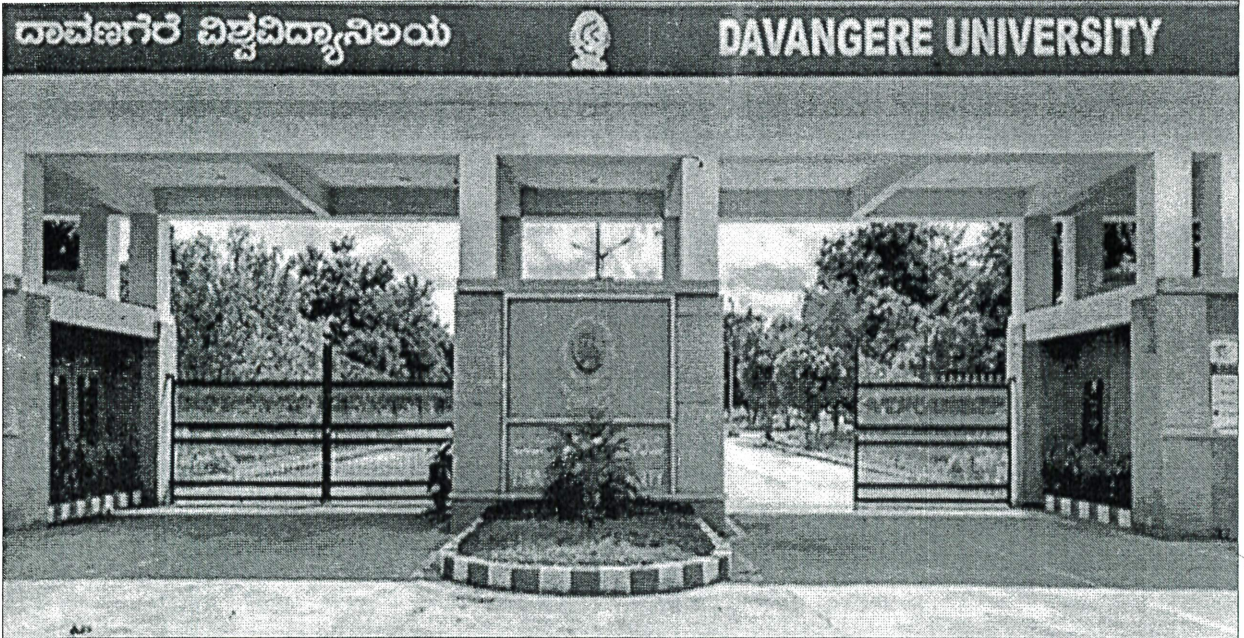


DAVANAGERE UNIVERSITY

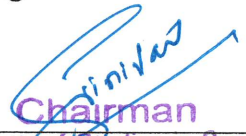
**Scheme of Teaching and Evaluation
For
Bachelor of Commerce (B.Com.) in Banking, Financial
Services & Insurance {BFSI}**

{Apprenticeship Embedded Degree Program}

W.e.f. 2024 - 25 Academic Year



Department of Studies in Commerce
Shivagangothri Campus, Davanagere University, Davangere – 577 007


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Bachelor's Degree Credit Distribution as per State Education Policy

Sl.No.	Broad Category of Courses		Minimum No. of Credits	% of Total Credits
1	Discipline Core Credit Courses	DCC	90	70
2	Elective/Optional Courses	EC	04	03
3	Two Languages Courses	LC	24	19
4	Practical and Skill Enhancement Courses/ Research Methodology Courses	SEC	06	05
5	Constitutional Moral Values Courses	CVC	04	03
	Total		128	100

Note: As per SEP, total Credits required to award Bachelor's Degree: Minimum 128 and Maximum 150.

Credit Distribution of Bachelor of Commerce (B.Com.) in Banking, Financial Services and Insurance (BFSI) Program of Davangere University

Sl. No.	Subject Category		No. of Credits	% of Total Credits
1	Discipline Core Credit Courses	DCC	48	33
2	Two Languages Courses	LC	24	17
3	Practical and Skill Enhancement Courses/ Apprenticeship/ Research Methodology Courses	SEC	68	47
4	Constitutional Moral Values Courses	CVC	04	03
	Total		144	100

Semester Wise Allocation of Credits

Bachelor of Commerce (B.Com.) in Banking, Financial Services and Insurance (BFSI) Program of Davangere University

Year	Semester	Credits	Total Credits
1	I	26	52
	II	26	
2	III	26	52
	IV	26	
3	V	20	40
	VI	20	
Total		144	144


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Semester I								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per week	SEE	IA	Total Marks	Credits
1	Lang. 1.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
2	Lang. 1.2	Language - II English	LC	4	80	20	100	3
3	B.Com.BFSI 1.1	Basic Business & Applied Law	DCC	4	80	20	100	4
4	B.Com.BFSI 1.2	Business Mathematics & Statistics	DCC	4	80	20	100	4
5	B.Com.BFSI 1.3	Fundamentals of Business Analysis and Decision- Making	DCC	4	80	20	100	4
6	B.Com.BFSI 1.4	Accounts Assistant	SEC	6	80	20	100	6
7	B.Com.BFSI 1.5	Indian Constitution	CVC	2	40	10	50	2
		Sub -Total (A)		28	520	130	650	26

Semester II								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week	SEE	IA	Total Marks	Credits
8	Lang. 2.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
9	Lang. 2.2	Language - II English	LC	4	80	20	100	3
10	B.Com.BFSI 2.1	Financial Analysis	DCC	4	80	20	100	4
11	B.Com.BFSI 2.2	Foundations of Investments	DCC	4	80	20	100	4
12	B.Com.BFSI 2.3	Foundations of Financial Management	DCC	4	80	20	100	4
13	B.Com.BFSI 2.4	Insurance Agent	SEC	6	80	20	100	6
14	B.Com.BFSI 2.5	Environmental Studies	CVC	2	40	10	50	2
		Sub -Total (B)		28	520	130	650	26


