

CURRICULUM

FOR THE TRADE OF

**BUSINESS CORRESPONDENT
BUSINESS FACILITATOR**

UNDER

APPRENTICESHIP TRAINING SCHEME



सत्यमेव जयते
Government of India

**GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT & ENTREPRENEURSHIP
DIRECTORATE GENERAL OF TRAINING**

CONTENTS

Sl. No.	Topics	Page No.
1.	Background 1.1 Apprenticeship Training under Apprentice Act 1961 1.2 Changes in Industrial Scenario 1.3 Reformation	3-4
2.	Rationale	5
3.	Job roles: reference NCO	6
4.	General Information	7
5.	Course structure	8
6.	Syllabus 6.1 Practical Training (On-Job Training) 6.1.1 Broad Skill Component to be covered during on-job training- Block – I	9-10
7.	Assessment Standard 7.1 Assessment Guideline 7.2 Final assessment-All India trade Test (Summative assessment)	11-13
8.	Further Learning Pathways	14
9.	Annexure-I – Tools & Equipment for Practical Training/On-Job Training	15
10.	Annexure-II - Guidelines for Instructors & Paper setter	16

1. BACKGROUND

1.1 Apprenticeship Training Scheme under Apprentice Act 1961

The Apprentices Act enacted in 1961 with the objective of regulating the program of training of apprentices in the industry by utilizing the facilities available therein for imparting on-the-job training. The Act makes it obligatory for employers in specified industries to engage apprentices in designated trades to impart Apprenticeship Training on the job in industry to school leavers and person having National Trade Certificate(ITI pass-outs) issued by National Council for Vocational Training (NCVT) to develop skilled manpower for the industry. There are five categories of apprentices namely; trade apprentice, graduate, technician, technician (vocational) apprentices and optional trade apprentice.

Qualifications and period of apprenticeship training of trade apprentices and optional trade apprentices vary from trade to trade. The apprenticeship training for trade apprentices and optional trade apprentices consists of basic training followed by practical training. At the end of the training, the apprentices are required to appear in a trade test conducted by NCVT and those successful in the trade tests are awarded the National Apprenticeship Certificate.

1.2 Changes in Industrial Scenario

Recently we have seen huge changes in the Indian industry. The Indian Industry registered an impressive growth during the last decade and half. The number of industries in India have increased manifold in the last fifteen years especially in services and manufacturing sectors. It has been realized that India would become a prosperous and a modern state by raising skill levels, including by engaging a larger proportion of apprentices, will be critical to success; as will stronger collaboration between industry and the trainees to ensure the supply of skilled workforce and drive development through employment. Various initiatives to build up an adequate infrastructure for rapid industrialization and improve the industrial scenario in India have been taken.

1.3 Reformation

The Apprentices Act, 1961 has been amended and brought into effect from 22nd December, 2014 to make it more responsive to industry and youth. Key amendments are as given below:

- Prescription of number of apprentices to be engaged at establishment level instead of trade-wise.
- Establishment can also engage apprentices in optional trades which are not designated, with the discretion of entry level qualification and syllabus.
- Scope has been extended also to non-engineering occupations.
- Establishments have been permitted to outsource basic training in an institute of their choice.
- The burden of compliance on industry has been reduced significantly.

2. RATIONALE

[Need for Apprenticeship in Business Correspondent Business Facilitator]

1. It will enhance the ability to serve existing accounts and establish new accounts by planning and organizing daily work schedule to serve the existing and new customers of the bank.
2. It will enhance the ability to greet the customers, understand the various reasons for which customers come to the branch.
3. It will enhance the ability to receive cheques from the customers, fill in the slip, identify the mistakes etc.
4. It will be able to independently fill various forms.
5. It will enhance the ability to verify with the customers on required KYC documents, verify the original KYC documents with the photocopies.
6. It will enhance the ability to resolve customer complaints by investigating problems; developing solutions; preparing reports; making recommendations to the management.
7. It will enhance the ability to call and greet customers, handle objections etc.
8. It will enhance the ability to learn how to approach the customers, how to pitch the product, etiquettes etc.

3. JOB ROLES: REFERENCE NCO

Brief description of Job roles:

Business Correspondent Business Facilitator -

The individual at work, as Business Correspondent, acts as an agent for selling banking products and services, opens accounts, and executes deposit, payment and transfer transactions. The individual at work, as Business Facilitator, introduces banking products to the unbanked market segment and assists the bank in collecting receivables including bad debt.

ALIGNED TO: NCO-2015/ 4419.0102

4. GENERAL INFORMATION

- | | | | |
|----|--|---|---|
| 1. | Name of the Trade | : | Business Correspondent
Business Facilitator |
| 2. | Job Role Code | : | BSC/Q0301 |
| 3. | Duration of Apprenticeship Training
(Break up of Apprenticeship Training) | : | 12 months |
| | (i) Duration of Basic Training | : | Nil |
| | (ii) Duration of Practical Training/
On -job Training) | : | 12 months |
| 4. | Entry Qualification | : | Passed Business Correspondent
Business Facilitator |
| 5. | Selection of Apprentices | : | The apprentices will be selected
as per Apprentice Act,1961
amended time to time. |

Note: Industry may impart training as per above time schedule, however this is not fixed. The industry may adjust the duration of training considering the fact that all the components under the syllabus must be covered. However the flexibility should be given keeping in view that no safety aspect is compromised and duration of industry training to be remain as 1 year.

