

Qualification Pack



Debt Recovery Agent

QP Code: BSC/Q2303

Version: 4.0

NSQF Level: 4

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Qualification Pack

Contents

BSC/Q2303: Debt Recovery Agent	3
<i>Brief Job Description</i>	3
Applicable National Occupational Standards (NOS)	3
<i>Compulsory NOS</i>	3
<i>Qualification Pack (QP) Parameters</i>	3
BSC/N2307: Perform pre-recovery activities	5
BSC/N2403: Collect and follow-up for receivables	9
DGT/VSQ/N0102: Employability Skills (60 Hours)	13
Assessment Guidelines and Weightage	20
<i>Assessment Guidelines</i>	20
<i>Assessment Weightage</i>	21
Acronyms	22
Glossary	23

Qualification Pack

BSC/Q2303: Debt Recovery Agent

Brief Job Description

The individual is responsible for performing pre-recovery activities like understanding the legal aspects of contract, collecting all the required details, informing the debtors on the type of loan taken and guiding them accordingly, etc. and handling the recovery cases as per organizational standards.

Personal Attributes

The job requires the individual to be self-driven to work in field with good communication, negotiation and interpersonal skills.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N2307: Perform pre-recovery activities](#)
2. [BSC/N2403: Collect and follow-up for receivables](#)
3. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Retail Asset Management/Central Processing
Country	India
NSQF Level	4
Credits	13.86
Aligned to NCO/ISCO/ISIC Code	NCO-2015/4214.0201

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Minimum Educational Qualification & Experience	<p>11th grade pass with NA of experience OR Completed 1st year of 3-year diploma (after 10th) and pursuing regular diploma with NA of experience OR 10th grade pass plus 1-year NTC/ NAC with NA of experience OR 8th grade pass with 2 year NTC plus 1 year NAC plus 1 year CITS with NA of experience OR 8th pass plus 1-year NTC plus 1-Year NAC plus CITS with NA of experience OR 10th grade pass and pursuing continuous schooling with NA of experience OR 10th grade pass with 2 Years of experience OR Previous relevant Qualification of NSQF Level with 2 Years of experience</p>
Minimum Level of Education for Training in School	10th Class
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	NA
Next Review Date	25/11/2024
NSQC Approval Date	25/11/2021
Version	4.0
Reference code on NQR	2022/BFSI/BFSISSL/06598
NQR Version	1

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BSC/N2307: Perform pre-recovery activities

Description

This OS unit is about performing pre-recovery activities as per standards.

Scope

The scope covers the following :

- Gather the required information for debt collection
- Communicate with debtor before visit

Elements and Performance Criteria

Gather the required information for debt collection

To be competent, the user/individual on the job must be able to:

PC1. obtain 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

PC2. brief the debtors on the legal aspects of the contract as per SOP

PC3. collect all the required details of the debtor before proceeding for the collection

PC4. obtain the information on the elements of debt recovery arrangement from the manager

PC5. verify the debtor's due account's details

Communicate with debtor before visit

To be competent, the user/individual on the job must be able to:

PC6. inform the debtors of the type of loan taken and guide them properly to pay off the dues as per standards

PC7. inform debtor about the penalty that they may face due to late payment

PC8. note down debtor's issues properly, if any

PC9. respond to all customer queries/complaints as per the SOP, if any

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. legal aspects of contract with the debtors

KU2. banking norms, principles, structure and functions

KU3. detail of the important features of a bank and modes to approach customers while collecting dues

KU4. information on the elements of debt recovery arrangement

KU5. types of loans and credit products

KU6. types of customer queries/complaints related to the debt

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Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** read and interpret organizational and regulatory guidelines, terms and conditions of various bank products to debtors, latest standards/practices on the legal front including RBI guidelines
- GS2.** communicate effectively with manager and the customers using language understandable by the individual
- GS3.** plan and organize work and time in order to maximize productivity

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Gather the required information for debt collection</i>	20	45	-	-
PC1. obtain 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	-	-	-	-
PC2. brief the debtors on the legal aspects of the contract as per SOP	-	-	-	-
PC3. collect all the required details of the debtor before proceeding for the collection	-	-	-	-
PC4. obtain the information on the elements of debt recovery arrangement from the manager	-	-	-	-
PC5. verify the debtor's due account's details	-	-	-	-
<i>Communicate with debtor before visit</i>	20	45	-	-
PC6. inform the debtors of the type of loan taken and guide them properly to pay off the dues as per standards	-	-	-	-
PC7. inform debtor about the penalty that they may face due to late payment	-	-	-	-
PC8. note down debtor's issues properly, if any	-	-	-	-
PC9. respond to all customer queries/complaints as per the SOP, if any	-	-	-	-
NOS Total	40	90	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2307
NOS Name	Perform pre-recovery activities
Sector	BFSI
Sub-Sector	Lending
Occupation	Retail Asset Management /Central Processing
NSQF Level	4
Credits	6.93
Version	3.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

BSC/N2403: Collect and follow-up for receivables

Description

This OS unit is about collecting and following up for loan repayments, fees and other charges and reporting payment frauds to the concerned authority.