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Semester III

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week	SEE	IA	Total Marks	Credits
15	Lang. 3.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
16	Lang. 3.2	Language - II English	LC	4	80	20	100	3
17	B.Com.BFSI 3.1	Foundations of Personal Financial Planning	DCC	4	80	20	100	4
18	B.Com.BFSI 3.2	Foundations to Indian Capital Markets	DCC	4	80	20	100	4
19	B.Com.BFSI 3.3	Foundations of Sales and Distribution Management	DCC	4	80	20	100	4
20	B.Com.BFSI 3.4	Mutual Fund Distributor	SEC	6	80	20	100	6
21	B.Com.BFSI 3.5	Personality Development	SEC	2	40	10	50	2
		Sub -Total (C)		28	520	130	650	26

Semester IV

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week	SEE	IA	Total Marks	Credits
22	Lang. 4.1	Language - I Kannada/Hindi/Urdu/ Sanskrit	LC	4	80	20	100	3
23	Lang. 4.2	Language - II English	LC	4	80	20	100	3
24	B.Com.BFSI 4.1	Retail Banking Assets Sales and Underwriting	DCC	4	80	20	100	4
25	B.Com.BFSI 4.2	Retail Banking Liabilities Sales	DCC	4	80	20	100	4
26	B.Com.BFSI 4.3	Foundations of Direct & Indirect Taxes	DCC	4	80	20	100	4
27	B.Com.BFSI 4.4	Credit Processing Officer	SEC	6	80	20	100	6
28	B.Com.BFSI 4.5	Computer Skills in Business	SEC	2	40	10	50	2
		Sub -Total (D)		28	520	130	650	26


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ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ನಿಕಾಯ
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-೦೭.


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Semester V & VI

Sl. No.	Course Code	Title of the Course	Category of Courses	No. of Hours	SEE	IA	Total Marks	Credits
29	B.Com.BFSI APP.	Apprenticeship *	SEC	-	100	-	100	40
		Sub -Total (E)		-	100	-	100	40
		Grand Total (A+B+C+D+E)		-	2260	440	2700	144

*Note: *The apprenticeship will be evaluated by the BFSI Sector Skill Council of India for 50 marks and by the employer where the students have undergone the apprenticeship for another 50 marks. The concerned college will coordinate with them for the same.*


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INTERNAL ASSESSMENT AND SEMESTER END EXAMINATION

As per the SEP, the Internal Assessment (IA) and Semester End Examination (SEE) carry weights of 20% and 80% respectively, totaling 100 marks. The evaluation system for the course is comprehensive and continuous throughout the semester.

Sl.No.	Particulars	Marks	
	Parameters of the Evaluation	4 Credits	2 Credits
1	Attendance *	05 Marks	2.5 Marks
2	Assignments/ Seminars	05 Marks	2.5 Marks
3	Internal Assessment Tests (IAT)	10 Marks	5 Marks
	Total of IA	20 Marks	10 Marks
4	Semester End Examination (SEE)	80 Marks	40 Marks
	Total of IA & SEE	100 Marks	50 Marks

*Distribution of Marks for Attendance

Sl. No.	% of Attendance	Marks to be Awarded For 4 Credits	Marks to be Awarded for 2 Credits
1	75-80	1	0.5
2	80-85	2	1
3	85-90	3	1.5
4	90-95	4	2
5	95-100	5	2.5


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QUESTION PAPER PATTERN W.E.F. 2024-25 ONWARDS

SEMESTER END EXAMINATIONS

B.COM.in BFSI PROGRAM

Name of the Course:

Time: 03 Hrs.

Max. Marks: 80

SECTION - A

Answer any ten sub questions of the Following. Each Question Carry Two Marks. (10x02=20)

1. a)
- b)
- c)
- d)
- e)
- f)
- g)
- h)
- i)
- j)
- k)
- l)

SECTION - B

Answer any Six Questions of the Following. Each Question Carry Five Marks. (06x05=30)


- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.

SECTION - C


Answer Any Three Questions of the Following. Each Question Carry Ten Marks. (03x10=30)

- 10.
- 11.
- 12.
- 13.
- 14.

Note: Kindly ensure that questions are asked appropriately from all the modules.


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ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-೦೨.


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QUESTION PAPER PATTERN W.E.F. 2024-25 ONWARDS

SEMESTER END EXAMINATIONS

B.COM.in BFSI PROGRAM

Name of the Course:

Time: 02 Hrs.

Max. Marks: 40

SECTION - A

Answer any five Sub Questions of the Following. Each Question Carry Two Marks. (05x02=10)

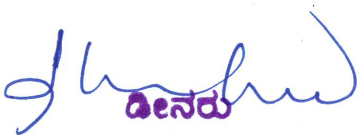
1. a)
- b)
- c)
- d)
- e)
- f)
- g)

SECTION - B


Answer any Six Questions of the Following. Each Question Carry Five Marks. (06x05=30)

- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.

Note: Kindly ensure that questions are asked appropriately from all the modules.

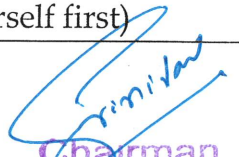

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ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ನಿಕಾಯ
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-02.