5. COURSE STRUCTURE

Training duration details: -

Time (in months)	1-12
Practical Training (On - job training)	Block – I

Components of Training	Duration of Training in Months											
	1	2	3	4	5	6	7	8	9	10	11	12
Practical Training Block - I												

6. SYLLABUS

6.1 PRACTICAL TRAINING (ON-JOB TRAINING)

(BLOCK – I)

DURATION: 12 MONTHS

GENERAL INFORMATION

- 1) **Name of the Trade** : **Business Correspondent Business Facilitator**
- 2) **Batch size** : a) Apprentice selection as per Apprenticeship Guidelines
b) As per NAPS Guidelines
- 3) **Examination** : a) The internal assessment will be held on completion of the block
- 4) **Instructor Qualification** :

i) Degree/Diploma in bachelor of commerce/business administration /retail management from recognized university/Board with one/two year post qualification experience respectively in the relevant field.

- 5) **Infrastructure for On-Job Training** : - As per Annexure – I

6.1.1 BROAD SKILL COMPONENT TO BE COVERED DURING ON-JOB TRAINING

BLOCK – I

1. Customer handling at the branch
2. Tele-calling - inbound and outbound
3. Accompanying Sales Force in the field
4. Independent Frontline Sales

DURATION: 12MONTHS (52WEEKS)	
SL. NO	LIST OF PRACTICAL SKILLS TO BE COVERED DURING ON JOB TRAINING
1	Receiving Walk in Customers & Directing them to respective counters
2	Receiving Cheques from Customers
3	Helping Customers to Fill Various Forms - Savings Account / Loan Forms / Mutual Fund / Insurance Forms, NEFT / RTGS forms
4	Verifying KYC documents with originals, Guiding them on correct KYC documents and Accepting KYC documents
5	Helping Customer with Digital Interface, download the bank's app on mobile, download Account Statement, check balance on mobile, use ATM
6	Take customers through the internet banking module
7	Help customers open a fixed deposit online, to register and make utility bill payments through internet banking / ATM
8	Educate customers about dos and don'ts in digital banking
9	Courteously greet the customer, Identify customers query and Resolve query within specified turnaround times
10	How to pitch the product which is to be sold to the customer, Explain benefits of the product and Close the sale & Obtain referrals
11	Accompany frontline sales in the field
12	Observe how seniors pitches the product and handles objections
13	Get various forms filled from the customer. Inform them of the documentation required, collect the requisite documentation and forward the documentation to the processing team.
14	Keep customer updated about status of application
15	Make cold calls to customers and generate appointments, Visit them to pitch the product, handle objections and generate sales and referrals and service the customer

7. ASSESSMENT STANDARD

7.1 Assessment Guideline:

Appropriate arrangements should be made to ensure that there will be no artificial barriers to assessment. The nature of special needs should be taken into account while undertaking assessment. Due consideration to be given while assessing for team work, avoidance/reduction of scrape/wastage and disposal of scarp/wastage as per procedure, behavioral attitude and regularity in training.

The following marking pattern to be adopted while assessing:

- a) Weightage in the range of 60-75% to be allotted during assessment under following performance level:

For this grade, the candidate with occasional guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of an acceptable standard of craftsmanship.

In this work, there is evidence of:

- Good skill levels in the use of hand tools, machine tools and workshop equipment
- Many tolerances while undertaking different work are in line with those demanded by the component/job.
- A fairly good level of neatness and consistency in the finish
- Occasional support in completing the project/job.

- b) Weightage in the range of above 75%- 90% to be allotted during assessment under following performance level:

For this grade, the candidate, with little guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of a reasonable standard of craftsmanship.

In this work, there is evidence of:

- good skill levels in the use of hand tools, machine tools and workshop equipment
- The majority of tolerances while undertaking different work are in line with those demanded by the component/job.
- a good level of neatness and consistency in the finish
- little support in completing the project/job

- c) Weightage in the range of above 90% to be allotted during assessment under following performance level:

For performance in this grade, the candidate, with minimal or no support in organization and execution and with due regard for safety procedures and practices, has produced work which demonstrates attainment of a high standard of craftsmanship.

In this work there is evidence of:

- High skill levels in the use of hand tools, machine tools and workshop equipment
- Tolerances while undertaking different work being substantially in line with those demanded by the component/job.
- A high level of neatness and consistency in the finish.
- Minimal or no support in completing the project

7.2 FINAL ASSESSMENT- ALL INDIA TRADE TEST (SUMMATIVE ASSESSMENT)

SUBJECTS	Marks	Sessional Marks	Full Marks	Pass Marks	Duration of Exam.
Practical	280		280	60%	4 hrs.
Trade Theory	120		120	60%	2 hrs.
Grand Total	400		400	-	

Note: - The candidate pass in each subject conducted under all India trade test.

8. FURTHER LEARNING PATHWAYS

Employment opportunities:

On successful completion of this course, the candidates shall be gainfully employed in the following industries:

1. Banks
2. BPO

INFRASTRUCTURE FOR ON-JOB TRAINING

TRADE: BUSINESS CORRESPONDENT & BUSINESS FACILITATOR

Actual training will depend on the existing facilities available in the establishments. However, the industry should ensure that the broad skills defined against On-Job Training part (i.e. 12 months) are imparted. In case of any shortfall, the concern industry may impart the training in cluster mode/ any other industry/ at ITI.

GUIDELINES FOR INSTRUCTORS AND PAPER SETTERS

1. Due care to be taken for proper & inclusive delivery among the batch. Some of the following some method of delivery may be adopted:
 - A) LECTURE
 - B) LESSON
 - C) DEMONSTRATION
 - D) PRACTICE
 - E) GROUP DISCUSSION
 - F) DISCUSSION WITH PEER GROUP
 - G) PROJECT WORK
 - H) INDUSTRIAL VISIT
2. Maximum utilization of latest form of training viz., audio visual aids, integration of IT, etc. may be adopted.
3. The total hours to be devoted against each topic may be decided with due diligence to safety & with prioritizing transfer of required skills.