: 30:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the process of collecting and reviewing customer loan applications from various channels.</li> <li>• Describe the importance of verifying identity and KYC documents such as Aadhaar, PAN, Voter ID, and Passport in compliance with RBI guidelines.</li> <li>• Identify key financial documents such as salary slips, bank statements, ITRs, and business financials used to assess loan eligibility.</li> <li>• Differentiate between secured and unsecured loans and explain the role of collateral documents in loan processing.</li> <li>• Discuss the significance of credit history, credit scores, and credit bureau reports (CIBIL, Experian) in evaluating a borrower's repayment behavior.</li> <li>• Analyze the factors affecting loan eligibility, including Debt-to-Income (DTI) ratio, Fixed Obligation to Income Ratio (FOIR), and Loan-to-Value (LTV) ratio.</li> <li>• Explain common risk factors in loan applications, such as fraudulent documents, undisclosed debts, and financial inconsistencies.</li> <li>• Describe the role of internal teams such as sales executives, loan officers, risk assessment teams, and credit underwriting</li> </ul>	<ul style="list-style-type: none"> <li>• Collect and review sample customer loan applications and identify missing information or discrepancies.</li> <li>• Verify identity and KYC documents using real-world samples (Aadhaar, PAN, Passport, Voter ID) for authenticity.</li> <li>• Examine financial documents (salary slips, bank statements, ITRs) and assess an applicant's financial stability and repayment capacity.</li> <li>• Calculate Debt-to-Income (DTI) ratio, FOIR, and LTV ratio using provided financial data and determine loan eligibility.</li> <li>• Analyze a sample credit report from CIBIL/Experian to assess creditworthiness and identify risk factors.</li> <li>• Validate property or collateral documents by cross-checking details such as ownership records, valuation certificates, and land records.</li> <li>• Perform employer verification by simulating verification calls and reviewing offer letters or company credentials.</li> <li>• Use a checklist to cross-reference financial and collateral documents to ensure compliance with bank/NBFC policies.</li> <li>• Simulate loan processing steps in a Loan Management System (LMS) by entering</li> </ul>

<p>teams in loan processing.</p> <ul style="list-style-type: none"> <li>● Interpret financial statements, including balance sheets, profit and loss statements, and GST returns, to evaluate financial stability for self-employed applicants.</li> <li>● Summarize compliance requirements set by RBI and NBFCs for loan approval and documentation.</li> <li>● Discuss the importance of maintaining digital records and data entry in Loan Management Systems (LMS) for transparency and audit readiness.</li> </ul>	<p>sample data and generating reports.</p> <ul style="list-style-type: none"> <li>● Review and finalize a sample loan application, ensuring accuracy and completeness before forwarding for approval.</li> </ul>
<b>Classroom Aids:</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 3: Ensure compliance with regulatory and internal guidelines

*Mapped to NOS: BSC/N2315, v1.0*

### Terminal Outcomes:

- Explain RBI guidelines and internal banking policies for loan assessment and processing.
- Differentiate between standard customer verification and enhanced due diligence (EDD) for high-risk individuals, including Politically Exposed Persons (PEPs).
- Perform address verification using documents like utility bills, rental agreements, or bank statements.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the Reserve Bank of India (RBI) guidelines and internal banking policies for loan processing.</li> <li>• Describe the importance of Know Your Customer (KYC) and Anti-Money Laundering (AML) compliance in banking operations.</li> <li>• Identify the documents required for KYC verification, such as Aadhaar, PAN, passport, voter ID, and utility bills.</li> <li>• Discuss the role of AML checks, including screening customers against watchlists like OFAC, UNSC, and RBI defaulters' lists.</li> <li>• Differentiate between standard customer verification and enhanced due diligence (EDD) for high-risk applicants, including Politically Exposed Persons (PEPs).</li> <li>• Explain the process of assessing loan applications for compliance with regulatory standards.</li> <li>• Describe various financial transaction patterns that indicate money laundering and fraudulent activities.</li> <li>• Outline the procedure for reporting suspicious transactions (STRs) to regulatory authorities.</li> <li>• Summarize best practices for maintaining data security and confidentiality in banking operations.</li> </ul>	<ul style="list-style-type: none"> <li>• Verify loan applications for compliance by checking financial documents and eligibility criteria based on RBI guidelines.</li> <li>• Conduct KYC verification by cross-checking customer details with government databases (e.g., UIDAI for Aadhaar, NSDL for PAN).</li> <li>• Perform address verification using documents such as utility bills, rental agreements, or bank statements.</li> <li>• Screen customers against RBI defaulters' lists and other watchlists for AML compliance.</li> <li>• Analyze financial transaction patterns to detect suspicious activities and money laundering risks.</li> <li>• Identify discrepancies or fraudulent submissions in customer-provided documents.</li> <li>• Report suspicious transactions (STRs) following standard AML procedures.</li> <li>• Prepare a sample loan processing report that includes verification details, risk assessment findings, and compliance checks.</li> <li>• Organize loan application records systematically, ensuring adherence to document retention policies.</li> <li>• Demonstrate safe handling and storage of sensitive customer information as per data</li> </ul>

<ul style="list-style-type: none"> <li>Explain the importance of document retention policies and audit readiness in financial institutions.</li> </ul>	<p>protection laws.</p>
<b>Classroom Aids:</b>	
<p>Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book</p>	
<b>Tools, Equipment and Other Requirements</b>	
<p>NA</p>	

## Module 4: Coordinate with stakeholders for loan approval and disbursement

*Mapped to NOS: BSC/N2315, v1.0*

### Terminal Outcomes:

- Describe the underwriting procedures and their role in loan application approvals.
- Identify and analyze the required documents for loan applications, including eligibility reports and supporting documents.
- Discuss the significance of credit bureau reports (CIBIL, Experian) and official government databases (UIDAI, NSDL) in fraud detection.

