Model Curriculum

QF Name: Bancassurance Relationship Associate

QF Code: BSC/Q8403

QF Version: 1.0

NSQF Level: 4

Model Curriculum Version: 1.0

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Training Parameters

Sector	BFSI
Sub-Sector	Insurance
Occupation	Sales
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO- 2015/3321.0100
Minimum Educational Qualification and Experience	• 12th grade pass OR • 10th grade pass and pursuing continuous schooling
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	05/01/2023
Next Review Date	05/01/2026
NSQC Approval Date	05/01/2023
QF Version	1.0
Model Curriculum Creation Date	05/01/2023
Model Curriculum Valid Up to Date	05/01/2026
Model Curriculum Version	1.0
Minimum Duration of the Course	420 Hours, 0 Minutes
Maximum Duration of the Course	420 Hours, 0 Minutes

Program Overview

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

Training Outcomes

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

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

Compulsory Modules

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

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N8408: Perform Insurance Sales Activities NOS Version No. 1.0 NSQF Level 4	**60:00**	**90:00**	**60:00**	**00:00**	**210:00**
Module 1: Introduction to BFSI & Perform Insurance Sales Activities	60:00	90:00	60:00	00:00	210:00
BSC/N8409: Manage Relationships and Records NOS Version No. 1.0 NSQF Level 4	**30:00**	**90:00**	**30:00**	**00:00**	**150:00**
Module 2: Manage Relationships and Records	30:00	90:00	30:00	00:00	150:00
DGT/VSQ/N0102: Employability Skills (60 Hours) NOS Version No. 1.0 NSQF Level 4	**00:00**	**00:00**	**00:00**	**00:00**	**60:00**
Module 3: Employability Skills	00:00	00:00	00:00	00:00	60:00
Total Duration	**120:00**	**180:00**	**120:00**	**00:00**	**420:00**

Module Details

Module 1: Perform Insurance Sales Activities
Mapped to BSC/N8408, v 1.0

Terminal Outcomes:

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

Duration: *60:00*	Duration: *90:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
- Discuss the objectives and benefits of the Skill India Mission - Describe the scope of Banking Industry and its sub-sectors - Discuss job role and opportunities for a Bancassurance Relationship Associate - List the basic terminologies used in the banking services - Explain the methods of customer profiling and analyzing the bank's customer portfolio to identify prospects - State the significance of ensuring that an appropriate product/service is suggested to the potential customer - Explain effective ways to create awareness about the company's offering among the bank's customers - Describe cross-selling and up-selling techniques for selling new and existing products to existing and new clients - Discuss the standard procedure for policy issuance and renewal - Describe customer service standards - Explain the importance of ensuring that the policy is issued timely and all the claims from customers are timely handled and settled - State the significance of ensuring persistency in customer service	- Role play on how to assist the bank staff in lead generation through walk-in, data-mining, referrals etc. as well as in determining the needs and requirements of the prospective customer - Show how to train the lead generators of the bank to generate qualified insurance leads from the bank's customers - Draft a sample product/service proposal - Role play on how to aid the branch staff to log in to the prospective customer application - Dramatize how to meet customers within and outside the branch as and whenever required - Role play on how to close sales and follow up on the issuance of the policy - Show how to capture customer feedback as per the standards - Role play on how to handle objections and grievances and provide timely solutions to the customers

through customer meetings and follow-ups and meeting all service requirements for customer satisfaction	

Classroom Aids

Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.

Tools, Equipment and Other Requirements

Sample product/service proposal, insurance policies, customer data, feedback form etc.

Module 2: Manage Relationships and Records
Mapped to BSC/N8409, v 1.0

Terminal Outcomes:

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

Duration: *30:00*	Duration: *90:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
- Discuss the standard organizational hierarchy of bank branches and partner engagement strategy - Explain coaching and training fundamentals and effective training techniques - State the significance of identifying the relevant person in the bank branches for insurance sales - Explain the importance of enhancing sales collaboration of the bancassurance partnership - Describe the importance of attending insurance-related meetings with bank staff - Discuss the effective ways to maintain an open and trusting relationship with internal customers like branch managers, officers, staff, etc. - State the significance of keeping an accurate record of referrals received from all constituents in the bank branch - Explain the importance of achieving pre-set business targets, monthly insurance sales targets, case count, active branch, active sales staff, and various KPIs for designated branches	- Show how to apprise and train the bank staff on insurance concepts, processes, products and services - Role play on how to provide coaching to staff on the insurance selling skills and techniques to solicit insurance business and assist the bank branch in achieving business targets - Dramatize how to resolve the issues/queries of the bank staff regarding insurance sales and handle conflicts - Employ appropriate methods to maintain logs of activities and completed work - Demonstrate how to generate, monitor, publish and reconcile monthly (Life and General Business) reports - Prepare samples logs, reports, and records related to insurance sales
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Sample logs, reports, and records related to insurance sales, insurance policies etc.	

