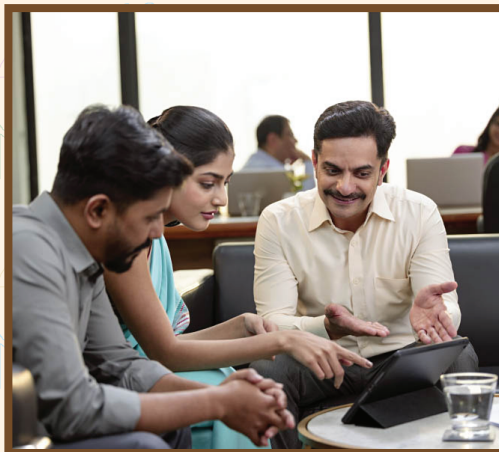




Skill India
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Facilitator Guide



Sector
BFSI

Sub-Sector
Insurance

Occupation
Sales

Reference ID: BSC/Q8408, Version 1.0
NSQF level: 4

Bancassur- ance Relationship Associate

Published by

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

1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai – 400072

Phone: +91 82912 78155, 98921 62042

Email: ranjan.soumya@bfsissc.com | neha.dave@bfsissc.com

Website: www.bfsissc.com

First Edition, September 2024

This book is sponsored by **Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India**

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Shri Narendra Modi
Prime Minister of India

“ Skilling is building a better India.
If we have to move India towards
development then Skill Development
should be our mission. ”



Acknowledgements

The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India would like to thank all the individuals and organisations, who contributed, in various ways, to the preparation of this facilitator guide. The guide could not have been completed without their active contribution. Special gratitude is extended to those who collaborated during the preparation of the different modules in the facilitator guide. Wholehearted appreciation is also extended to all who provided peer review for these modules.

The preparation of this guide would not have been possible without the banking sector's support. Industry feedback has been extremely beneficial since inception to conclusion, and it is with their guidance that we have tried to bridge the existing skill gaps in the industry. This facilitator guide is dedicated to the aspiring youth, who desire to achieve special skills that will be a long-term asset for their future pursuits.

About this Guide

The Facilitator Guide for Bancassurance Relationship Associate has been developed to guide the trainers on how to impart training on banking related skills. The goal is to prepare industry-ready Bancassurance Relationship Associate by making them undergo Practical/Lab activity sessions. The Facilitator Guide is aligned to the Qualification Pack (QP) and the National Occupational Standards (NOS) drafted by the 'The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India' and ratified by National Skill Development Corporation.

It includes the following National Occupational Standards (NOS):

1. BSC/N8418: Perform Insurance Sales Activities
2. BSC/N8419: Manage Relationships and Records
3. DGT/VSQ/N0102: Employability Skills (60 Hours)

Post this training, the participant will be able to perform tasks as an Bancassurance Relationship Associate. We hope that this Facilitator guide provides sound learning support to the aspiring trainers and the trainees.

Symbols Used



Ask



Explain



Elaborate



Notes



Objectives



Do



Demonstrate



Activity



Team Activity



Facilitation Notes



Practical



Say



Resources



Example



Summary



Role Play



Learning Outcomes

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Key Learning Outcomes



By the end of this module, the participants will be able to:

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

Unit 1.1: Bancassurance Relationship Associate Profile

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the significance of the Skill India Mission
2. Describe the expanse of the Indian Banking Industry and its sub-sectors
3. Exemplify the roles and responsibilities of a Bancassurance Relationship Associate
4. Elucidate the activities of insurance sales.

Resources to be Used

Bancassurance Relationship Associate Profile, you'll need a multimedia projector for presentations, a computer or laptop, whiteboard and markers for interactive discussions, printed handouts summarizing key concepts, access to Skill India Mission resources for contextual information, charts depicting the structure of the Indian Banking Industry, and sample forms or documents used in insurance sales. Additionally, prepare a list of common insurance products and banking services for reference during the session.

Say

- Good morning, everyone! I'm really excited to be here with you all today.
- Our goal for this session is to understand the significance of the Skill India Mission, explore the vast landscape of the Indian Banking Industry, and delve into the specific roles and responsibilities of a Bancassurance Relationship Associate.
- It's crucial to grasp these concepts because they form the backbone of how we can integrate banking and insurance services to better serve our customers and enhance our career prospects in this dynamic field.

Do

- Begin the session by introducing the Skill India Mission and its objectives.
- Discuss the Indian Banking Industry, including its sub-sectors and their significance.
- Explain the role of a Bancassurance Relationship Associate with real-world examples.
- Describe the activities involved in insurance sales, highlighting best practices and common challenges.

Ask

- Have any of you ever wondered how banks and insurance companies work together to offer combined services?
- Can you think of any recent news or events that involved both banking and insurance sectors?
- How do you think having skills in both banking and insurance can benefit your career?

Elaborate

- The initiative's goals and its importance in enhancing the skill set of the Indian workforce.
- An overview of the banking sector, including its structure and key players.
- Different areas such as retail banking, corporate banking, and rural banking.
- The responsibilities, necessary skills, and daily tasks involved in this position.
- The process of selling insurance products, including customer engagement and compliance requirements.

Activity

1. **Activity Name:** Bancassurance Role Play
2. **Objective:** To practice the roles and responsibilities of a Bancassurance Relationship Associate.
3. **Type of Activity:** Group
4. **Resources:** Role play scripts, mock insurance brochures, notepads, and pens.
5. **Time Duration:** 30 minutes
6. **Instructions:**
 - Divide participants into small groups.
 - One participant will be the Bancassurance Relationship Associate and the others will be clients.
 - Provide each group with a script and mock insurance brochures.
 - Instruct the Associate to conduct a sales meeting, explaining the insurance products to the clients.
 - Rotate roles within the groups to ensure everyone gets a chance to practice.
 - After the role play, discuss as a class what techniques were effective and what could be improved.
7. **Outcome:** Participants will gain practical experience in presenting and selling insurance products, improving their communication and persuasion skills.