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Name of the Program: Bachelor of Commerce in BFSI		
Course Code: B.Com. BFSI 3.1		
Name of the Course: Foundations of Personal Financial Planning		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	64 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc., This curriculum provides a comprehensive understanding of personal financial planning, covering theoretical concepts, practical applications, and behavioral aspects to empower individuals to make informed financial decisions and achieve their financial goals.		
Introduction to Personal Finance		
Importance of personal financial planning		
Key financial goals (short-term, medium-term, long-term)		
Overview of the financial planning process		
Financial Statements and Budgeting		
Understanding income statements and balance sheets		
Budgeting techniques (zero-based budgeting, envelope system)		
Developing a personal budget and tracking expenses		
Financial Goal Setting and Prioritization		
Identifying financial goals and objectives		
Setting SMART financial goals		
Prioritizing goals based on importance and urgency		
Managing Cash Flow and Debt:		
Cash Flow Management		
Managing income and expenses effectively		
Strategies for increasing income (career advancement, side hustles)		
Emergency fund planning and savings strategies		
Debt Management		
Understanding different types of debt (credit card debt, student loans, mortgages)		
Debt repayment strategies (snowball method, avalanche method)		
Consolidation and refinancing options		
Savings and Investment Strategies:		
Building a Savings Plan		
Importance of saving for emergencies and future goals		
Strategies for increasing savings rate (automatic transfers, pay yourself first)		



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Savings vehicles (savings accounts, money market accounts, certificates of deposit)
Introduction to Investments
Overview of investment options (stocks, bonds, mutual funds, ETFs)
Risk-return trade-off and investment objectives
Basics of asset allocation and diversification
Retirement Planning
Understanding retirement needs and expenses
Retirement savings vehicles (401(k), IRA, pension plans)
Retirement income sources (Social Security, annuities)
Risk Management and Insurance:
Understanding Insurance
Types of insurance (life insurance, health insurance, property insurance)
Evaluating insurance needs and coverage options
Importance of risk management in financial planning
Estate Planning
Basics of estate planning (wills, trusts, power of attorney)
Estate planning considerations for different life stages
Minimizing estate taxes and probate costs
Tax Planning and Optimization:
Tax Basics
Understanding the tax system (income tax, capital gains tax, estate tax)
Tax deductions and credits
Strategies for tax-efficient investing
Tax Planning Strategies
Retirement account contributions and withdrawals
Tax-loss harvesting
Charitable giving and tax deductions
Behavioral Finance and Psychology of Money:
Understanding Behavioral Biases
Common behavioral biases in personal finance (loss aversion, overconfidence, anchoring)
Impact of emotions on financial decision-making
Strategies for overcoming behavioral biases
Financial Psychology and Money Mindset
Building a healthy relationship with money
Goal visualization and motivation techniques

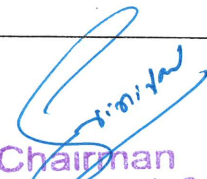
Financial mindfulness and stress management
Case Studies and Practical Applications:
Analyzing real-life financial scenarios and case studies
Developing personalized financial plans and strategies
Simulated investment portfolio management exercises
Additional Resources and Tools:
Personal finance books, blogs, and podcasts
Financial planning software and tools (e.g., Mint, Personal Capital)
Workshops and seminars on personal finance topics
Evaluation and Assessment:
Assignments, quizzes, and exams assessing understanding of personal financial planning concepts and principles
Case study analyses and presentations evaluating application of financial planning strategies
Development of personal financial plans and portfolios


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Name of the Program: Bachelor of Commerce in BFSI		
Course Code: B.Com. BFSI 3.2		
Name of the Course: Foundations to Indian Capital Markets		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	64 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum provides a comprehensive understanding of Indian capital market products, covering theoretical concepts, practical applications, and regulatory aspects to equip participants with the knowledge and skills needed to navigate and invest in the Indian financial markets.		
Introduction to Indian Financial Markets		
Overview of Indian capital markets (equity, debt, derivatives)		
Role and importance of capital markets in the Indian economy		
Regulatory framework (SEBI, RBI, stock exchanges)		
Market Participants		
Role of investors, issuers, intermediaries, and regulators		
Overview of market infrastructure (stock exchanges, depositories, clearing corporations)		
Types of market participants (retail investors, institutional investors, market makers)		
Equity Market Products:		
Introduction to Equities		
Basics of stocks and shares		
Types of equities (common stock, preferred stock)		
Stock exchanges in India (NSE, BSE)		
Equity Market Operations		
Trading mechanisms (cash market, derivatives market)		
Order types and execution		
Market indices (Nifty, Sensex) and their significance		
Initial Public Offerings (IPOs)		
Process of IPO issuance		
IPO valuation methods		
Investing in IPOs: Opportunities and risks		
Debt Market Products:		
Introduction to Debt Instruments		
Types of debt securities (bonds, debentures, government securities)		


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Characteristics of debt instruments (coupon rate, maturity, credit rating)
Role of debt markets in financing
Bond Market Operations
Bond pricing and yield calculation
Primary bond market vs. secondary bond market
Government securities market (G-Sec market)
Corporate Bonds and Debentures
Issuance process and documentation
Credit rating agencies and credit risk assessment
Investing in corporate bonds: Strategies and considerations
Derivatives Market Products:
Introduction to Derivatives
Basics of derivatives (futures, options, swaps)
Purpose and functions of derivatives markets
Regulatory framework for derivatives trading
Futures and Options
Mechanics of futures contracts (trading, margin, settlement)
Options contracts (call options, put options)
Trading strategies using futures and options
Currency and Interest Rate Derivatives
Currency futures and options
Interest rate futures
Hedging and speculation using currency and interest rate derivatives
Mutual Funds and Exchange-Traded Funds (ETFs):
Introduction to Mutual Funds
Basics of mutual funds (structure, types)
Mutual fund units and NAV calculation
Role of mutual funds in investment management
Types of Mutual Funds
Equity funds, debt funds, hybrid funds
Index funds vs. actively managed funds
Sectoral funds and thematic funds
Exchange-Traded Funds (ETFs)
Structure and features of ETFs
Advantages of investing in ETFs
ETFs vs. mutual funds: A comparative analysis