Duration: 40:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the roles and responsibilities of credit officers, risk assessment teams, and financial institutions in loan processing.</li> <li>• Describe the documentation required for loan applications, including eligibility reports and supporting documents.</li> <li>• Identify the risk factors involved in loan approvals and how they are assessed by financial institutions.</li> <li>• Explain the importance of compliance with internal lending policies and regulatory requirements in loan processing.</li> <li>• Differentiate between banks, NBFCs, and other financial institutions regarding their loan approval and disbursement procedures.</li> <li>• Discuss the significance of credit bureau reports (CIBIL, Experian) and official government databases (UIDAI, NSDL) in fraud detection.</li> <li>• Analyze common documentation discrepancies in loan applications and their impact on approval decisions.</li> <li>• Describe underwriting procedures and their role in loan application approvals.</li> <li>• Explain the property and collateral verification process, including legal reports and valuation assessments.</li> <li>• Illustrate the step-by-step process of loan</li> </ul>	<ul style="list-style-type: none"> <li>• Review and analyze a sample loan application to identify missing information, discrepancies, or inconsistencies.</li> <li>• Use a checklist to verify the completeness of a loan application, ensuring all required documents are submitted.</li> <li>• Compare sample credit reports and identify key creditworthiness indicators (CIBIL score, repayment history, outstanding debts).</li> <li>• Cross-check financial statements against supporting documents to validate income details and risk factors.</li> <li>• Perform a role-play activity simulating communication with credit officers to resolve discrepancies in loan applications.</li> <li>• Examine and verify a sample borrower's employment records and collateral documents.</li> <li>• Use a regulatory checklist to verify compliance with documentation standards.</li> <li>• Analyze a sample underwriting query and draft an appropriate response addressing flagged inconsistencies.</li> <li>• Perform a group activity where trainees assess a loan application and make a recommendation for approval or rejection.</li> <li>• Simulate a customer interaction scenario where trainees must explain loan terms, EMI</li> </ul>

<p>sanctioning, including credit committee approval and final disbursement procedures.</p> <ul style="list-style-type: none"> <li>• Compare different types of loan agreements, including EMI structures and repayment terms.</li> <li>• Explain the importance of maintaining accurate records for loan tracking and follow-ups.</li> </ul>	<p>schedules, and repayment obligations.</p> <ul style="list-style-type: none"> <li>• Draft a follow-up email to a financial institution regarding the status of a loan application.</li> <li>• Perform a sample loan disbursement tracking exercise, identifying delays and bottlenecks in processing.</li> </ul>
<b>Classroom Aids</b>	
<p>Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book</p>	
<b>Tools, Equipment and Other Requirements</b>	
<p>NA</p>	

## Module 5: Maintain Customer records and communication

*Mapped to NOS: BSC/N2316, v1.0*

### Terminal Outcomes:

- Explain the functions of Loan Management Systems (LMS) and their role in loan processing.
- Identify key stakeholders in the loan approval process, such as credit officers, underwriters, and disbursement teams.
- Differentiate between loan approval, rejection, and pending status and outline guidance steps for rejected applicants.
- Discuss different methods of notifying applicants about loan status updates, including automated messages, emails, and direct communication.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the functions of Loan Management Systems (LMS) and banking software in loan processing.</li> <li>• Describe the steps involved in updating loan applications, including data entry, record-keeping, and approval tracking.</li> <li>• Identify key stakeholders in the loan approval process, such as credit officers, underwriters, and disbursement teams.</li> <li>• Analyze common reasons for loan application delays and the importance of follow-ups for pending or incomplete applications.</li> <li>• Discuss different methods of notifying applicants about loan status updates, including automated messages, emails, and direct communication.</li> <li>• Explain the importance of transparency in customer communication, including loan terms, interest rates, EMI schedules, and repayment obligations.</li> <li>• Differentiate between loan approval, rejection, and pending status and outline the steps to guide rejected applicants on reapplication or alternative loan options.</li> <li>• Interpret banking system logs and customer interaction records to ensure accurate</li> </ul>	<ul style="list-style-type: none"> <li>• Enter and update loan application details in a simulated Loan Management System (LMS) with accurate customer information and status updates.</li> <li>• Check and track loan application progress using banking software and interpret system updates from different departments.</li> <li>• Identify and flag pending or incomplete loan applications and initiate follow-ups with the relevant internal teams or applicants.</li> <li>• Generate and send automated notifications (SMS/email) in a controlled classroom setup to inform applicants of loan status updates.</li> <li>• Conduct mock customer interactions via role-play to practice providing loan status updates through phone calls or in-person discussions.</li> <li>• Address and resolve simulated applicant queries regarding loan processing timelines, required documents, and approval decisions.</li> <li>• Communicate loan terms, interest rates, EMI schedules, and repayment obligations in a customer-friendly manner through case studies.</li> <li>• Update and maintain customer interaction logs in a simulated banking system to ensure</li> </ul>

tracking of loan-related communication.	<p>proper tracking of loan-related communication.</p> <ul style="list-style-type: none"> <li>● Provide guidance to rejected applicants through role-play exercises, explaining rejection reasons and suggesting reapplication steps or alternative loan products.</li> </ul>
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	