Notes for Facilitation

- Encourage participation and questions throughout the session.
- Use real-life examples to make the content relatable and engaging.
- Emphasize the importance of understanding both banking and insurance sectors to excel as a Bancassurance Relationship Associate.
- Highlight the benefits of the Skill India Mission in providing training and employment opportunities.
- Discuss the ethical considerations and compliance aspects of selling insurance products.

Unit 1.2: Pre-Sales Activities

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the methods of enhancing prospective customers through customer categorization, profiling, and increasing leads.
2. Elaborate on the aspects of product awareness, company products, pre-sales techniques, and services.

Resources to be Used

Whiteboard and markers for visual aids, a projector and laptop for presenting slides, printed handouts of the session outline, access to an online CRM tool for demonstrations, and sticky notes and pens for the activity. Additionally, case study materials and examples of customer profiles and categorization methods will be needed to illustrate key concepts effectively.

Say

- Good morning, everyone! I'm thrilled to see you all here today as we dive into the fascinating world of pre-sales activities.
- By the end of this session, you'll be able to understand how to enhance prospective customers through effective categorization and profiling, and learn various techniques to increase leads.
- Understanding these pre-sales strategies is crucial because they form the foundation of successful sales engagements and help build strong customer relationships from the very beginning.

Do

- Begin the session by briefly outlining the objectives and importance of pre-sales activities.
- Use the whiteboard to draw a basic flowchart of the pre-sales process, from lead generation to customer profiling.
- Introduce each topic with real-world examples and encourage participant interaction by asking open-ended questions.

Ask

- Think about the last time you chose a new brand or service. What factors influenced your decision?
- Can you recall a time when you were unsure about a product, but a salesperson convinced you otherwise? What techniques did they use?
- How do you decide which companies to follow or subscribe to on social media?

Elaborate

- How segmenting customers into different categories based on specific criteria can help tailor marketing efforts.
- The importance of creating detailed profiles for prospective customers to understand their needs and preferences better.
- Various strategies for generating more leads, including digital marketing, networking, and referrals.
- The importance of educating potential customers about your products and services.
- The need for thorough knowledge of the company's products and services to answer customer queries effectively.
- Effective pre-sales techniques such as cold calling, email marketing, and lead nurturing.
- How offering additional services can enhance customer satisfaction and loyalty.

Demonstrate

Conduct a live demonstration of using an online CRM tool to categorize and profile prospective customers, showing how to input data, generate reports, and track customer interactions.

Activity

1. **Activity Name:** Customer Profiling Workshop
2. **Objective:** To practice creating detailed customer profiles
3. **Type of activity:** Group
4. **Resources:** Sticky notes, pens, handouts with customer data, whiteboard
5. **Time Duration:** 30 minutes
6. **Instructions:**
 - Divide participants into small groups and provide each group with a handout containing raw customer data.
 - Ask each group to categorize the customers based on provided criteria (e.g., demographics, purchasing behavior).
 - Have each group create detailed profiles for at least three prospective customers using the sticky notes.
 - Groups will then present their profiles to the class, explaining their categorization and profiling process.
7. **Outcome:** Participants will learn how to categorize and profile customers effectively, enhancing their pre-sales skills.

Notes for Facilitation

- Encourage active participation by asking open-ended questions and prompting discussions.
- Be prepared to provide additional explanations or examples if participants seem confused or disengaged.
- Emphasize the importance of accuracy and detail in customer profiling for effective pre-sales activities.
- Highlight how different categorization methods can impact marketing and sales strategies.
- Provide real-world examples of successful pre-sales techniques to illustrate key points.

Unit 1.3: Post-Sales Activities

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the stages of closing sales, guide by policies, and the follow-up policy enhancing customer satisfaction.
2. Elucidate the stages of handling customer concerns, claims, and feedbacks.

Resources to be Used

whiteboard and markers for illustrating key points and processes, a computer with a projector for displaying slides and videos, handouts summarizing key concepts and policies, sticky notes and markers for interactive activities, feedback forms for collecting participant insights, and access to role-play materials or scripts for demonstrations.

Say

- Good morning everyone! I'm thrilled to see you all here today. We're going to dive into the crucial world of post-sales activities, which is all about nurturing customer relationships after the initial sale is made.
- Our objective for today is to understand the stages of closing sales, guided by company policies, and explore how effective follow-up can enhance customer satisfaction. We'll also learn how to handle customer concerns, claims, and feedback efficiently.
- Understanding these topics is essential because mastering post-sales activities can significantly improve customer loyalty and satisfaction, ultimately driving repeat business and positive word-of-mouth for our company.

Do

- Begin the session by briefly outlining the objectives and importance of pre-sales activities.
- Use the whiteboard to draw a basic flowchart of the pre-sales process, from lead generation to customer profiling.
- Introduce each topic with real-world examples and encourage participant interaction by asking open-ended questions.

Ask

- Can anyone share a time when a follow-up call or email after a purchase made a difference in how you felt about a company?
- Have you ever had an issue with a product or service that was handled so well it turned you into a loyal customer?
- Why do you think some companies have better reputations for customer service than others?

Elaborate

- The steps involved in finalizing a sale, ensuring all company policies are followed.
- The importance of adhering to organizational guidelines during the closing process.
- How follow-up activities such as calls, emails, or surveys can improve customer experiences.
- The procedures for addressing customer issues promptly and effectively.
- The steps for processing and resolving customer claims.
- The importance of gathering customer feedback and using it to improve products and services.

Demonstrate

Conduct a role-play exercise where one participant acts as a customer with a post-purchase issue, and another as a customer service representative handling the situation. This will illustrate effective communication and problem-solving techniques.

Activity

1. **Activity Name:** Customer Follow-Up Strategy
2. **Objective:** To develop a practical follow-up strategy that enhances customer satisfaction.
3. **Type of Activity:** Group
4. **Resources:** Sticky notes, markers, whiteboard, handouts on follow-up best practices
5. **Time Duration:** 30 minutes
6. **Instructions:**
 - Divide participants into small groups.
 - Each group will brainstorm and create a follow-up strategy for a recent sale. This strategy should include steps such as follow-up calls, emails, feedback collection, and resolution of any potential issues.
 - Groups will write their strategies on sticky notes and post them on the whiteboard.
 - Each group will present their strategy to the class, explaining the rationale behind their chosen steps.
 - Facilitate a discussion on the strengths and potential improvements of each strategy.
7. **Outcome:** Participants will gain hands-on experience in designing effective follow-up strategies that can enhance customer satisfaction and loyalty.