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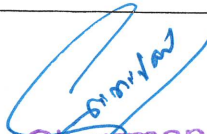
Alternative Investment Products:
Real Estate Investment Trusts (REITs)
Introduction to REITs
Structure and operation of REITs
Investing in REITs: Pros and cons
Infrastructure Investment Trusts (InvITs)
Basics of InvITs
InvIT structure and regulation
Investing in InvITs: Risks and rewards
Case Studies and Practical Applications:
Analyzing real-world investment scenarios and case studies
Simulated trading exercises using virtual trading platforms
Portfolio construction projects incorporating various capital market products
Additional Resources and Tools:
Financial market textbooks, research papers, and regulatory publications
Financial news portals and market analysis websites (e.g., Moneycontrol, Economic Times)
Interactive trading platforms and virtual investment simulations
Evaluation and Assessment:
Assignments, quizzes, and exams assessing understanding of Indian capital market products and concepts
Case study analyses and presentations evaluating application of investment strategies
Portfolio performance assessments and investment simulations


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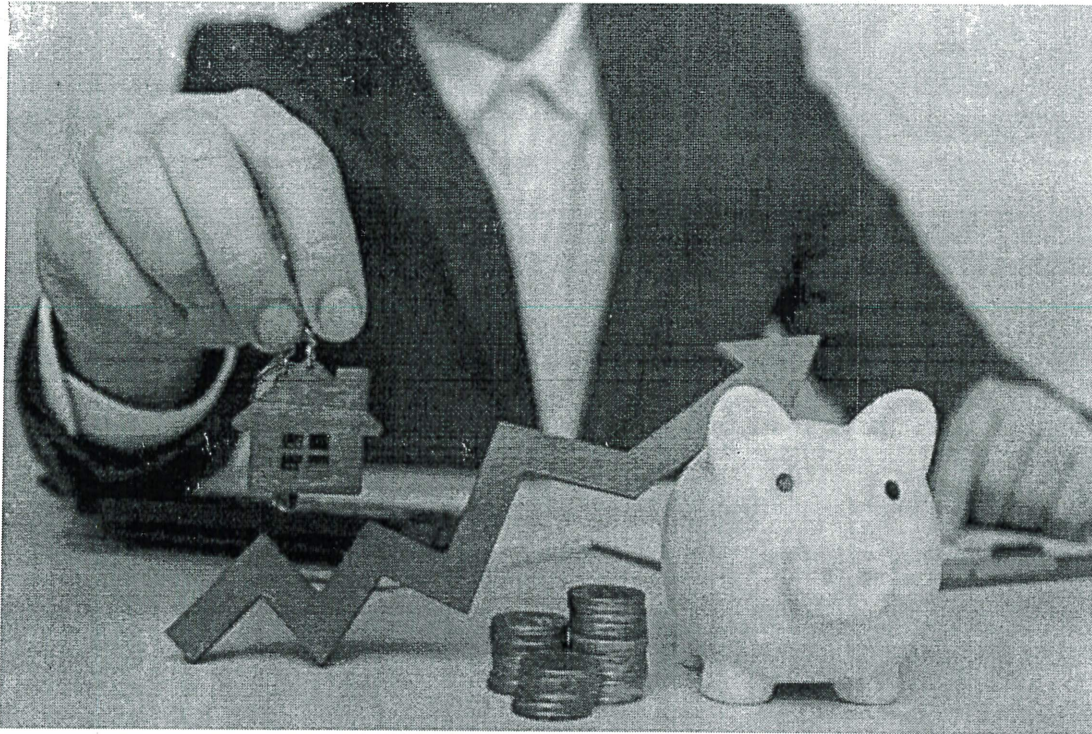
Name of the Program: Bachelor of Commerce in BFSI Course Code: B.Com. BFSI 3.3 Name of the Course: Foundations of Sales and Distribution Management		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	64 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
This curriculum provides a comprehensive understanding of sales and distribution management, covering theoretical concepts, practical applications, and emerging trends to prepare students for careers in sales management, channel management, retail management, and related fields.		
Introduction to Sales Management:		
Definition and scope of sales management		
Importance of sales function in business		
Evolution of sales management concepts		
Sales Process		
Steps in the sales process (prospecting, pre-approach, approach, presentation, closing, follow-up)		
Sales cycle and pipeline management		
Customer relationship management (CRM) systems		
Distribution Channels		
Types of distribution channels (direct, indirect, omnichannel)		
Channel design and management		
Selection of distribution partners and intermediaries		
Sales Strategies and Planning:		
Sales Planning and Forecasting		
Setting sales objectives and targets		
Sales forecasting methods (qualitative and quantitative)		
Sales budgeting and resource allocation		
Sales Strategies		
Market segmentation and targeting		
Positioning and differentiation strategies		
Pricing strategies and tactics		
Sales Promotion and Personal Selling		
Sales promotion techniques (discounts, coupons, sales contests)		
Personal selling skills and techniques		
Sales presentation and negotiation skills		


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Sales Force Management:
Recruitment and Selection
Sales force recruitment methods
Selection criteria for sales personnel
Assessing sales aptitude and skills
Training and Development
Sales training programs and methods
Product knowledge training
Sales techniques and communication skills training
Motivation and Compensation
Sales incentive schemes (commission, bonuses, contests)
Motivational theories and techniques
Performance appraisal and feedback mechanisms
Sales Analytics and Performance Measurement:
Sales Performance Metrics
Key performance indicators (KPIs) for sales
Sales activity tracking (calls, meetings, conversions)
Sales productivity and efficiency metrics
Sales Analytics
Data-driven decision making in sales
Sales forecasting models
Customer lifetime value analysis
Sales Force Automation
CRM systems and sales automation tools
Lead management and tracking
Integration with other business systems (ERP, marketing automation)
Channel Management and Logistics:
Channel Relationship Management
Partner selection and evaluation
Channel conflict resolution
Channel incentives and support programs
Logistics and Supply Chain Management
Inventory management and replenishment strategies
Order processing and fulfillment
Warehousing and distribution network design