Scope

The scope covers the following :

- Collect and follow up for loan repayments, fees and other charges
- Report payment frauds

Elements and Performance Criteria

Collect and follow up for loan repayments, fees and other charges

To be competent, the user/individual on the job must be able to:

- PC1.** ensure adherence to collection process of receivables and corresponding legal guidelines
- PC2.** report to branch about the collected loan repayments, fees and charges as per standards
- PC3.** deposit all amount collected in branch or bank and get the receipt as per SOP
- PC4.** perform all accounting formalities for the collected amount
- PC5.** coordinate with different teams at appropriate verticals and engage them in collection process, if required
- PC6.** follow-up and recover overdues from the defaulter/ debtors
- PC7.** update settlement details, if any, towards regularization or closure of loan
- PC8.** coordinate with credit department about writing off of overdue cases

Report payment frauds

To be competent, the user/individual on the job must be able to:

- PC9.** report the event of theft or loss of cash in transit, if any to the manager
- PC10.** report any fraudulent activity observed in the field to vigilance
- PC11.** advocate new policy initiatives to minimize fraudulent cases
- PC12.** liaise with legal cell for any legal actions taken on non-recoverable(s)

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** SOP and legal guidelines for collection of receivables
- KU2.** organizational reporting and documentation policies
- KU3.** basics of accounting
- KU4.** procedure to follow-up and recover overdues from the defaulter/debtors
- KU5.** organizational format and process to update settlement details

Qualification Pack

- KU6.** SOP to report payment frauds to the manager
- KU7.** techniques for detecting and preventing fraud
- KU8.** procedure to coordinate with legal cell for status update of non-recoverable(s)

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** read and understand organizational documents
- GS2.** communicate clearly with customers, colleagues, and manager
- GS3.** resolve queries of the customer related to the application form
- GS4.** complete tasks efficiently and accurately within stipulated time
- GS5.** take decisions in a time bound manner
- GS6.** improve and modify own work practices

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Collect and follow up for loan repayments, fees and other charges</i>	20	40	-	-
PC1. ensure adherence to collection process of receivables and corresponding legal guidelines	-	-	-	-
PC2. report to branch about the collected loan repayments, fees and charges as per standards	-	-	-	-
PC3. deposit all amount collected in branch or bank and get the receipt as per SOP	-	-	-	-
PC4. perform all accounting formalities for the collected amount	-	-	-	-
PC5. coordinate with different teams at appropriate verticals and engage them in collection process, if required	-	-	-	-
PC6. follow-up and recover overdues from the defaulter/ debtors	-	-	-	-
PC7. update settlement details, if any, towards regularization or closure of loan	-	-	-	-
PC8. coordinate with credit department about writing off of overdue cases	-	-	-	-
<i>Report payment frauds</i>	20	40	-	-
PC9. report the event of theft or loss of cash in transit, if any to the manager	-	-	-	-
PC10. report any fraudulent activity observed in the field to vigilance	-	-	-	-
PC11. advocate new policy initiatives to minimize fraudulent cases	-	-	-	-
PC12. liaise with legal cell for any legal actions taken on non-recoverable(s)	-	-	-	-
NOS Total	40	80	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2403
NOS Name	Collect and follow-up for receivables
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	6.93
Version	3.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

DGT/VSQ/N0102: Employability Skills (60 Hours)

Description

This unit is about employability skills, Constitutional values, becoming a professional in the 21st Century, digital, financial, and legal literacy, diversity and Inclusion, English and communication skills, customer service, entrepreneurship, and apprenticeship, getting ready for jobs and career development.

Scope

The scope covers the following :

- 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

Elements and Performance Criteria

Introduction to Employability Skills

To be competent, the user/individual on the job must be able to:

PC1. identify employability skills required for jobs in various industries

PC2. identify and explore learning and employability portals

Constitutional values - Citizenship

To be competent, the user/individual on the job must be able to:

PC3. recognize the significance of constitutional 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.

PC4. follow environmentally sustainable practices

Becoming a Professional in the 21st Century

To be competent, the user/individual on the job must be able to:

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

To be competent, the user/individual on the job must be able to:

Qualification Pack

- 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

To be competent, the user/individual on the job must be able to:

- 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

To be competent, the user/individual on the job must be able to:

- 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

To be competent, the user/individual on the job must be able to:

- 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

To be competent, the user/individual on the job must be able to:

- 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

To be competent, the user/individual on the job must be able to:

- 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

To be competent, the user/individual on the job must be able to:

- PC23.** identify different types of Entrepreneurship and Enterprises and assess opportunities for potential 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 potential business opportunity

Customer Service

To be competent, the user/individual on the job must be able to:

- PC26.** identify different types of customers
- PC27.** identify and respond to customer requests and needs in a professional manner.