Notes for Facilitation

- Ensure active participation by encouraging all trainees to contribute to discussions and activities.
- Be mindful of time management to cover all topics and activities within the allotted session duration.
- Emphasize the importance of empathy and active listening in all post-sales interactions.
- Highlight real-world examples of successful post-sales strategies from well-known companies.
- Provide constructive feedback during the role-play and group activities to reinforce learning points.
- Encourage participants to think from the customer's perspective when developing follow-up strategies.

Answers to the Exercise in Participant Handbook

Multiple-choice Questions:

1. a. 1969 - 1980
2. d. Reserve Bank of India
3. d. 12
4. c. Behavioural Data
5. c. Quantitative Data

Descriptive Questions:

1. Refer: Unit 1.1: Bancassurance Relationship Associate Profile
Topic: 1.1.2 The Indian Banking Industry
2. Refer: Unit 1.2 Pre-Sales Activities
Topic: 1.2.1 Customer Profiling and Bank's Customer Portfolio
3. Refer: Unit 1.2 Pre-Sales Activities
Topic: 1.2.3 Cross-selling and Up-Selling Techniques for Selling New and Existing Products
4. Refer: Unit 1.3 Post-Sales Activities
Topic: 1.3.6 Demonstrations for Real Life Scenarios
5. Refer: Unit 1.3 Post-Sales Activities
Topic: 1.3.6 Demonstrations for Real Life Scenarios



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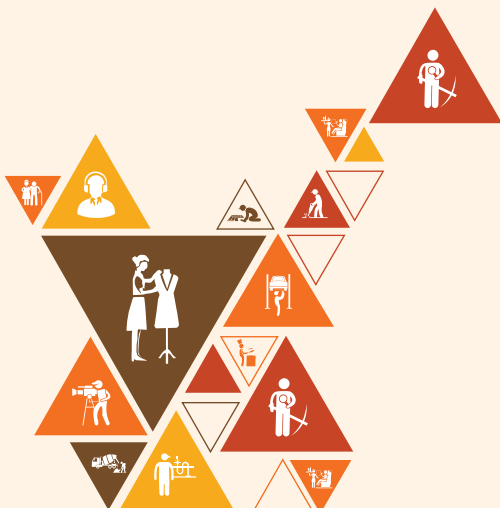
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& ENTREPRENEURSHIP



2. Managing Relationships and Records

Unit 2.1 - Bank Staff Liaison

Unit 2.2 - Maintaining Records



BSC/N8419

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Show how to apprise and train the bank staff on insurance concepts, processes, products and services.
2. Dramatize how to resolve the issues/queries of the bank staff regarding insurance sales.
3. Demonstrate how to generate, monitor, publish and reconcile monthly (Life and General Business) reports.
4. Prepare samples logs, reports, and records related to insurance sales

Unit 2.1: Bank Staff Liaison

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the significance of organizational hierarchy in bank branches and partner
2. Describe the aspects of partner, staff, and stakeholder engagement strategy
3. Exemplify the principles of training and demonstration applicable on banking and insurance products, services, concepts, and processes.

Resources to be Used

Whiteboard and markers, flip charts for group activities, handouts summarizing the key points of organizational hierarchy, stakeholder engagement strategies, and principles of training. Additionally, a projector and laptop will be necessary for presenting slides and demonstrating processes. Relevant case studies and examples from the banking and insurance industries will be prepared to exemplify the discussed concepts.

Say

- Good morning everyone! I hope you all are excited to delve into today's topic.
- Today, we're going to explore the intricacies of bank staff liaison, focusing on the significance of organizational hierarchy, strategies for effective engagement with partners, staff, and stakeholders, and the best practices for training in our industry.
- Understanding these concepts is crucial as it enables us to foster better teamwork, enhance our service delivery, and ensure that we are well-prepared to handle various products and processes efficiently.

Do

- Start the session by introducing the topic and outlining the learning objectives.
- Use a mix of lecture, discussion, and interactive activities to engage participants.
- Allocate time for each topic, ensuring a balance between theoretical discussion and practical application.

Ask

- How do you think the structure of an organization affects its day-to-day operations?
- Can you recall a time when engaging with a stakeholder or partner made a significant difference in achieving a goal?
- What are some key elements you believe are essential for effective training and demonstrations?

Elaborate

- The roles and responsibilities at different levels within a bank branch and how this structure supports operational efficiency and decision-making.
- Methods for building and maintaining strong relationships with partners, including communication techniques and collaboration practices.
- Strategies for fostering a motivated and high-performing team through recognition, support, and career development opportunities.
- The importance of identifying and understanding the needs and expectations of stakeholders, and how to manage these relationships effectively.
- The key principles of effective training programs, including needs assessment, instructional design, and evaluation methods.
- Examples of how to conduct training sessions on banking and insurance products, ensuring clarity and engagement.

Demonstrate

Conduct a mock training session on a new banking product, showcasing best practices in presenting information, engaging the audience, and handling questions.

Activity

1. **Activity Name:** Organizational Hierarchy Role Play
2. **Objective:** To understand the roles and responsibilities within a bank branch.
3. **Type of Activity:** Group
4. **Resources:** Role cards, flip charts, markers
5. **Time Duration:** 30 minutes
6. **Instructions:**
 - Divide the participants into small groups.
 - Provide each group with role cards representing different positions within a bank branch (e.g., branch manager, teller, customer service representative).
 - Ask each group to discuss and outline the key responsibilities of each role on a flip chart.
 - Have each group present their findings to the class, explaining how these roles interconnect and contribute to the branch's overall success.
7. **Outcome:** Participants will gain a clearer understanding of the organizational hierarchy and the importance of each role in achieving operational efficiency.

Notes for Facilitation

- Encourage active participation and ensure that all voices are heard during discussions.
- Be prepared to manage time effectively, balancing between different sections of the session.
- Emphasize the importance of communication and collaboration in effective partner and stakeholder engagement.
- Highlight real-life examples and case studies to illustrate key concepts and make the session more relatable.
- Ensure that the training principles discussed are practical and applicable to the participants' everyday roles within the bank.

