

CURRICULUM

FOR THE TRADE OF

DEBT RECOVERY AGENT

UNDER

APPRENTICESHIP TRAINING SCHEME



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

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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 and in optional trades to impart Apprenticeship Training on the job in industry to school leavers, graduates/diploma 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.

1. RATIONALE

[Need for Apprenticeship in Debt Recovery Agent]

- i. It will enhance the ability to understand banking basics with knowledge of various credit products
- ii. It will enhance the ability to understand the structure and basic function of banking
- iii. It will enhance the ability to brief the customers on e-banking & KYC norms
- iv. It will enhance the ability to understand operational aspects of debt collection
- v. It will enhance the ability to follow ethical debt collection processes
- vi. It will enhance the ability to verify and validate the application documents and maintaining a record for them
- vii. It will be able to talk to debtors professionally without crossing the limit of decency
- viii. It will enhance the ability to resolve debtor payment related queries lawfully
- ix. It will enhance the ability to perform General/ Administrative tasks
- x. It will enhance the ability to understand various issues and difficulties debtors face in collection procedure

3. JOB ROLES: REFERENCE NCO

Brief description of Job roles:

Debt Recovery Agent–

The individual at work make calls or visit debtors to collect payments on any kind of past due bill without violating the regulations implemented by RBI. The person is appointed by banks and lawful debt collection agencies to act as their agents and be responsible for providing debtors every detail of their loan's terms and conditions and guide them accordingly for payment.

ALIGNED TO: NCO-2015/ NIL

4. GENERAL INFORMATION



- | | | | |
|----|--|---|---|
| 1. | Name of the Trade | : | Debt Recovery Agent |
| 2. | Job Role Code | : | BSC/Q0403 |
| 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 Debt Recovery Agent
Job Role under PMKVY |
| 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 | : | Debt Recovery Agent |
| 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 – Product Introduction & Communication of Rates of Interest and EMI schedule

2. Independent customer Handling

DURATION: 12 MONTHS (52 WEEKS)	
SL NO	PRACTICAL SKILLS TO BE COVERED DURING ON JOB TRAINING
1	Inform the customer about the loan
2	Educate the customers about EMI amount, advance EMIs, Down Payment, Rate of Interest etc.
3	Handle queries from the customer about the same
4	Coordinate with the customer and the colleague who referred the customer
5	Check the loan application form and the support documentation
6	Enter customer profile in the system
7	Capture customer documents on the app
8	Retrieve customer data from system in case of default
9	Follow up with customer to collect overdue amounts
10	Talk to customer to understand his / her challenges repayment of the loans
11	Visit customer to understand problems
12	Retrieve documents of collateral for the loan
13	Recommend a proposal of partial payment to seniors
14	Initiate default proceedings from 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 %	Duration of Exam.
Practical	280		280	60%	2 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: DEBT RECOVERY AGENT

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 short fall, 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.