## Module 6: DGT/VSQ/N0102: Employability Skills (60 Hours)

<b>Mandatory Duration: 60:00</b>			
<b>Location: On-Site</b>			
<b>S.No.</b>	<b>Module Name</b>	<b>Key Learning Outcomes</b>	<b>Duration(hours)</b>
1.	Introduction to Employability Skills	<ul style="list-style-type: none"> <li>Discuss the Employability Skills required for jobs in various industries</li> <li>List different learning and employability related GOI and private portals and their usage</li> </ul>	1.5 Hours
2.	Constitutional values - Citizenship	<ul style="list-style-type: none"> <li>Explain the constitutional values, including civic rights and duties, citizenship, responsibility towards society and personal values and ethics such as honesty, integrity, caring and respecting others that are required to become a responsible citizen</li> <li>Show how to practice different environmentally sustainable practices.</li> </ul>	1.5 Hours
3.	Becoming a Professional in the 21st Century	<ul style="list-style-type: none"> <li>Discuss importance of relevant 21st century skills.</li> <li>Exhibit 21st century skills like Self-Awareness, Behavior Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn etc. in personal or professional life.</li> <li>Describe the benefits of continuous learning.</li> </ul>	2.5 Hours
4.	Basic English Skills	<ul style="list-style-type: none"> <li>Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone</li> <li>Read and interpret text written in basic English</li> <li>Write a short note/paragraph / letter/e -mail using basic English</li> </ul>	10 Hours
5.	Career Development & Goal Setting	<ul style="list-style-type: none"> <li>Create a career development plan with well-defined short- and long-term goals</li> </ul>	2 Hours
6.	Communication Skills	<ul style="list-style-type: none"> <li>Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette.</li> <li>Explain the importance of active listening for effective communication</li> <li>Discuss the significance of working collaboratively with others in a team</li> </ul>	5 Hours
7.	Diversity & Inclusion	<ul style="list-style-type: none"> <li>Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD</li> </ul>	2.5 Hours

		<ul style="list-style-type: none"> <li>Discuss the significance of escalating sexual harassment issues as per POSH act.</li> </ul>	
8.	Basic English Skills	<ul style="list-style-type: none"> <li>Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone</li> <li>Read and interpret text written in basic English</li> <li>Write a short note/paragraph / letter/e -mail using basic English</li> </ul>	10 Hours
9.	Career Development & Goal Setting	<ul style="list-style-type: none"> <li>Create a career development plan with well-defined short- and long-term goals</li> </ul>	2 Hours
10.	Communication Skills	<ul style="list-style-type: none"> <li>Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette.</li> <li>Explain the importance of active listening for effective communication</li> <li>Discuss the significance of working collaboratively with others in a team</li> </ul>	5 Hours
11.	Diversity & Inclusion	<ul style="list-style-type: none"> <li>Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD</li> <li>Discuss the significance of escalating sexual harassment issues as per POSH act.</li> </ul>	2.5 Hours
12.	Financial and Legal Literacy	<ul style="list-style-type: none"> <li>Outline the importance of selecting the right financial institution, product, and service</li> <li>Demonstrate how to carry out offline and online financial transactions, safely and securely</li> <li>List the common components of salary and compute income, expenditure, taxes, investments etc.</li> <li>Discuss the legal rights, laws, and aids</li> </ul>	5 Hours
13.	Essential Digital Skills	<ul style="list-style-type: none"> <li>Describe the role of digital technology in today's life</li> <li>Demonstrate how to operate digital devices and use the associated applications and features, safely and securely</li> <li>Discuss the significance of displaying responsible online behavior while browsing, using various social media platforms, e-mails, etc., safely and securely</li> <li>Create sample word documents, excel sheets and presentations using basic features</li> <li>Utilize virtual collaboration tools to work effectively</li> </ul>	10 Hours

14.	Entrepreneurship	<ul style="list-style-type: none"> <li>Explain the types of entrepreneurship and enterprises</li> <li>Discuss how to identify opportunities for potential business, sources of funding and associated financial and legal risks with its mitigation plan</li> <li>Describe the 4Ps of Marketing-Product, Price, Place and Promotion and apply them as per requirement</li> <li>Create a sample business plan, for the selected business opportunity</li> </ul>	7 Hours
15.	Customer Service	<ul style="list-style-type: none"> <li>Describe the significance of analyzing different types and needs of customers</li> <li>Explain the significance of identifying customer needs and responding to them in a professional manner.</li> <li>Discuss the significance of maintaining hygiene and dressing appropriately</li> </ul>	5 Hours
16.	Getting Ready for apprenticeship & Jobs	<ul style="list-style-type: none"> <li>Create a professional Curriculum Vitae (CV)</li> <li>Use various offline and online job search sources such as employment exchanges, recruitment agencies, and job portals respectively</li> <li>Discuss the significance of maintaining hygiene and confidence during an interview</li> <li>Perform a mock interview</li> <li>List the steps for searching and registering for apprenticeship opportunities</li> </ul>	8 Hours

LIST OF TOOLS & EQUIPMENT FOR EMPLOYABILITY SKILLS		
Sl No.	Name of the Equipment	Quantity
1.	Computer (PC) with latest configurations – and Internet connection with standard operating system and standard word processor and worksheet software (Licensed) (all software should either be latest version or one/two version below)	As required
2.	UPS	As required
3.	Scanner cum Printer	As required
4.	Computer Tables	As required
5.	Computer Chairs	As required

6.	LCD Projector	As required
7.	White Board 1200mm x 900mm	As required
<i>Note: Above Tools &amp; Equipment not required, if Computer LAB is available in the institute.</i>		