Unit 2.2: Maintaining Records

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the SOPs for maintain insurance sales reports, records, and referrals.
2. Describe the SOP for maintaining performance reports
3. Exemplify the KPIs for active branch's sales, and reconciliation performance.

Resources to be Used

Computer with a projector for presenting slides, a whiteboard with markers for interactive discussions, handouts detailing Standard Operating Procedures (SOPs) for insurance sales reports and performance reports, and examples of Key Performance Indicators (KPIs). A flip chart for group activities and role-playing scenarios will also be beneficial to demonstrate practical applications.

Say

- Good morning, everyone! I'm excited to dive into today's session on maintaining records.
- Our objective today is to understand how to effectively manage insurance sales reports, performance reports, and referrals through Standard Operating Procedures (SOPs), as well as to identify key KPIs for branch performance.
- Maintaining accurate records is crucial for ensuring operational efficiency, compliance, and data-driven decision-making in any organization, especially in insurance. By mastering these skills, you'll be able to contribute significantly to your team's success and your professional growth.

Do

- Begin with a brief introduction to the importance of maintaining records in the insurance industry.
- Provide an overview of the Standard Operating Procedures (SOPs) for insurance sales reports, performance reports, and referrals.
- Discuss the significance of Key Performance Indicators (KPIs) and how they are used to measure branch performance.
- Conduct a live demonstration on how to fill out a sample insurance sales report and a performance report.
- Organize an interactive activity where participants can practice creating and analysing reports.

Ask

- How do you currently keep track of important information in your daily life, such as appointments or to-do lists?
- Can you think of a time when having accurate records helped you or your family in a significant way?
- Why do you think companies place so much importance on maintaining detailed sales and performance records?

Elaborate

- The procedures and steps involved in accurately documenting sales and referrals.
- The standardized process for compiling and maintaining performance metrics and reports.
- Key metrics used to evaluate sales and performance efficiency at a branch level.

Demonstrate

Demonstrate how to accurately complete a sample insurance sales report, including data entry, summarization, and referral documentation. Show how to cross-check information for accuracy and completeness.

Activity

1. **Activity Name:** Report Generation and Analysis
2. **Objective:** Practice generating and analyzing sales and performance reports
3. **Type of Activity:** Group
4. **Resources:** Sample data sets, report templates, calculators, flip chart, markers
5. **Time Duration:** 25 minutes
6. **Instructions:**
 - Divide participants into small groups.
 - Provide each group with a sample data set and report templates.
 - Instruct the groups to generate an insurance sales report and a performance report using the provided data.
 - Once the reports are generated, have each group present their findings and analysis to the class.
 - Facilitate a discussion on the challenges faced during the activity and how they were overcome.
7. **Outcome:** Participants will gain hands-on experience in creating and analyzing reports, enhancing their understanding of the SOPs and KPIs discussed.

Notes for Facilitation



- Encourage participation and questions throughout the session to ensure engagement.
- Be mindful of time management to cover all topics effectively.
- Emphasize the importance of accuracy and consistency when maintaining records.
- Highlight real-world consequences of poor record-keeping in the insurance industry.
- Provide additional examples of KPIs relevant to different branches to illustrate the variability in performance metrics.

Answers to the Exercise in Participant Handbook

Multiple-choice questions:

1. a. Reviewing performance metrics
2. c. Micromanagement of staff
3. a. Role-playing scenarios
4. d. Training and development of staff
5. d. All of the above

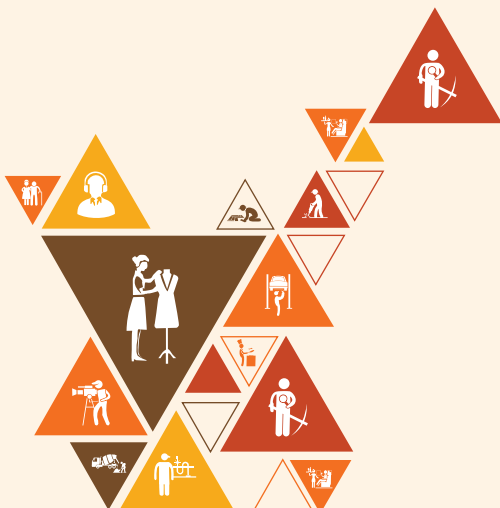
Descriptive Questions:

1. Refer: Unit 2.1: Bank Staff Liaison
Topic: 2.1.4 Importance of Attending Insurance-Related Meetings with Bank Staff
2. Refer: Unit 2.1: Bank Staff Liaison
Topic: 2.1.2 Significance of Identifying the Relevant Person in the Bank Branches
3. Refer: Unit 2.2: Maintaining Records
Topic: 2.2.1 SOP to Maintain Logs of Activities and Completed Work
4. Refer: Unit 2.2: Maintaining Records
Topic: 2.2.4 SOP to Reconcile Reports
5. Refer: Unit 2.2: Maintaining Records
Topic: 2.1.1 Standard Organizational of Bank Branches and Partner Engagement Strategy





3. Employability Skills



DGT/VSQ/N0102

Employability Skills is available at the following location



<https://www.skillindiadigital.gov.in/content/list>

Employability Skills



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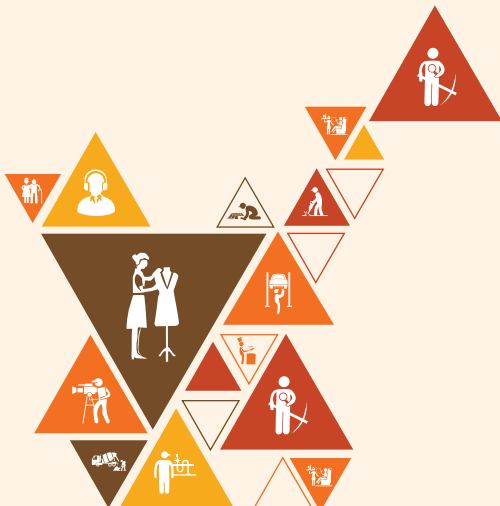


