



# Model Curriculum

**QP Name: Debt Recovery Agent**

**QP Code: BSC/Q2303**

**QP Version: 4.0**

**NSQF Level: 4**

**Model Curriculum Version: 4.0**

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

<b>Sector</b>	BFSI
<b>Sub-Sector</b>	Lending
<b>Occupation</b>	Retail Asset Management/Central Processing
<b>Country</b>	India
<b>NSQF Level</b>	4
<b>Aligned to NCO/ISCO/ISIC Code</b>	NCO-2015/4214.0201
<b>Minimum Educational Qualification and Experience</b>	<p>11th grade pass + No Experience required OR Completed 1st year of 3-year diploma (after 10th) and pursuing regular diploma + No Experience required OR 10th grade pass plus 1-year NTC/ NAC + No Experience required OR 8th grade pass plus 2-year NTC plus 1 Year NAC + No Experience required OR 8th pass plus 1-year NTC plus 1-Year NAC plus CITS + No Experience required OR 10th grade pass and pursuing continuous schooling + No Experience required OR 10th Grade Pass + 2 year relevant experience OR Previous relevant Qualification of NSQF Level 3.0 with minimum education as 5th Grade pass + 2 year relevant experience OR Previous relevant Qualification of NSQF Level 3.5 + 1 year relevant experience</p>
<b>Pre-Requisite License or Training</b>	NA
<b>Minimum Job Entry Age</b>	18 years
<b>Last Reviewed On</b>	25/11/2021
<b>Next Review Date</b>	25/11/2024
<b>NSQC Approval Date</b>	25/11/2021
<b>QP Version</b>	4.0
<b>Model Curriculum Creation Date</b>	25/11/2021

<b>Model Curriculum Valid Up to Date</b>	25/11/2024
<b>Model Curriculum Version</b>	4.0
<b>Minimum Duration of the Course</b>	480 Hours, 0 Minutes
<b>Maximum Duration of the Course</b>	480 Hours, 0 Minutes

# Program Overview

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

## Training Outcomes

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

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

## Compulsory Modules

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

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BSC/N2307 – Perform Pre-recovery Activities</b> <b>NOS Version No. 2.0</b> <b>NSQF Level 4</b>	<b>60:00</b>	<b>75:00</b>	<b>75:00</b>	<b>00:00</b>	<b>210:00</b>
Module 1: Introduction to the banking and the job role of Debt recovery agent.	04.00	0:00	0:00	0:00	4.00
Module 2: Perform Pre-recovery Activities	56:00	75:00	75:00	00:00	206:00
<b>BSC/N2403 – Collect and Follow-up for Receivables</b> <b>NOS Version No. 2.0</b> <b>NSQF Level 4</b>	<b>66:00</b>	<b>69:00</b>	<b>75:00</b>	<b>00:00</b>	<b>210:00</b>
Module 3: Perform Activities to Collect Receivables	66:00	69:00	75:00	00:00	210:00
<b>DGT/VSQ/N0102</b> <b>NOS Version No. 1.0</b> <b>NSQF Level 4</b>	<b>24:00</b>	<b>36:00</b>	<b>00:00</b>	<b>00:00</b>	<b>60:00</b>
Module 4: Employability Skills	24:00	36:00	00:00	00:00	60:00

<b>Total Duration</b>	<b>150:00</b>	<b>180:00</b>	<b>150:00</b>	<b>00:00</b>	<b>480:00</b>
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# Module Details

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

### Bridge Module

#### Terminal Outcomes:

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

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

## Module 2: Perform Pre-recovery Activities

Mapped to BSC/N2307, v 2.0

### Terminal Outcomes:

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

Duration: 56:00	Duration: 75:00
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>• State the significance of obtaining information on banking norms and principles, structure and functions of various types of loans and credit products like advances, lines of credit, standby letters of credit, Affordable Housing Program ("AHP"), etc. of the bank</li> <li>• Explain the legal aspects of contract with the debtors</li> <li>• Summarise the important features of a bank and modes to approach customers while collecting dues</li> <li>• Discuss the information on the elements of debt recovery arrangement</li> <li>• List the various types of loans, credit products and customer queries/complaints related to the debt</li> </ul>	<ul style="list-style-type: none"> <li>• Perform appropriate steps to collect all the required details of the debtor before proceeding for the collection</li> <li>• Apply proper process to obtain the information on the elements of debt recovery arrangement from the manager</li> <li>• Demonstrate how to verify the debtor's due account's details</li> <li>• Role-play a situation to inform the debtors about types of loan and guide them properly to pay off the dues as per standards as well as penalty that they may face due to late payment</li> <li>• Apply appropriate practices to note debtors' issue properly</li> <li>• Role play a situation on how to respond customer queries/complaints as per the standard procedure</li> </ul>
<b>Classroom Aids</b>	
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.	
<b>Tools, Equipment and Other Requirements</b>	
Sample list type of loans, credit products and customer queries/complaints etc.	