## Module 7: On-the-Job Training

*Mapped to Credit Processing Officer, BSC/Q2304*

Mandatory Duration: 160:00	Recommended Duration: 00:00
<b>Location: On-Site</b>	
<b>Terminal Outcomes</b> <ol style="list-style-type: none"> <li>1. Assist in collecting and reviewing real customer loan applications to identify missing details or discrepancies.</li> <li>2. Verify customer identity and KYC documents (Aadhaar, PAN, Passport, Voter ID) for authenticity using banking verification tools.</li> <li>3. Examine financial documents (salary slips, bank statements, ITRs) and assess an applicant's repayment capacity.</li> <li>4. Cross-check loan applications with credit bureau reports (CIBIL/Experian) to assess creditworthiness and risk factors.</li> <li>5. Validate property or collateral documents by reviewing ownership records, valuation certificates, and land records.</li> <li>6. Perform address verification by checking utility bills, rental agreements, or bank statements.</li> <li>7. Assist in employer verification by making verification calls and reviewing offer letters or company credentials.</li> <li>8. Use a loan application checklist to ensure compliance with bank/NBFC policies and flag incomplete applications.</li> <li>9. Calculate Debt-to-Income (DTI) ratio, FOIR, and Loan-to-Value (LTV) ratio using actual financial data.</li> <li>10. Analyze financial statements and cross-check income details with supporting documents.</li> <li>11. Compare multiple credit reports and identify key indicators like CIBIL score, repayment history, and outstanding debts.</li> <li>12. Assist in reviewing underwriting queries and draft responses to address inconsistencies.</li> <li>13. Screen customers against RBI defaulters' lists and AML watchlists for compliance verification.</li> <li>14. Identify fraudulent document submissions or suspicious financial transactions and report as per AML guidelines.</li> <li>15. Enter and update real loan application details in the bank's Loan Management System (LMS).</li> <li>16. Track loan processing progress by checking updates from credit officers, underwriters, and disbursement teams.</li> <li>17. Identify and flag pending or incomplete applications in the system and initiate follow-ups with internal teams or customers.</li> <li>18. Assist in preparing loan processing reports, including risk assessments and verification details.</li> <li>19. Organize and maintain loan application records as per document retention policies.</li> <li>20. Generate and send automated loan status notifications (SMS, email) through banking systems.</li> </ol>	

21. Conduct supervised customer calls to inform applicants about their loan status, processing timelines, and pending documents.
22. Address customer queries regarding interest rates, EMI schedules, and repayment terms.
23. Guide rejected applicants by explaining rejection reasons and suggesting alternative loan products.
24. Record and update customer interactions in the banking CRM system for future reference.
25. Verify loan applications for compliance with financial regulations and RBI guidelines.
26. Ensure KYC and financial documentation meet regulatory standards by using a compliance checklist.
27. Assist in reviewing loan files before approval to ensure accuracy and completeness.
28. Handle and store sensitive customer information securely, following data protection laws and company policies.
29. Track loan disbursements and identify bottlenecks in processing timelines.
30. Update the LMS with disbursement status and notify applicants upon successful loan credit.
31. Assist in troubleshooting delayed loan disbursements by coordinating with credit and disbursement teams.
32. Conduct post-disbursement checks to ensure all compliance requirements are met.

## Module 8: Process Home Loan

*Mapped to NOS: BSC/N2317, v1.0*

### Terminal Outcomes:

- Explain the importance of property document verification in loan processing to prevent fraud and ensure collateral validity.
- Differentiate between legal and technical valuation processes in property assessment.
- Evaluate how discrepancies in valuation reports impact loan approval and risk mitigation strategies.
- Analyze sample credit reports to assess an applicant's repayment history, defaults, and outstanding liabilities.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>● Explain the importance of property document verification in loan processing.</li> <li>● Discuss the key property documents required for loan processing, such as sale deeds, title deeds, and tax receipts.</li> <li>● Describe the role of legal clearances in ensuring risk-free lending.</li> <li>● Explain how Loan-to-Value (LTV) ratio is calculated and its role in determining loan eligibility.</li> <li>● Compare different valuation methods used to determine a property's market worth.</li> <li>● Analyze a credit bureau report to assess an applicant's creditworthiness.</li> <li>● Evaluate the risk factors associated with unauthorized constructions and fraudulent ownership claims.</li> <li>● Identify the components of a credit bureau report (CIBIL, Experian) and their significance in credit risk assessment.</li> <li>● Differentiate between legal and technical valuation processes in property assessment.</li> <li>● Examine compliance reports to determine if a property meets regulatory and financial institution guidelines.</li> <li>● Assess high-risk applicants by analyzing financial instability, excessive debts, and</li> </ul>	<ul style="list-style-type: none"> <li>● Collect and review sample property documents (sale deeds, title deeds, tax receipts, encumbrance certificates) to identify missing or incorrect details.</li> <li>● Cross-check ownership records by comparing sample documents with land registry databases or municipal records.</li> <li>● Verify legal clearances by analyzing case studies of disputed properties and identifying potential legal risks.</li> <li>● Check NOCs and mortgage documents using real-world examples to confirm ownership clarity.</li> <li>● Calculate LTV ratios using sample property valuation reports and loan amount scenarios.</li> <li>● Compute FOIR and Debt-to-Income (DTI) ratios using financial data and assess borrower repayment capacity.</li> <li>● Analyze sample credit reports to identify repayment history, defaults, and outstanding liabilities.</li> <li>● Assess applicant financial stability by reviewing case studies of salary slips, bank statements, and IT returns.</li> <li>● Perform risk assessment by categorizing loan applications based on financial history, employment stability, and credit scores.</li> </ul>