4. Annexures

Annexure I: Training Delivery Plan

Annexure II: Assessment Criteria

Annexure III: List of QR Codes Used in PHB



Annexure I

Training Delivery Plan

Training Delivery Plan			
Program Name:	Bancassurance Relationship Associate		
Qualification Pack Name & Ref. ID	Bancassurance Relationship Associate, BSC/Q8408		
Version No.	1.0	Version Update Date	05/01/2023
Pre-requisites to Training (if any)	NA		
Training Outcomes	By the end of this program, the participants will be able to: 1. Show how to perform insurance sales activities 2. Apply proper methods to manage relationships and records		

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
1	Perform Insurance Sales Activities	Lead Generation Technique	- Understand and apply various methods for generating leads such as walk-ins, data-mining, and referrals. - Train bank staff to generate quality leads from the bank's existing customers. - Analyze the bank's customer portfolio to identify potential prospects.	BSC/N8418 PC1, PC2, PC3 KU1, KU2, KU3	Classroom lecture / PowerPoint Presentation / Question & Answer / Group Discussion	Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Hand-book and Related Standard Operating Procedures, 2.1 Laptop External Speakers, Sample product/service proposal,	8 Theory (3:00) Practical (5:00)
		Customer Profiling	Analyze and comprehend the methods of customer profiling to identify prospective clients.	BSC/N8418 PC3 KU1			8 Theory (3:00) Practical (5:00)
		Need of Assessment	Evaluate and determine the needs and requirements of prospective customers based on their profiles	BSC/N8418 PC4 KU1, KU6			8 Theory (3:00) Practical (5:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Product and Service Proposal Preparation	- Develop comprehensive product/service proposals tailored to customer needs. - Ensure the appropriate product/service is suggested to the potential customer, enhancing customer satisfaction.	BSC/N8418 PC4, PC6 KU6		insurance policies, customer data, feed-back form etc.	8 Theory (3:00) Practical (5:00)
		Application Logging	Assist bank staff in logging in prospective customer applications accurately and efficiently.	BSC/N8418 PC7 KU5			8 Theory (3:00) Practical (5:00)
		Customer Awareness	Create and implement strategies to raise awareness among the bank's customers about insurance products.	BSC/N8418 PC8 KU6			8 Theory (3:00) Practical (5:00)
		Customer Engagement	Engage with customers both within and outside the branch as needed to foster relationships and close sales.	BSC/N8418 PC9 KU6, KU7			8 Theory (3:00) Practical (5:00)
		Cross-Selling and Up-Selling	Apply cross-selling and up-selling techniques to existing and new clients to maximize sales opportunities.	BSC/N8418 PC10 KU7			8 Theory (3:00) Practical (5:00)
		Sales Closure and Follow-Up	Close sales effectively and ensure the timely issuance of policies to customers.	BSC/N8418 PC11, PC12 KU8			8 Theory (5:00) Practical (3:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Handling Process	Ensure all claims from customers are handled and settled in a timely manner, maintaining customer satisfaction.	BSC/N8418 PC13 KU8, KU9, KU11			8 Theory (5:00) Practical (3:00)
		Customer Service Continuity	Maintain persistency in customer service through regular meetings and follow-ups to ensure ongoing satisfaction.	BSC/N8418 PC14 KU9			8 Theory (5:00) Practical (3:00)
		Service Requirement Fulfillment	Ensure all service requirements are met and customers are fully satisfied with their policies.	BSC/N8418 PC15 KU9			8 Theory (5:00) Practical (3:00)
		Customer Feedback Collection	Capture and analyse customer feedback as per the standards to improve service quality.	BSC/N8418 PC16 KU10			8 Theory (5:00) Practical (3:00)
		Objection Handling	Handle customer objections and grievances efficiently and provide timely solutions to maintain satisfaction.	BSC/N8418 PC17 KU11			8 Theory (5:00) Practical (3:00)
		Lead Generation Training	Develop and conduct effective training programs for lead generators to improve the quality and quantity of insurance leads.	BSC/N8418 PC2 KU3			8 Theory (5:00) Practical (3:00)
		Proposal Development	Create detailed and compelling product/service proposals that meet customer expectations.	BSC/N8418 PC5 KU4			8 Theory (1:00) Practical (7:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Policy Issuance SOP	Understand and follow the Standard Operating Procedures (SOP) for the timely issuance and renewal of policies.	BSC/N8418 PC11, PC12 KU8			8 Theory (0:00) Practical (8:00)
		Grievance Handling	Apply methods for handling grievances and resolving customer issues promptly and satisfactorily.	BSC/N8418 PC17 KU11			8 Theory (0:00) Practical (8:00)
		Effective Customer Communication	Enhance communication skills to effectively engage with customers within and outside the branch, ensuring continuous service and satisfaction	BSC/N8418 PC9, PC14 KU9			6 Theory (0:00) Practical (6:00)
2	Manage Relationships and Records	Identifying Key Personnel	- Recall the different roles within the bank branches. - Explain the responsibilities of each role in relation to insurance sales. - Identify the key personnel suitable for insurance sales in various bank branches.	BSC/N8419 PC1 KU1	Classroom lecture / PowerPoint Presentation / Question & Answer / Group Discussion	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,	8 Theory (3:00) Practical (5:00)
		Product Knowledge Communication	- List the different insurance products and services offered. - Describe the features and benefits of each insurance product. - Communicate the details of insurance products to bank staff effectively.	BSC/N8419 PC2 KU3			8 Theory (3:00) Practical (5:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Insurance Concepts Training	- Define key insurance concepts and processes. - Summarize how these concepts and processes work together. - Conduct training sessions for bank staff on insurance concepts.	BSC/N8419 PC3 KU4		Sample product/ service proposal, insurance policies, customer data, feed-back form etc.	8 Theory (3:00) Practical (5:00)
		Sales Techniques Coaching	- List effective insurance selling skills and techniques. - Explain the importance of each selling skill and technique. - Demonstrate selling skills and techniques to bank staff through role-playing.	BSC/N8419 PC4 KU2			8 Theory (3:00) Practical (5:00)
		Sales Collaboration Enhancement	- Explain the significance of collaboration between the bank and insurance provider. - Implement strategies to improve collaboration for better sales outcomes. - Assess the effectiveness of implemented collaboration strategies.	BSC/N8419 PC5 KU2			8 Theory (3:00) Practical (5:00)
		Business Target Achievement Assistance	- Interpret business targets set for the bank branches. - Support bank branches with strategies to achieve these targets.	BSC/N8419 PC6 KU6			8 Theory (3:00) Practical (5:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			Review the progress of branches towards meeting business targets.				
		Query Resolution	- Identify common queries related to insurance sales. - Explain standard procedures to address these queries. - Resolve queries using appropriate techniques and procedures.	BSC/N8419 PC7 KU7			8 Theory (3:00) Practical (5:00)
		Conflict Handling	- Describe common sources of conflict in bancassurance. - Implement conflict resolution techniques to manage disputes. - Assess the effectiveness of conflict resolution strategies.	BSC/N8419 PC8 KU8			8 Theory (3:00) Practical (5:00)
		Meeting Participation	- Explain the objectives of insurance-related meetings. - Participate actively in meetings and contribute to discussions. - Evaluate the outcomes of these meetings and suggest improvements.	BSC/N8419 PC9 KU3			8 Theory (6:00) Practical (2:00)
		Relationship Management	- Maintain an open and trusting relationship with internal customers. - Discuss the importance of trust in professional relationships.	BSC/N8419 PC10 KU2			8 Theory (0:00) Practical (8:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			- Engage in practices that build and maintain trust with branch managers and staff. - Monitor the quality of relationships and make adjustments as needed.				
		Activity Log Maintenance	- List the types of activities that need to be logged. - Describe the purpose of maintaining activity logs. - Record daily activities and work completion accurately.	BSC/N8419 PC11 KU9			8 Theory (0:00) Practical (8:00)
		Referral Record Keeping	- Identify the necessary details to record for each referral. - Explain the importance of accurate referral records. - Maintain detailed and accurate records of all referrals received.	BSC/N8419 PC12 KU10			8 Theory (0:00) Practical (8:00)
		Report Reconciliation	Reconcile all reports monthly to ensure accuracy in figures.	BSC/N8419 PC14 KU10			8 Theory (0:00) Practical (8:00)
		Target Achievement and Reporting	Achieve pre-set business targets and prepare corresponding reports.	BSC/N8419 PC15 KU6			8 Theory (0:00) Practical (8:00)
		Monthly Meeting and Report Submission	Meet monthly Insurance sales targets and prepare corresponding reports.	BSC/N8419 PC15 KU6			8 Theory (0:00) Practical (8:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
Total							Theory 120:00
							Practical 180:00
Employability Skill (DGT/VSQ/N0101)							60:00
On Job Training (OJT)							60:00
Total Duration							Theory + Practical + OJT + ES = 420:00

Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria for Bancassurance Relationship Associate	
Job Role	Bancassurance Relationship Associate
Qualification Pack	MIN/Q8408, V1.0
Sector Skill Council	BFSI

S. No.	Guidelines for Assessment
1	Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3	Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/ option NOS/set of NOS.
4	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6	To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7	In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Assessable Outcomes	Assessment Criteria for Outcomes	Marks Allocation		
		Theory	Practical	Viva
BSC/N8418: Perform insurance sales activities	Assist in Insurance sales	20	30	-
	PC1. assist the bank staff in lead generation through walk-in, data-mining, referrals etc.	-	-	-
	PC2. train the lead generators of the bank to generate quality insurance leads from bank's customers	-	-	-
	PC3. analyze the bank's customer portfolio to identify prospects	-	-	-
	PC4. assist the bank staff in determining the needs and requirements of the prospective customer	-	-	-
	PC5. prepare the product/service proposals	-	-	-
	PC6. ensure appropriate product/service is suggested to the potential customer	-	-	-
	PC7. aid the branch staff to log in to the prospective customer application	-	-	-
	PC8. create awareness among the bank's customers about insurance products	-	-	-
	PC9. meet customers within and outside the Branch as and whenever required	-	-	-

	PC10. cross-sell existing and new products to existing and new clients	-	-	-
	Perform post-sales activities	20	30	-
	PC11. close sale and follow-up on the issuance of the policy	-	-	-
	PC12. make sure the policy is issued timely	-	-	-
	PC13. ensure all the claims from customers are timely handled and settled	-	-	-
	PC14. ensure persistency in customer service through customer meetings and follow-ups	-	-	-
	PC15. make sure all service requirements are met and customers are satisfied	-	-	-
	PC16. capture customer feedback as per the standards	-	-	-
	PC17. handle objections and grievances and provide timely solutions	-	-	-
	NOS Total	40	60	-
BSC/N8419: Manage relationships and records	Liaise with bank staff	20	20	-
	PC1. identify the relevant personnel in the bank branches for insurance sales	-	-	-
	PC2. apprise the bank staff of the insurance products and services	-	-	-
	PC3. train the staff on insurance concepts and processes	-	-	-
	PC4. provide coaching to staff on the insurance selling skills and techniques to solicit insurance business	-	-	-
	PC5. enhance sales collaboration of the bancassurance partnership	-	-	-
	PC6. assist the bank branch in achieving business targets	-	-	-
	PC7. resolve the issues/queries of the bank staff regarding insurance sales	-	-	-
	PC8. handle conflicts, if any	-	-	-
	PC9. attend insurance related meetings with bank staff	-	-	-
	PC10. maintain an open and trusting relationship with internal customers like branch managers, officers, staff, etc.	-	-	-
	Maintain records	20	40	-
	PC11. maintain logs of activities and completed work	-	-	-
	PC12. keep an accurate record of referrals received from all constituents in the bank branch	-	-	-
	PC13. generate, monitor, and publish monthly (Life and General Business) reports	-	-	-
	PC14. reconcile all reports monthly to ensure accuracy in figures	-	-	-
	PC15. achieve pre-set business targets, case count, active branch, active sales staff, and various KPIs for designated branches	-	-	-
	PC16. meet monthly Insurance sales targets and prepare corresponding reports	-	-	-
	NOS Total	40	60	-
DGT/VSQ/N0102: Employability Skills (60 Hours)	Introduction to Employability Skills	1	1	-
	PC1. identify employability skills required for jobs in various industries	-	-	-
	PC2. identify and explore learning and employability portals	-	-	-
	Constitutional values – Citizenship	1	1	-