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Retail Management:
Retailing Concepts
Types of retail formats (brick-and-mortar, e-commerce, mobile commerce)
Retail store layout and design
Merchandising and visual merchandising techniques
Customer Service and Experience
Importance of customer service in retail
Managing customer complaints and feedback
Creating memorable customer experiences
Emerging Trends and Technologies in Sales and Distribution:
E-commerce and Digital Sales
Trends in online retailing and e-commerce
Digital marketing strategies for sales
Omnichannel retailing and integrated sales approaches
Artificial Intelligence (AI) in Sales
AI-powered sales automation and predictive analytics
Chatbots and virtual assistants in sales
Personalization and recommendation engines
Case Studies and Practical Applications:
Analyzing real-world sales and distribution management scenarios and case studies
Developing sales plans and strategies for hypothetical businesses
Simulated sales presentations and negotiations
Additional Resources and Tools:
Sales management textbooks, journals, and academic literature
Sales training programs and workshops
Sales automation software and CRM platforms
Evaluation and Assessment:
Assignments, quizzes, and exams assessing understanding of sales and distribution management concepts and principles
Case study analyses and presentations evaluating application of sales strategies and techniques
Sales role-playing exercises and performance evaluations



Model Curriculum

Qf Name: Mutual Fund Distributor

Qf Code: BSC/Q3802

Qf Version: 4.0

NSQF Level: 3

Model Curriculum Version: 1.1

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India
1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road,
Powai Mumbai – 400072
e-mail: neha.dave@bfsissc.com


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Table of Contents

<u>TrainingParameters</u>	2
<u>ProgramOverview</u>	3
<u>TrainingOutcomes</u>	3
<u>CompulsoryModules</u>	3
<u>Module1:Introductiontothe BankingSectorandtheJobRoleofMutualFundDistributor</u>	5
<u>Module2:ConductMarketResearchandSelltheProducts</u>	6
<u>Module3:PerformAfter-SalesActivities</u>	7
<u>Module4:Employability Skills</u>	8
<u>Annexure</u>	11
<u>TrainerRequirements</u>	11
<u>AssessorRequirements</u>	12
<u>AssessmentStrategy</u>	13
<u>References</u>	15
<u>Glossary</u>	15
<u>AcronymsandAbbreviations</u>	16

Training Parameters

Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory and Agency
Country	India
NSQF Level	3
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3311.0202
Minimum Educational Qualification and Experience	<ul style="list-style-type: none"> • Grade 10 OR • 8th grade pass and pursuing continuous schooling in regular school with vocational subject
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	21/09/2021
Next Review Date	21/09/2024
NSQC Approval Date	21/09/2021
Qf Version	4.0
Model Curriculum Creation Date	21/09/2021
Model Curriculum Valid Up to Date	21/09/2024
Model Curriculum Version	1.1
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:

- Apply proper techniques to conduct market research on mutual funds and sell the products
- Employ proper procedure to perform after-sales activities
- Employ suitable practices to maintain data integrity and data privacy
- Dramatize 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
Bridge Module	04:00	00:00	00:00	00:00	04:00
Module 1: Introduction to the Banking Sector and the Job Role of Mutual Fund Distributor	04:00	00:00	00:00	00:00	04:00
BSC/N3805- Conduct Market Research on Mutual Funds and Sell the Products NOS Version No. 2.0 NSQF Level 4	36:00	65:00	60:00	00:00	161:00
Module 2: Conduct Market Research and Sell the Products	36:00	65:00	60:00	00:00	161:00
BSC/N3807- Perform After-Sales Activities NOS Version No. 2.0 NSQF Level 4	56:00	79:00	60:00	00:00	195:00
Module 3: Perform After-Sales Activities	56:00	79:00	60:00	00:00	195:00
NG-Lx-ES-00002-2022-v1-DGT: Employability Skills (60 Hours) NOS Version No. 1.0 NSQF Level 4	24:00	36:00	00:00	00:00	60:00
Module 4: Employability Skills	24:00	36:00	00:00	00:00	60:00

3 | Mutual Fund Distributor

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Total Duration	120:00	180:00	120:00	00:00	420:00
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Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Mutual Fund Distributor

Bridge Module

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking Industry and its sub-sectors
- Define the role and responsibilities of Mutual Fund Distributor

Duration: 04:00	Duration: 00:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • 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 Mutual Fund Distributor • List the basic terminologies used in banking services 	NA
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 2: Conduct Market Research and Sell the Products

Mapped to BSC/N3805, v 2.0

Terminal Outcomes:

- Apply proper techniques to analyse mutual fund market to identify the top-performing funds, customer interests, trends, etc.
- Role play on how to liaise with the existing customers to gain customer perspective on the mutual fund market performance
- Discuss various documents required for sale and purchase of mutual funds
- Explain the methods to handle customers and their queries

Duration: 36:00	Duration: 65:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Outline the legal and related regulations and functions of the national financial and regulatory authorities with regards to mutual funds like SEBI, etc. • Describe the methods of analysing mutual fund market to identify the top-performing funds, customer interests, trends, etc. and studying the features of identified top mutual funds and factors influencing them • Discuss various types of mutual fund schemes, their characteristics, and structure • Explain the standard methods of calculating risk adjusted returns, annual growth rate, Net Asset Value (NAV), and other accounting formulae that help in determining returns of mutual fund schemes • State the significance of gathering and analyzing the latest insights for regular stock market updates • Explain the process of creating customer profile • Describe the standard procedure of conducting risk profiling and identifying the financial requirements and goals of the customer • List various documents required for sale and purchase of mutual funds • Describe the methods to handle customers and their queries 	<ul style="list-style-type: none"> • Prepare a sample comparative analysis report of top mutual fund schemes with other major indices such as SENSEX, NIFTY, etc. • Role play on how to liaise with the existing customers to gain customer perspective on the mutual fund market performance • Dramatize a situation to approach the leads or prospective customers for sale and apprise them of mutual fund schemes and the functioning of mutual fund market as per the standards • Role play on how to suggest the appropriate mutual fund schemes as per the customer's preference and inform them about the benefits, success factors, past and projected performance, risk levels, terms and conditions, dividends, and other payments to be made • Dramatize a situation to respond to and resolve customer queries
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.	