<p>irregular income.</p> <ul style="list-style-type: none"> <li>● Interpret the findings of legal due diligence reports and identify inconsistencies in documentation.</li> <li>● Evaluate how discrepancies in valuation reports impact lending decisions.</li> </ul>	<ul style="list-style-type: none"> <li>● Review sample legal due diligence reports and identify compliance issues in documentation.</li> <li>● Interpret technical valuation reports and compare them with loan eligibility norms.</li> <li>● Simulate coordination between credit officers and legal teams by role-playing document verification scenarios.</li> <li>● Update findings in a simulated Loan Management System (LMS) to track loan processing progress.</li> <li>● Prepare a sample risk escalation report for senior credit officers, highlighting legal or valuation concerns.</li> </ul>
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	



## Module 9: Process Loan against Property (LAP)

*Mapped to NOS: BSC/N2318, v1.0*

### Terminal Outcomes:

- Explain the importance of verifying mortgaged property documents in secured loan processing and its impact on risk mitigation.
- Describe the significance of property ownership verification through municipal, revenue, and land registry records.
- Describe secured loan compliance policies and how they influence risk assessment and loan approvals.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>● Explain the importance of verifying mortgaged property documents in secured loan processing.</li> <li>● List the key documents required for property verification, such as sale deeds, title deeds, encumbrance certificates, and NOCs.</li> <li>● Describe the significance of property ownership verification using municipal, revenue, and land registry records.</li> <li>● Explain how Loan-to-Value (LTV) ratios are calculated and their role in determining loan eligibility.</li> <li>● Identify various risk factors associated with mortgaged properties, including unauthorized construction, fraudulent claims, and undisclosed loans.</li> <li>● Explain the role of property insurance in safeguarding mortgaged assets.</li> <li>● Define Fixed Obligation to Income Ratio (FOIR) and Debt-to-Income (DTI) ratio and their importance in assessing borrower repayment capacity.</li> <li>● Compare different property valuation methods used to determine fair market prices.</li> <li>● Analyze sample credit bureau reports (CIBIL, Experian) to assess creditworthiness and risk factors.</li> <li>● Evaluate property ownership status and legal</li> </ul>	<ul style="list-style-type: none"> <li>● Collect and review sample property documents (sale deeds, title deeds, tax receipts, encumbrance certificates) to identify missing or incorrect details.</li> <li>● Cross-check ownership records by comparing sample documents with land registry databases or municipal records.</li> <li>● Verify encumbrance status using case studies to identify existing claims, disputes, or outstanding loans on a property.</li> <li>● Assess risk factors in sample property verification scenarios, identifying fraudulent ownership claims or unauthorized modifications.</li> <li>● Analyze sample legal due diligence reports and determine if a property has legal or financial encumbrances.</li> <li>● Calculate LTV ratios using sample property valuation reports and loan amount scenarios.</li> <li>● Compute FOIR and Debt-to-Income (DTI) ratios using sample financial statements to assess borrower repayment capacity.</li> <li>● Perform a risk assessment on loan applications by identifying red flags in ownership, valuation, and financial statements.</li> <li>● Interpret property valuation reports and compare them with lender policy</li> </ul>

<p>standing by interpreting municipal and revenue department records.</p> <ul style="list-style-type: none"> <li>● Assess the risks of unauthorized property modifications, missing approvals, or outstanding loans on a mortgaged asset.</li> <li>● Interpret the findings of legal due diligence reports and identify inconsistencies in documentation.</li> <li>● Examine how discrepancies in valuation reports affect lending decisions.</li> <li>● Evaluate how secured loan compliance policies influence risk assessment and loan approvals.</li> </ul>	<p>requirements for loan approvals.</p> <ul style="list-style-type: none"> <li>● Review credit reports and link applicant creditworthiness to loan eligibility criteria.</li> <li>● Assess compliance with lender policies by verifying sample applications against regulatory checklists.</li> <li>● Simulate coordination with technical valuation experts by role-playing site inspections and report reviews.</li> <li>● Prepare a sample risk assessment report highlighting discrepancies in valuation or legal status.</li> <li>● Verify mortgage registration requirements by analyzing sample property registration documents.</li> <li>● Identify compliance gaps in sample secured loan applications, ensuring adherence to RBI and banking policies.</li> <li>● Evaluate property insurance coverage by reviewing sample insurance policies for disaster and liability protection.</li> <li>● Simulate an escalation scenario where trainees must report fraudulent property documents or disputed ownership claims.</li> <li>● Enter verification findings in a simulated Loan Management System (LMS) to track compliance and risk management.</li> <li>● Perform a case study analysis on secured loan disputes and suggest resolutions based on due diligence findings.</li> </ul>
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 10: Process Gold Loan