PC3. recognize the significance of constitutional values, including civic rights and duties, citizen-ship, responsibility towards society etc. and personal values and ethics such as honesty, integrity, caring and respecting others, etc.	-	-	-
PC4. follow environmentally sustainable practices	-	-	-
Becoming a Professional in the 21st Century	2	4	-
PC5. recognize the significance of 21st Century Skills for employment	-	-	-
PC6. practice 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	-	-	-
Basic English Skills	2	3	-
PC7. use basic English for everyday conversation in different contexts, in person and over the telephone	-	-	-
PC8. read and understand routine information, notes, instructions, mails, letters etc. written in English	-	-	-
PC9. write short messages, notes, letters, e-mails etc. in English	-	-	-
Career Development & Goal Setting	1	2	-
PC10. understand the difference between job and career	-	-	-
PC11. prepare a career development plan with short- and long-term goals, based on aptitude	-	-	-
Communication Skills	2	2	-
PC12. follow verbal and non-verbal communication etiquette and active listening techniques in various settings	-	-	-
PC13. work collaboratively with others in a team	-	-	-
Diversity & Inclusion	1	2	-
PC14. communicate and behave appropriately with all genders and PwD	-	-	-
PC15. escalate any issues related to sexual harassment at workplace according to POSH Act	-	-	-
Financial and Legal Literacy	2	3	-
PC16. select financial institutions, products and services as per requirement	-	-	-
PC17. carry out offline and online financial transactions, safely and securely	-	-	-
PC18. identify common components of salary and compute income, expenses, taxes, investments etc	-	-	-
PC19. identify relevant rights and laws and use legal aids to fight against legal exploitation	-	-	-
Essential Digital Skills	3	4	-
PC20. operate digital devices and carry out basic internet operations securely and safely	-	-	-
PC21. use e- mail and social media platforms and virtual collaboration tools to work effectively	-	-	-
PC22. use basic features of word processor, spreadsheets, and presentations	-	-	-
Entrepreneurship	2	3	-

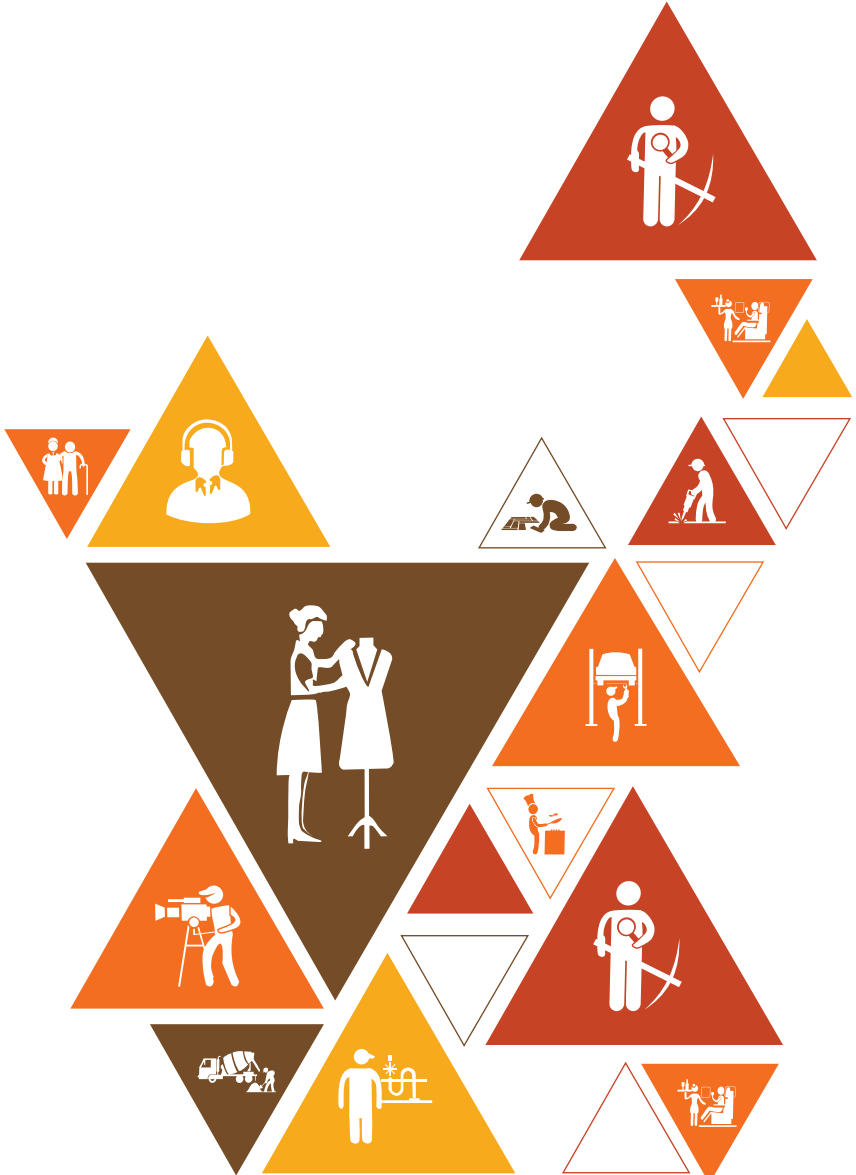
PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for po-tential business through research	-	-	-
PC24. develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	-
PC25. identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the po-tential business opportunity	-	-	-
Customer Service	1	2	-
PC26. identify different types of customers	-	-	-
PC27. identify and respond to customer requests and needs in a professional manner.	-	-	-
PC28. follow appropriate hygiene and grooming standards	-	-	-
Getting ready for apprenticeship & Jobs	2	3	-
PC29. create a professional Curriculum vitae (Ré-sumé)	-	-	-
PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	-
PC31. apply to identified job openings using offline/online methods as per requirement	-	-	-
PC32. answer questions politely, with clarity and confidence, during recruitment and selection	-	-	-
PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	-
NOS Total	20	30	-