6| Mutual Fund Distributor

Tools, Equipment and Other Requirements

Customer's FAQ, Sample comparative analysis report, etc.

Module 3: Perform After-Sales Activities

Mapped to BSC/N3807, v 2.0

Terminal Outcomes:

- Role play a situation to assist the customer in completing the process of top-up/switch/redemption of mutual fund schemes
- Apply proper techniques to plan and execute regular engagement with customers for periodic review of customers' financial goals
- Describe effective techniques for up-selling and cross-selling, based on revised financial goals of the customer
- Show how to update the customer's data on NFO (New Fund Offering)

Duration: 56:00	Duration: 79:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the standard procedure to submit the request of customers for top-up/switch/redemption and mark lien on the mutual fund units • Explain the standard procedure to update the KYC details, nomination, etc. • Discuss effective techniques for up-selling and cross-selling, based on revised financial goals of the customer • State the significance of maintaining relationship with customers, and updating the customer on mutual fund and responding to their queries and concerns regarding the mutual fund schemes held by them • Elaborate the risk-assessment methods for the customer portfolio in the changing market scenario 	<ul style="list-style-type: none"> • Role play a situation to assist the customer in completing the process of top-up/switch/redemption of mutual fund schemes • Dramatize on how to provide assistance to the customers in completing the procedure for lien marking on the mutual fund units and aid them in updating/changing the details for nominee, bank, address, etc. • Employ proper practices to plan and execute regular engagement with customers for periodic review of customers' financial goals • Role play a situation to respond to customers' queries and concerns regarding mutual fund schemes, assist them in estimating the risks and factors involved in their current portfolio and advise them to revisit and restructure their existing portfolio according to their new financial goals • Dramatize a situation on how to inform the customers regarding performance of mutual fund schemes and the impact on their investment and update them on NFO (New Fund Offering)
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 customer portfolio, NFO (New Fund Offering)	

Module 4: Employability Skills

Mapped to NG-Lx-ES-00002-2022-v1-DGT

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
<ul style="list-style-type: none"> • 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 poish act • List common components of salary and compute income, expenses, taxes, investments etc • Discuss relevant rights and laws and use legal aids to fight against legal exploitation • Identify and list different types of entrepreneurship and enterprises and 	<ul style="list-style-type: none"> • 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 poish act

9 | Mutual Fund Distributor

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<p>assess opportunities for potential business through research</p> <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 use of 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.	

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
"Mutual Fund Distributor", "BSC/Q3802, v2.1", Minimum accepted score is 80%	"Trainer", "MEP/Q2601, v1.0" with a scoring of minimum 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
"Mutual Fund Distributor", "BSC/Q3802, v2.1", Minimum accepted score is 80%	"Assessor", "MEP/Q2701, v1.0" 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 SDMS/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
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.

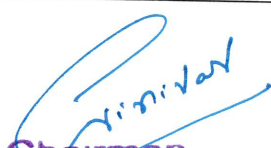
Acronyms and Abbreviations

Term	Description
Qf	Qualification
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time

Name of the Program: Bachelor of Commerce in BFSI		
Course Code: B.Com.BFSI 3.5		
Name of the Course: Personality Development		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
2 Credits	2 Hrs	32 Hrs
Pedagogy: Classroom lectures, case studies, group discussions, seminars, field work, role plays, soft skills games, audio-visual presentations, and use of digital tools such as resume builders, LinkedIn profile creation, and mock interview platforms to ensure experiential and application-oriented learning. etc.,		
Course Outcomes: On successful completion of the course, the Students will be able to <ol style="list-style-type: none"> Understand personality types, assess their strengths and weaknesses, and apply goal-setting and time management techniques. Monitor their behavior, understand perception and attitude, and develop assertive communication skills. Gain skills in team collaboration, leadership, negotiation, and conflict resolution using practical methods. Improve communication and emotional intelligence, analyze interactions using transactional analysis, and manage stress effectively. Develop professional etiquette, participate in group discussions, and prepare confidently for job interviews. 		
Syllabus:		Hours
Module No. 1: Personality, Self-Awareness, SWOT & Goal Setting		06
Personality: Definition - Determinants - Personality Traits -Theories of Personality - Importance of Personality Development. Self-Awareness: Meaning - Benefits of Self-Awareness - Developing Self-Awareness - Use of Personality Assessment Tools. SWOT Analysis: Meaning - Importance - Application - Components. Goal Setting: Meaning - Importance - Effective Goal Setting - Principle of Goal Setting - Goal Setting at the Right Level - Time Management Techniques - Overcoming Procrastination & Building Discipline.		
Module No. 2: Self-Monitoring, Perception, Attitude & Assertiveness		06
Self-Monitoring: Meaning - High Self-Monitor vs Low Self-Monitor - Advantages and Disadvantages - Self-Monitoring and Job Performance. Perception: Definition - Factors Influencing Perception -Perception Process - Errors in Perception -Avoiding Perceptual Errors - Cognitive Biases in Decision-Making. Attitude: Meaning - Formation of Attitude -Types of Attitude - Measurement of Attitudes - Barriers to Attitude Change - Methods to Attitude Change. Assertiveness: Meaning - Assertiveness in Communication - Assertiveness Techniques - Benefits of Being Assertive - Improving Assertiveness.		
Module No. 3: Team Building, Leadership, Negotiation & Conflict Management		06
Team Building: Meaning - Types of Teams - Importance of Team Building - Creating Effective Teams- Role Plays and Gamified Team Activities.		


ಡೀನರು

ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ನಿಕಾಯ
 ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
 ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-761002.


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Leadership: Definition - Leadership Styles - Theories of Leadership - Qualities of an Effective Leader - 21st Century Leadership Competencies (Agility, Empathy, Adaptability).