*Mapped to NOS: BSC/N2319, v1.0*

### Terminal Outcomes:

- Assess gold purity using industry-approved methods like karat meters, acid tests, and electronic testers.
- Identify fraud risks by analyzing real-world cases of fake gold pledging, identity theft, and multiple loan frauds.
- Demonstrate secured storage procedures by sealing pledged gold in tamper-proof packets and assigning unique identification numbers.
- Verify applicant KYC documents (Aadhaar, PAN, Voter ID, etc.) for authenticity and fraud prevention.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Describe the process of gold loan assessment, including purity testing, valuation, and risk analysis.</li> <li>• List the industry-approved methods for assessing gold purity, such as karat meters, acid tests, and electronic gold testers.</li> <li>• Explain the significance of hallmark certifications in verifying gold authenticity.</li> <li>• Explain the importance of secured storage procedures for pledged gold assets.</li> <li>• Identify key fraud indicators, such as multiple pledging of the same gold, fake KYC documents, or frequent high-value transactions.</li> <li>• Explain the importance of maintaining accurate records of gold loan transactions for regulatory compliance.</li> <li>• Describe dual-authentication procedures for accessing pledged gold in secure vaults.</li> <li>• Analyze different purity levels (18K, 22K, 24K) and their impact on loan eligibility.</li> <li>• Evaluate the financial background of an applicant by reviewing loan history, CIBIL scores, and existing liabilities.</li> <li>• Compare gold valuation techniques based on fluctuating market rates and lender-specific</li> </ul>	<ul style="list-style-type: none"> <li>• Inspect and verify sample gold ornaments or bullion using standard assessment procedures.</li> <li>• Conduct gold purity tests using karat meters, acid tests, or electronic testers to determine purity levels.</li> <li>• Weigh gold accurately using calibrated electronic balances and record net weight for loan processing.</li> <li>• Calculate Loan-to-Value (LTV) ratios based on sample gold valuation reports and RBI guidelines.</li> <li>• Check prevailing gold market rates and apply them to determine eligible loan amounts.</li> <li>• Assess gold authenticity by verifying hallmark certifications and conducting additional purity checks.</li> <li>• Verify KYC documents (Aadhaar, PAN, Voter ID, etc.) to ensure authenticity and prevent fraud.</li> <li>• Cross-check gold pledges against stolen property databases or internal blacklists.</li> <li>• Analyze credit reports (CIBIL, Experian, etc.) to determine an applicant's creditworthiness.</li> <li>• Identify fraud risks by reviewing case studies</li> </ul>

<p>policies.</p> <ul style="list-style-type: none"> <li>● Assess potential risks associated with fraudulent transactions and identity theft in gold loan processing.</li> <li>● Interpret gold loan repayment schedules and identify overdue loans that require auction or follow-up action.</li> <li>● Examine real-world fraud detection cases in gold loans and propose preventive measures.</li> </ul>	<p>of fake gold pledging, multiple loans, and identity fraud.</p> <ul style="list-style-type: none"> <li>● Simulate risk assessment by evaluating a set of sample loan applications with fraudulent indicators.</li> <li>● Monitor gold loan transactions in a simulated banking system and flag suspicious activities.</li> <li>● Record gold item details by documenting weight, purity, and valuation in a simulated Loan Management System (LMS).</li> <li>● Demonstrate secured storage by sealing pledged gold in tamper-proof packets and assigning unique identification numbers.</li> <li>● Implement dual-authentication procedures by simulating multi-step verification before accessing stored gold.</li> <li>● Prepare a sample gold loan agreement with borrower consent, interest rates, and loan closure terms.</li> <li>● Track loan repayment status and simulate overdue loan follow-ups or auction initiation.</li> </ul>
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 11: Process Personal & Student Loan

*Mapped to NOS: BSC/N2320, v1.0*

### Terminal Outcomes:

- Assess income proof documents (salary slips, bank statements, Form 16, ITRs, business financials) to determine an applicant's financial stability.
- Verify KYC compliance (Aadhaar, PAN, voter ID) and financial stability of co-borrowers and guarantors.
- Detect fraudulent financial details by reviewing falsified salary slips, tax returns, and fabricated employment records.
- Track loan approval status and disbursement schedules within the LMS.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Describe different types of income proofs, such as salary slips, bank statements, Form 16, and business financials, and their role in loan assessment.</li> <li>• Explain the importance of verifying employment stability and job continuity for salaried applicants.</li> <li>• Identify the key credit bureaus (CIBIL, Experian, Equifax) and their role in evaluating creditworthiness.</li> <li>• Explain the eligibility criteria and financial responsibility of co-borrowers and guarantors in loan approvals.</li> <li>• Describe alternative income sources, such as rental earnings, freelance income, or investments, and how they impact loan eligibility.</li> <li>• List the key risk indicators in loan applications, such as multiple loan inquiries, past repayment delinquencies, or irregular income patterns.</li> <li>• Explain the process of validating co-borrowers' and guarantors' financial stability through KYC documents, income proofs, and credit scores.</li> <li>• Describe the importance of relationship verification between the primary borrower and co-borrower/guarantor as per lender</li> </ul>	<ul style="list-style-type: none"> <li>• Review and validate sample salary slips, bank statements, and ITRs to determine financial stability.</li> <li>• Cross-check employment status using sample offer letters and experience certificates.</li> <li>• Analyze credit bureau reports (CIBIL, Experian, Equifax) to assess repayment history and outstanding debts.</li> <li>• Calculate FOIR and DTI ratios using case study data to determine an applicant's repayment capacity.</li> <li>• Simulate loan eligibility assessment by reviewing sample financial documents and identifying risk factors.</li> <li>• Verify KYC documents (Aadhaar, PAN, voter ID) of a co-borrower or guarantor.</li> <li>• Assess the financial stability of a co-borrower/guarantor by reviewing salary slips, ITRs, and credit scores.</li> <li>• Evaluate co-borrower liabilities using sample case studies to determine their financial burden.</li> <li>• Prepare a loan application file that includes primary applicant, co-borrower, and guarantor details for approval.</li> </ul>