Qualification Pack

PC28. follow appropriate hygiene and grooming standards

Getting ready for apprenticeship & Jobs

To be competent, the user/individual on the job must be able to:

PC29. create a professional Curriculum vitae (Résumé)

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

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. need for employability skills and different learning and employability related portals

KU2. various constitutional and personal values

KU3. different environmentally sustainable practices and their importance

KU4. Twenty first (21st) century skills and their importance

KU5. how to use English language for effective verbal (face to face and telephonic) and written communication in formal and informal set up

KU6. importance of career development and setting long- and short-term goals

KU7. about effective communication

KU8. POSH Act

KU9. Gender sensitivity and inclusivity

KU10. different types of financial institutes, products, and services

KU11. how to compute income and expenditure

KU12. importance of maintaining safety and security in offline and online financial transactions

KU13. different legal rights and laws

KU14. different types of digital devices and the procedure to operate them safely and securely

KU15. how to create and operate an e- mail account and use applications such as word processors, spreadsheets etc.

KU16. how to identify business opportunities

KU17. types and needs of customers

KU18. how to apply for a job and prepare for an interview

KU19. apprenticeship scheme and the process of registering on apprenticeship portal

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and write different types of documents/instructions/correspondence

GS2. communicate effectively using appropriate language in formal and informal settings

Qualification Pack

- GS3.** behave politely and appropriately with all
- GS4.** how to work in a virtual mode
- GS5.** perform calculations efficiently
- GS6.** solve problems effectively
- GS7.** pay attention to details
- GS8.** manage time efficiently
- GS9.** maintain hygiene and sanitization to avoid infection

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Introduction to Employability Skills</i>	1	1	-	-
PC1. identify employability skills required for jobs in various industries	-	-	-	-
PC2. identify and explore learning and employability portals	-	-	-	-
<i>Constitutional values - Citizenship</i>	1	1	-	-
PC3. recognize the significance of constitutional 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.	-	-	-	-
PC4. follow environmentally sustainable practices	-	-	-	-
<i>Becoming a Professional in the 21st Century</i>	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	-	-	-	-
<i>Basic English Skills</i>	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	-	-	-	-
<i>Career Development & Goal Setting</i>	1	2	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. understand the difference between job and career	-	-	-	-
PC11. prepare a career development plan with short- and long-term goals, based on aptitude	-	-	-	-
<i>Communication Skills</i>	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	-	-	-	-
<i>Diversity & Inclusion</i>	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	-	-	-	-
<i>Financial and Legal Literacy</i>	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	-	-	-	-
<i>Essential Digital Skills</i>	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	-	-	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Entrepreneurship</i>	2	3	-	-
PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for potential 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 potential business opportunity	-	-	-	-
<i>Customer Service</i>	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	-	-	-	-
<i>Getting ready for apprenticeship & Jobs</i>	2	3	-	-
PC29. create a professional Curriculum vitae (Résumé)	-	-	-	-
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	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	DGT/VSQ/N0102
NOS Name	Employability Skills (60 Hours)
Sector	Cross Sectoral
Sub-Sector	Professional Skills
Occupation	Employability
NSQF Level	4
Credits	2
Version	1.0
Last Reviewed Date	31/03/2022
Next Review Date	31/03/2025
NSQC Clearance Date	31/03/2022

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

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. SSC/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. SSC/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.

Qualification Pack

Minimum Aggregate Passing % at QP Level : 50

(**Please note:** Every Trainee should score a minimum aggregate passing percentage as specified above, to successfully clear the Qualification Pack assessment.)

Assessment Weightage

Compulsory NOS

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N2307.Perform pre-recovery activities	40	90	-	-	130	40
BSC/N2403.Collect and follow-up for receivables	40	80	-	-	120	35
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	0	0	50	25
Total	100	200	0	0	300	100

Qualification Pack

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training

Qualification Pack

Glossary

Sector	Sector is a conglomeration of different business operations having similar business and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Occupation	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Occupational Standards (OS)	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the Knowledge and Understanding (KU) they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
Performance Criteria (PC)	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
National Occupational Standards (NOS)	NOS are occupational standards which apply uniquely in the Indian context.
Qualifications Pack (QP)	QP comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A QP is assigned a unique qualifications pack code.
Unit Code	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Scope	Scope is a set of statements specifying the range of variables that an individual may have to deal with in carrying out the function which have a critical impact on quality of performance required.

Qualification Pack

Knowledge and Understanding (KU)	Knowledge and Understanding (KU) are statements which together specify the technical, generic, professional and organisational specific knowledge that an individual needs in order to perform to the required standard.
Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills (GS)	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
Electives	Electives are NOS/set of NOS that are identified by the sector as contributive to specialization in a job role. There may be multiple electives within a QP for each specialized job role. Trainees must select at least one elective for the successful completion of a QP with Electives.
Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.