Negotiation Skills: Meaning - Principles of Negotiation - Types of Negotiation -The Negotiation Process - Common Mistakes in Negotiation - Collaborative vs Competitive Negotiation Styles.

Conflict Management: Definition -Types of Conflict -Levels of Conflict - Conflict Resolution - Conflict Management - Critical Thinking & Problem-Solving Approaches in Conflict Situations.

Module No. 4: Communication, Emotional Intelligence, Stress & Transactional Analysis

08

Communication: Definition - Importance of Communication -Process of Communication - Communication Symbols -Communication Network - Barriers in Communication - Overcoming Communication Barriers -Cross-Cultural and Global Communication Skills - Digital Communication Etiquette (Email, Video Calls, Chat Platforms).

Transactional Analysis: Meaning - EGO States -Types of Transactions - Johari Window - Life Positions.

Emotional Intelligence: Meaning - Components of Emotional Intelligence - Significance of Managing Emotional Intelligence - How to Develop Emotional Quotient.

Stress Management: Meaning - Sources of Stress - Symptoms of Stress - Consequences of Stress - Managing Stress.

Module 5: Social Graces, Group Discussion, and Interview Skills

06

Social Graces: Meaning - Social Grace at Work - Acquiring Social Graces - Cyber Etiquette and Online Professionalism (Social media, LinkedIn behavior).

Table Manners: Meaning - Table Etiquettes in Multicultural Environment - Do's and Don'ts of Table Etiquettes.

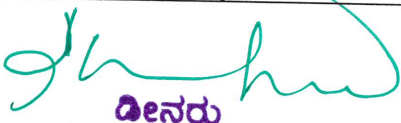
Dress Code: Meaning -Dress Code for Selected Occasions - Dress Code for an Interview - Personal Grooming and Branding Basics.

Group Discussion: Meaning - Personality Traits Required for Group Discussion - Process of Group Discussion - Group Discussion Topics - Evaluation Rubric for GD Practice.

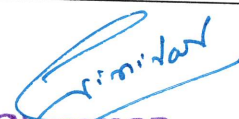
Interview: Definition -Types of Interviews - Skills Required - Employer Expectations - Planning for the Interview - Interview Process - Interview Questions - Critical Interview Questions - STAR Technique for Behavioral Questions - Building a Video Resume - Using AI Tools for Resume & Mock Interview Practice.

Skill Development Activities:

1. Personality tests (MBTI/Big Five), preparing a personal SWOT analysis, SMART goal-setting exercises, time management games, and self-reflection journaling.
2. Self-monitoring questionnaires, perception role-plays, attitude surveys, assertiveness practice sessions, and group activities on bias and behavior.
3. Team-building tasks, leadership style assessments, negotiation role-plays, conflict resolution case studies, and group problem-solving games.
4. Communication activities, digital etiquette practice, emotional intelligence self-tests, stress diary, relaxation techniques, and transactional role-plays.


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ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ನಿಲಯ
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-೦೭.


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5. Table etiquette demonstrations, dress code practice, LinkedIn profile building, mock group discussions with feedback, interview rehearsals using STAR technique, and creating a video resume.
6. Any other activities, which are relevant to the course.

Reference Books:

1. Barun K. Mitra – *Personality Development and Soft Skills*, Oxford University Press, New Delhi, 2011.
2. Dr. S. Narayana Rajan et al. – *Personality Development*, Publication Division, Manonmaniam Sundaranar University, Tirunelveli, 2010.
3. Dr. K. K. Ramachandran & Dr. K. K. Karthick – *From Campus to Corporate*, Macmillan Publishers India, New Delhi, 2010.
4. Dr. Shalini Verma – *Development of Life Skills and Professional Practice*, Sultan Chand & Sons, New Delhi, 2016.
5. Prof. M. S. Rao – *Soft Skills: Enhancing Employability and Career Growth*, I.K. International Publishing House, New Delhi, 2011.

Note: Latest edition of Reference books may be used.



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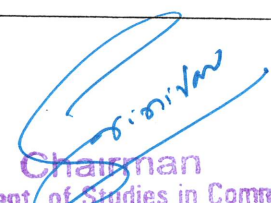
ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ನಿಕಾಯ
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-೦೭.



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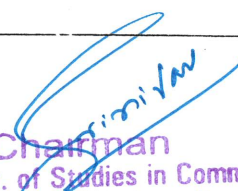
Name of the Program: Bachelor of Commerce in BFSI		
Course Code: B.Com. BFSI 4.1		
Name of the Course: Retail Banking Assets Sales and Underwriting		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	64 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
<p>A. This curriculum provides a comprehensive understanding of retail banking asset sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in retail banking sales roles.</p> <p>B. This curriculum provides a comprehensive understanding of retail banking assets underwriting, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip underwriting professionals with the skills and knowledge needed to effectively assess and manage credit risk in retail banking portfolios.</p>		
A. Foundations of Retail Banking Asset Sales:		
Introduction to Retail Banking		
Overview of retail banking products and services		
Importance of retail banking asset sales in revenue generation		
Role of retail banking sales professionals		
Understanding Retail Banking Products		
Types of retail banking assets (loans, mortgages, credit cards)		
Features, benefits, and risks associated with each product		
Regulatory requirements and compliance considerations		
Sales Process in Retail Banking		
Sales funnel stages (prospecting, qualification, presentation, closing)		
Relationship-building techniques with retail banking customers		
Cross-selling and upselling strategies		
Retail Banking Sales Techniques:		
Customer Needs Analysis		
Understanding customer financial goals and needs		
Conducting financial health checks and risk assessments		
Identifying opportunities for personalized product recommendations		
Effective Sales Communication		
Active listening and questioning techniques		