<p>policies.</p> <ul style="list-style-type: none"> <li>● Identify fraudulent admission documents, misleading fee structures, or unrecognized institutes that could impact loan approval.</li> <li>● Explain the role of a Loan Management System (LMS) in tracking verification findings and loan approval status.</li> <li>● Analyze an applicant's income proof and financial documents to assess loan eligibility.</li> <li>● Compare different credit bureau reports to evaluate an applicant's creditworthiness.</li> <li>● Assess the risk level of loan applicants based on FOIR, DTI, and past repayment history.</li> <li>● Evaluate the financial health of a co-borrower or guarantor to determine their eligibility.</li> <li>● Examine the authenticity of educational institute accreditation through government and regulatory bodies.</li> <li>● Interpret data from bank statements, salary slips, and ITRs to calculate loan repayment capacity.</li> </ul>	<ul style="list-style-type: none"> <li>● Identify fraud indicators in co-borrower financial details through sample fraudulent case studies.</li> <li>● Validate admission details by checking sample enrollment letters, fee structures, and course durations.</li> <li>● Verify institute accreditation by cross-referencing government websites (UGC, AICTE, etc.) for approval status.</li> <li>● Communicate with a mock institute representative to verify student enrollment and continuity.</li> <li>● Review and approve sample loan disbursement schedules based on institute fee structures.</li> <li>● Detect fraudulent cases by analyzing fake admission letters and misleading fee structures.</li> <li>● Update a Loan Management System (LMS) with verification findings, loan status, and supporting documents.</li> <li>● Escalate discrepancies by preparing a risk report on suspicious loan applications for senior officers.</li> </ul>
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 12: Process Secured and Unsecured Asset-Backed Loans

*Mapped to NOS: BSC/N2321, v1.0*

### Terminal Outcomes:

- Explain the required documents for processing different types of secured loans, including vehicle loans, loans against securities, fixed deposits, and insurance policies.
- Evaluate regulatory compliance requirements as per RBI, SEBI, and IRDAI guidelines to ensure proper risk assessment in secured lending.
- Calculate the LTV ratio for different types of loans using real-life case studies.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Describe the key documents required for processing vehicle loans, loans against securities, loans against fixed deposits, and loans against insurance policies.</li> <li>• Explain the eligibility criteria for vehicle loans, including income proofs, employment status, credit history, and repayment capacity.</li> <li>• List the key documents required to verify vehicle details such as RC, insurance, proforma invoice, and hypothecation status.</li> <li>• Define the concept of Loan-to-Value (LTV) ratio and its role in loan approval for vehicles, securities, fixed deposits, and insurance policies.</li> <li>• Identify the process of verifying securities, including demat account statements, bonds, mutual funds, and shares.</li> <li>• Explain the process of lien marking on fixed deposits and insurance policies to secure loans.</li> <li>• List the risks associated with loans against securities, including price fluctuations and margin calls.</li> <li>• Describe the loan agreement terms, including interest rates, repayment schedules, and foreclosure conditions for different types of loans.</li> <li>• Explain the importance of monitoring policy status during loan tenure to prevent defaults</li> </ul>	<ul style="list-style-type: none"> <li>• Review and validate sample vehicle loan applications, ensuring all required documents are submitted.</li> <li>• Verify vehicle details using sample RC books, insurance policies, and proforma invoices.</li> <li>• Calculate the LTV ratio for a vehicle loan using sample case studies.</li> <li>• Simulate loan approval decisions based on provided income proofs, employment verification, and credit reports.</li> <li>• Enter loan processing details into a sample Loan Management System (LMS) for tracking approval and disbursement.</li> <li>• Verify securities ownership by analyzing sample demat account statements and mutual fund holdings.</li> <li>• Assess loan eligibility by calculating LTV ratios based on the pledged securities' market value.</li> <li>• Perform risk evaluation for sample securities, identifying high-risk assets based on market trends.</li> <li>• Check KYC compliance by reviewing sample PAN, Aadhaar, and proof of ownership documents.</li> <li>• Analyze market price fluctuations using real-time or historical security value data to determine margin call requirements.</li> </ul>

<p>or lapses.</p> <ul style="list-style-type: none"> <li>Analyze loan applications to determine eligibility based on income, creditworthiness, and asset valuation.</li> <li>Compare different loan processing procedures, such as vehicle loans vs. loans against securities, to understand risk factors and security measures.</li> <li>Assess the financial health of applicants by reviewing credit reports, KYC compliance, and income stability.</li> <li>Evaluate the LTV ratio for different pledged assets to determine the maximum loan amount eligibility.</li> <li>Interpret credit bureau reports (CIBIL, Experian, Equifax) to assess loan repayment capacity.</li> <li>Examine the impact of fluctuating market values on loans against securities and apply margin call strategies accordingly.</li> <li>Assess the risks associated with non-compliance to RBI, SEBI, or IRDAI regulations in secured lending.</li> </ul>	<ul style="list-style-type: none"> <li>Validate fixed deposit details using sample FD certificates, checking account numbers, tenure, and maturity dates.</li> <li>Ensure lien marking on a sample FD document to prevent premature withdrawals.</li> <li>Calculate LTV ratios for fixed deposit-based loans and determine loan eligibility.</li> <li>Review sample credit reports to assess the repayment capacity of a borrower.</li> <li>Draft a loan agreement specifying interest rates, repayment schedules, and foreclosure conditions for an FD-backed loan.</li> <li>Verify insurance policy details using sample policy bonds and latest premium receipts.</li> <li>Ensure policy assignability by checking IRDAI-compliant insurance agreements for lien marking eligibility.</li> <li>Assess loan eligibility based on the surrender value and maturity benefits of a sample insurance policy.</li> <li>Monitor policy status by tracking sample premium payment histories to identify lapses.</li> <li>Update a Loan Management System (LMS) with sample policy verification details, lien status, and approved loan amounts.</li> </ul>
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book	
<b>Tools, Equipment and Other Requirements</b>	
NA	



## Module 12: Process Vehicle Loans

*Mapped to NOS: BSC/N2322, v1.0*

### Terminal Outcomes:

- Evaluate vehicle loan applications by assessing eligibility, verifying documentation, and identifying creditworthiness in line with organizational and regulatory norms.
- Apply financial and risk assessment tools such as FOIR, DTI, and credit scoring to determine applicant suitability and recommend approval, deviation, or rejection.
- Execute end-to-end loan processing procedures including application entry, documentation validation, disbursal checks, and EMI setup, ensuring compliance and audit readiness.