## Module 3: Perform Receivables Collection Activities

Mapped to BSCN2403, v 2.0

### Terminal Outcomes:

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

<b>Duration: 66:00</b>	<b>Duration: 69:00</b>
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>Discuss standard procedures and legal guidelines for the collection of receivables and the importance of adherence to the same</li> <li>Discuss the basics of accounting</li> <li>Discuss the procedure to follow-up and recover overdue from the defaulter or debtors</li> <li>Elaborate the standard format and process to update settlement details</li> <li>Discuss the standard procedure of reporting payment frauds to the manager</li> <li>List various techniques for detecting and preventing fraud</li> <li>Describe the procedure to coordinate with the legal cell for status update of non-recoverable(s)</li> <li>State the importance of liaising with the legal cell for any legal actions taken on non-recoverable(s)</li> </ul>	<ul style="list-style-type: none"> <li>Apply appropriate procedure to report to branch about the collected loan repayments, fees, and charges as per standards</li> <li>Show how to deposit all amount collected in branch or bank and get the receipt as per standards</li> <li>Perform the steps to complete accounting formalities for the collected amount</li> <li>Role play on how to coordinate with different teams at appropriate verticals and engage them in the collection process</li> <li>Apply appropriate practices to follow-up and recover overdue from the defaulter or debtors</li> <li>Employ appropriate practices to update settlement details towards regularization or closure of loan</li> <li>Dramatize a situation on how to coordinate with the credit department about writing off overdue cases</li> <li>Employ appropriate procedure to report the event of theft, loss of cash, and other fraudulent activity</li> <li>Apply appropriate practices to advocate new policy initiatives to minimize fraudulent cases</li> <li>Dramatize a situation on liaising with the legal cell for any legal actions taken on non-recoverable(s)</li> </ul>
<b>Classroom Aids</b>	
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.	
<b>Tools, Equipment and Other Requirements</b>	

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

## Module 4: Employability Skills

Mapped to DGT/VSQ/N0102 , V1.0

### Terminal Outcomes:

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

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

<ul style="list-style-type: none"> <li>Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential business through research</li> <li>Identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity</li> <li>Explain how to identify different types of customers</li> <li>Identify and list apprenticeship opportunities and register for it as per guidelines and requirements</li> </ul>	<ul style="list-style-type: none"> <li>Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act</li> <li>Show how to select financial institutions, products and services as per requirement</li> <li>Practice how to carry out offline and online financial transactions, safely and securely</li> <li>Operate digital devices and carry out basic internet operations securely and safely</li> <li>Demonstrate the use of e-mail and social media platforms and virtual collaboration tools to work effectively</li> <li>Practice the use of basic features of word processor, spreadsheets, and presentations</li> <li>Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion</li> <li>Role play how to respond to customer requests and needs in a professional manner</li> <li>Show how to follow appropriate hygiene and grooming standards</li> <li>Create a sample professional curriculum vitae (résumé)</li> <li>Practice how to search for suitable jobs using reliable offline and online sources such as employment exchange, recruitment agencies, newspapers etc. And job portals, respectively</li> <li>Show how to apply to identified job openings using offline /online methods as per requirement</li> <li>Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection</li> </ul>
<b>Classroom Aids:</b>	
Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster	
<b>Tools, Equipment and Other Requirements</b>	
PPE, Basic Stationary, digital devices as per the requirement.	

## Annexure

### Trainer Requirements

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

Trainer Certification	
Domain Certification	Platform Certification
“Debt Recovery Agent”, “BSC/Q2303, v4.0”, Minimum accepted score is 80%	“Trainer(VET and Skills)”, mapped to Qualification Pack: “MEP/Q2601,v2.0” .The minimum accepted score is 80%.

## Assessor Requirements

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

Assessor Certification	
Domain Certification	Platform Certification
“Debt Recovery Agent”, “BSC/Q2303, v4.0”, Minimum accepted score is 80%	“Assessor(VET and Skills)”, mapped to Qualification Pack: “MEP/Q2701,v2.0” .The minimum accepted score is 80%.

## Assessment Strategy

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

### 1. Assessment System Overview:

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

### 2. Testing Environment: Assessor must:

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

### 3. Assessment Quality Assurance levels / Framework:

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

### 4. Types of evidence or evidence-gathering protocol:

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

### 5. Method of verification or validation:

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

**6. Method for assessment documentation, archiving, and access**

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

## References

### Glossary

Term	Description
<b>Declarative Knowledge</b>	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
<b>Key Learning Outcome</b>	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
<b>OJT (M)</b>	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
<b>OJT (R)</b>	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
<b>Procedural Knowledge</b>	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
<b>Training Outcome</b>	Training outcome is a statement of what a learner will know, understand and be able to do upon the completion of the training.
<b>Terminal Outcome</b>	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
<b>Qf</b>	Qualification
<b>NSQF</b>	National Skills Qualification Framework
<b>NOS</b>	National Occupational Standards
<b>TVET</b>	Technical and Vocational Education and Training
<b>DD</b>	Demand Draft
<b>GST</b>	Goods and Services Tax
<b>MIS</b>	Management Information System
<b>NEFT</b>	National Electronic Funds Transfer
<b>PAN</b>	Permanent Account Number
<b>TAT</b>	Turnaround time
<b>TCS</b>	Tax Collected at Source
<b>TDS</b>	Tax Deducted at Source
<b>VAT</b>	Value Added Tax