Module 3: Employability Skills
Mapped to DGT/VSQ/N0102, V1.0

Terminal Outcomes:

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

Duration: *24:00*	**Duration**: *36:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
- Discuss employability skills required for jobs in various industries - Explain ways to explore learning and employability portals - 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. - Explain the significance of 21st century skills for employment - Describe the benefits of the continuous learning - Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in English - List the difference between job and career - Communicate and behave appropriately with all genders and pwd - Discuss how to escalate any issues related to sexual harassment at workplace according to posh act - List common components of salary and compute income, expenses, taxes, investments etc	- Demonstrate how to follow environmentally sustainable practices - 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 - Practice the use basic English for everyday conversation in different contexts, in person and over the telephone - Write short messages, notes, letters, e-mails etc. In English - Prepare a sample career development plan with short- and long-term goals, based on aptitude - Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings - Roleplay how to work collaboratively with others in a team - Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act

• Discuss relevant rights and laws and use legal aids to fight against legal exploitation • Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential business through research • Identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity • Explain how to identify different types of customers • Identify and list apprenticeship opportunities and register for it as per guidelines and requirements	• Show how to select financial institutions, products and services as per requirement • Practice how to carry out offline and online financial transactions, safely and securely • Operate digital devices and carry out basic internet operations securely and safely • Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively • Practice the of use basic features of word processor, spreadsheets, and presentations • Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion • Role play how to respond to customer requests and needs in a professional manner • Show how to follow appropriate hygiene and grooming standards • Create a sample professional curriculum vitae (résumé) • 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 • Show how to apply to identified job openings using offline /online methods as per requirement • Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection

Classroom Aids:
Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster
Tools, Equipment and Other Requirements
PPE, Basic Stationary, digital devices as per the requirement.

Mandatory Duration: *90:00*	Recommended Duration: *00:00*
Location: On Site	

- Role play on how to assist the bank staff in lead generation through walk-in, data-mining, referrals etc. as well as in determining the needs and requirements of the prospective customer
- Show how to train the lead generators of the bank to generate qualified insurance leads from the bank's customers
- Draft a sample product/service proposal
- Role play on how to aid the branch staff to log in to the prospective customer application
- Dramatize how to meet customers within and outside the branch as and whenever required
- Role play on how to close sales and follow up on the issuance of the policy
- Show how to capture customer feedback as per the standards
- Role play on how to handle objections and grievances and provide timely solutions to the customers
- Show how to apprise and train the bank staff on insurance concepts, processes, products and services
- Role play on how to provide coaching to staff on the insurance selling skills and techniques to solicit insurance business and assist the bank branch in achieving business targets
- Dramatize how to resolve the issues/queries of the bank staff regarding insurance sales and handle conflicts
- Employ appropriate methods to maintain logs of activities and completed work
- Demonstrate how to generate, monitor, publish and reconcile monthly (Life and General Business) reports
- Prepare samples logs, reports, and records related to insurance sales

Annexure

Trainer Requirements

<table>
<tr><th colspan="7">Trainer Prerequisites</th></tr>
<tr><th rowspan="2">Minimum Educational Qualification</th><th rowspan="2">Specialization</th><th colspan="2">Relevant Industry Experience</th><th colspan="2">Training Experience</th><th rowspan="2">Remarks</th></tr>
<tr><th>Years</th><th>Specialization</th><th>Years</th><th>Specialization</th></tr>
<tr><td>Graduate</td><td>Banking, Financial Services, and Insurance/ Retail Asset management</td><td>5</td><td>Banking, Financial Services, and Insurance/ Retail Asset management</td><td>1</td><td>Banking, Financial Services, and Insurance/ Retail Asset management</td><td>NA</td></tr>
</table>

<table>
<tr><th colspan="2">Trainer Certification</th></tr>
<tr><th>Domain Certification</th><th>Platform Certification</th></tr>
<tr><td>"Bancassurance Relationship Associate", "BSC/Q8403, v1.0", Minimum accepted score is 80%</td><td>"Trainer", "MEP/Q2601, v3.0" with a scoring of minimum 80%</td></tr>
</table>

Assessor Requirements

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

Assessor Certification	
Domain Certification	**Platform Certification**
"Bancassurance Relationship Associate", "BSC/Q8403, v1.0", Minimum accepted score is 80%	"Assessor", "MEP/Q2701, v3.0" with the scoring of minimum 80%

Assessment Strategy

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

1. Assessment System Overview:

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

2. Testing Environment: Assessor must:

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

3. Assessment Quality Assurance levels / Framework:

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

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

5. Method of verification or validation:
   - Surprise visit to the assessment location
   - Random audit of the batch
   - Random audit of any candidate

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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

Glossary

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

Acronyms and Abbreviations

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