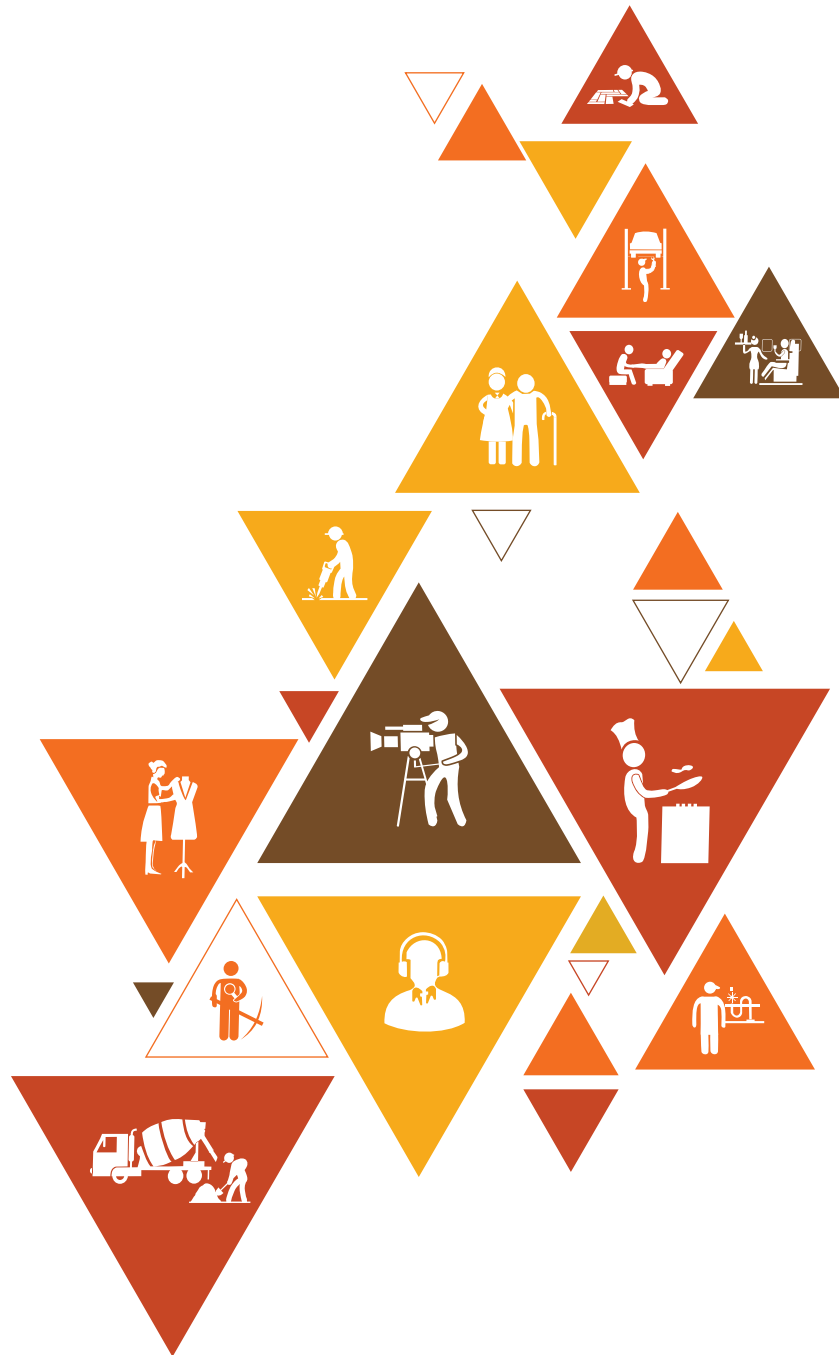
Annexure III

List of QR Codes Used in PHB

Module No.	Unit No.	Topic Name	Page No. in PHB	URL	QR Code (s)
Module 1: Perform Insurance Sales Activities	Unit 1.1: Bancassurance Relationship Associate Profile	1.1.1 Skill India Mission Objectives And Benefits	68	https://www.youtube.com/watch?v=57d4FLZ9p7Y	 Skill Development India _ Skill India Mission
		1.1.2 Indian Banking Industry	68	https://www.youtube.com/watch?v=zgN0RZvjops	 What's The Road Ahead For India's Banking Sector
	Unit 1.2 Pre-Sales Activities	1.2.2 Lead Generation Methods	68	https://www.youtube.com/watch?v=XsmxoPHMJug	 What Is Lead Generation?
	Unit 1.3 Post-Sales Activities	1.3.2 Customer Claim Handling	68	https://www.youtube.com/watch?v=JGzuYgIndg8	 Improve claim handling with Claims Management Filter!

Module No.	Unit No.	Topic Name	Page No. in PHB	URL	QR Code (s)
Module 3: Fundamentals of AR/ VR Development	Unit 2.1: Bank Staff Liaison	2.1.1 Bancassurance Hierarchy And Partnerships	101	https://www.youtube.com/watch?v=aP1LAvTh0Bw	 Bancassurance: Definition, How It Works, Pros & Cons
		2.1.4 Bancassurance Meetings	101	https://www.youtube.com/watch?v=yGf97dAqCGo	 What Is Bancassurance? , Why do banks use bancassurance?, What is a bancassurance example?
	Unit 2.2: Maintaining Records	2.2.1 Log Management	101	https://www.youtube.com/watch?v=BCuQ5gwbCVA	 Programmer Secret Weapon
		2.2.4 SOP to Reconcile Reports	101	https://www.youtube.com/watch?v=pYebNEq9i64	 What is Bank Reconciliation? How to upload Electronic Bank Statement in R2R







Skill India

कौशल भारत - कुशल भारत



सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



Address: Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India

1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange,
Saki Vihar Road, Powai Mumbai – 400072

Email: ranjan.soumya@bfsissc.com | neha.dave@bfsissc.com

Web: www.bfsissc.com

Phone: +91 82912 78155, 98921 62042

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