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the end-to-end loan processing cycle for vehicle loans including application, assessment, approval, and disbursal stages.</li> <li>• Describe internal credit policies, product guidelines, and pricing grids applicable to various vehicle loan products (e.g., 2W, PV, CV).</li> <li>• Interpret and assess eligibility norms such as minimum income, employment type, age, and other customer profile parameters.</li> <li>• Explain the use of KYC documents and regulatory standards for compliance with RBI norms on secured lending and AML requirements.</li> <li>• Illustrate the structure and significance of credit bureau reports, credit scores, and alerts in credit decisioning.</li> <li>• Define and calculate key financial ratios such as FOIR, DTI, and LTV used in credit evaluation.</li> <li>• Identify high-risk profile indicators and understand the escalation mechanism for policy deviations or borderline cases.</li> <li>• Identify and flag risk indicators such as unstable employment or unverifiable references.</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrate accurate scrutiny of loan application forms for completeness and basic eligibility.</li> <li>• Show how to verify KYC and income proof documents using internal guidelines and RBI compliance norms.</li> <li>• Use digital platforms such as LMS to input and update applicant details and track application status.</li> <li>• Retrieve and analyze credit bureau reports from CIBIL, Experian, etc., for scoring, delinquencies, and alerts.</li> <li>• Apply credit score cut-offs and internal risk matrix to segment customer profiles.</li> <li>• Calculate FOIR and DTI based on submitted income and obligation documents to assess repayment capacity.</li> <li>• Validate vehicle ownership, insurance, and registration details, especially for used vehicle loans or re-finance cases.</li> <li>• Assess co-applicant or guarantor profiles and incorporate them into credit evaluation processes.</li> <li>• Role-play to escalate cases needing policy deviation or sanction exceptions to appropriate credit authorities using correct workflow.</li> </ul>

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|--|--|
| <ul style="list-style-type: none"> <li>● Elucidate the documentation and appraisal requirements in case of new vehicles, used vehicles, and re-financed assets.</li> <li>● Explain disbursal checks and documentation including invoice validation, insurance, RC copy, and lien marking.</li> <li>● Describe the processes for setting up ECS/NACH mandates or PDCs for EMI repayments.</li> <li>● Recognize fraud indicators in applications and documents and understand preventive screening techniques.</li> <li>● Discuss how to maintain audit-ready documentation for each stage of the loan processing cycle in physical and digital formats.</li> <li>● Discuss digital workflow tools such as LMS or core banking platforms used for data entry, tracking, and compliance.</li> </ul> | <ul style="list-style-type: none"> <li>● Employ appropriate procedure to forward sanctioned or rejected applications with appraisal notes and required documentation to relevant stakeholders.</li> <li>● Confirm and check disbursal pre-requisites including invoice tagging, insurance cover, and lien marking.</li> <li>● Initiate disbursal requests and ensure fulfillment of sanction conditions and compliance steps.</li> <li>● Apply appropriate techniques to process ECS/NACH mandates or PDCs for repayment setup, ensuring data accuracy.</li> <li>● Display neutrality, confidentiality, and integrity during assessment and communication with applicants or partners.</li> <li>● Role play to collaborate with internal teams, channel partners, and verification agencies to resolve discrepancies or gather additional inputs.</li> </ul> |
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#### Classroom Aids

Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop/Computer with internet connection, Pen, Note book

#### Tools, Equipment and Other Requirements

NA

## Annexure

### Trainer Requirements

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

Trainer Certification	
Domain Certification	Platform Certification
Job Role “ <b>Credit Processing Officer</b> ”, “BSC/Q2304, v5.0”, Minimum accepted score is 80%	Job Role: “ <b>Trainer (VET and Skills)</b> ”, “MEP/Q2601” v3.0, Minimum accepted score is 80%.

## Assessor Requirements

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

Assessor Certification	
Domain Certification	Platform Certification
Job Role “ <b>Credit Processing Officer</b> ”, “BSC/Q2304 v5.0”, Minimum accepted score is 80%	Job Role: “ <b>Assessor (VET and Skills)</b> ”, “MEP/Q2701 v3.0, Minimum accepted score is 80%

## Assessment Strategy

### 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.
- The assessment agency deploys the ToA certified Assessor for executing the assessment.
- SSC monitors the assessment process & records.

### 2. Testing Environment:

- 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.
- If the batch size is more than 30, then there should be 2 Assessors.
- 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 verified by the other subject Matter Experts.
- Questions are mapped with NOS and PC.
- Question papers are prepared considering that level 1 to 3 are for the unskilled & semi- skilled individuals, and level 4 and above are for the skilled, supervisor & higher management.
- An assessor must be ToA certified & the trainer must be ToT Certified.
- The 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.
- Center 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:

- A surprise visit to the assessment location.
- A 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.
- Soft copies of the documents & photographs of the assessment 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>	A key learning outcome is a 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 upon the completion of the training.
<b>Terminal Outcome</b>	The 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
NOS	National Occupational Standard (s)
NSQF	National Skills Qualifications Framework
OJT	On-the-job Training
QP	Qualifications Pack
PwD	People with Disability
PPE	Personal Protective Equipment