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Value-based selling approach
Overcoming objections and handling customer concerns
Product Knowledge and Demonstration
In-depth understanding of retail banking products and features
Demonstrating product benefits and suitability to customers
Using product comparison and visualization tools
Relationship Management and Customer Service:
Building Customer Relationships
Building rapport and trust with retail banking customers
Managing customer expectations and preferences
Strategies for retaining and nurturing customer relationships
Customer Service Excellence
Providing personalized service and support
Handling customer inquiries, complaints, and feedback
Resolving customer issues promptly and effectively
Client Onboarding and Retention
Onboarding new retail banking customers smoothly
Developing customer retention strategies
Conducting customer satisfaction surveys and feedback sessions
Regulatory Compliance and Risk Management:
Compliance Requirements in Retail Banking Sales
Understanding regulatory frameworks (e.g., Consumer Financial Protection Bureau, Anti-Money Laundering laws)
Compliance with Fair Lending laws and regulations
Responsible lending practices and customer privacy protection
Risk Assessment and Mitigation
Identifying and assessing credit risk in retail banking assets
Implementing risk management controls and procedures
Monitoring and managing portfolio risk exposure
Ethical Sales Practices
Adhering to ethical standards and professional conduct
Avoiding predatory lending practices and deceptive sales tactics
Promoting financial literacy and consumer education
Sales Performance Measurement and Improvement:
Key Performance Indicators (KPIs)
Tracking sales metrics (conversion rates, average deal size, customer lifetime value)

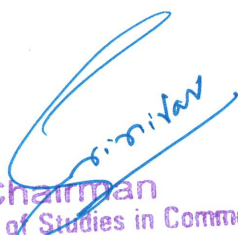
Setting SMART sales goals and targets
Performance evaluation and feedback mechanisms
Continuous Learning and Development
Staying updated on industry trends and market developments
Participating in training programs and skill enhancement workshops
Learning from successful sales strategies and best practices
Case Studies and Practical Applications:
Analyzing real-world retail banking sales scenarios and case studies
Role-playing exercises and simulations
Field visits to observe retail banking sales processes in action
Additional Resources and Tools:
Retail banking sales manuals, scripts, and training materials
Sales automation tools and customer relationship management (CRM) software
Online resources and industry publications on retail banking sales strategies
Evaluation and Assessment:
Sales performance evaluations and assessments
Role-play observations and feedback sessions
Case study analyses and presentations

B. Foundations of Retail Banking Assets Underwriting:
Introduction to Retail Banking Underwriting
Overview of retail banking assets (loans, mortgages, credit cards)
Importance of underwriting in retail banking risk management
Role of underwriters in the loan approval process
Credit Risk Management
Understanding credit risk and its components
Credit risk assessment methodologies
Factors affecting creditworthiness of borrowers
Regulatory Environment
Overview of retail lending regulations (e.g., Consumer Financial Protection Bureau, Fair Lending laws)
Compliance requirements and regulatory guidelines
Ethical considerations in retail banking underwriting
Loan Underwriting Processes:
Pre-Application Assessment


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Customer eligibility criteria and pre-qualification requirements
Initial customer screening and risk profiling
Gathering relevant customer information and documentation
Credit Analysis
Assessing borrower's creditworthiness (credit history, income, debt-to-income ratio)
Financial statement analysis and cash flow assessment
Evaluating collateral and loan security
Decision Making and Approval
Loan structuring and terms negotiation
Risk-based pricing and interest rate determination
Credit scoring models and automated underwriting systems
Retail Banking Products Underwriting:
Consumer Loans Underwriting
Types of consumer loans (personal loans, auto loans, student loans)
Underwriting criteria and risk assessment factors
Loan documentation requirements and processing procedures
Mortgage Underwriting
Mortgage loan types (fixed-rate, adjustable-rate, FHA, VA)
Mortgage underwriting standards and guidelines
Appraisal and valuation of real estate properties
Credit Card Underwriting
Credit card application screening and evaluation
Credit limit determination and risk management
Assessing credit card affordability and usage patterns
Risk Management and Mitigation:
Credit Risk Mitigation Strategies
Loan diversification and portfolio management
Collateralization and asset-backed securities
Credit enhancements and guarantees
Fraud Prevention and Detection
Identifying red flags and warning signs of fraud
Anti-money laundering (AML) and know-your-customer (KYC) procedures
Fraud detection tools and techniques
Loan Loss Provisioning and Reserving
Estimating and provisioning for loan losses
Reserve management and impairment testing

Regulatory requirements for loan loss reserves
Underwriting Quality and Performance Monitoring:
Quality Control and Assurance
Underwriting quality standards and best practices
Quality control measures and audits
Continuous improvement and process optimization
Monitoring and Reporting
Tracking loan performance and delinquency rates
Early warning indicators and risk triggers
Reporting to senior management and regulatory authorities
Case Studies and Practical Applications:
Analyzing real-world underwriting scenarios and case studies
Role-playing exercises and simulations
Underwriting decision-making projects and presentations
Additional Resources and Tools:
Underwriting manuals, guidelines, and training materials
Underwriting software and decision support systems
Industry publications and research reports on retail banking underwriting practices
Evaluation and Assessment:
Underwriting case analysis and presentations
Quality assurance evaluations and audits
Performance metrics tracking and analysis


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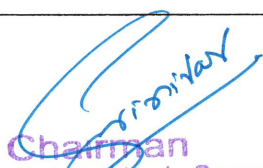
Name of the Program: Bachelor of Commerce in BFSI		
Course Code: B.Com. BFSI 4.2		
Name of the Course: Retail Banking Assets Sales and Underwriting		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	64 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc., This curriculum provides a comprehensive understanding of retail banking liabilities sales, covering theoretical concepts, practical applications, and regulatory compliance considerations to equip sales professionals with the skills and knowledge needed to succeed in retail banking sales roles.		
Introduction to Retail Banking Liabilities		
Overview of retail deposit products (savings accounts, checking accounts, certificates of deposit)		
Importance of liabilities sales in retail banking revenue generation		
Role of liabilities sales professionals in banking institutions		
Understanding Customer Needs and Preferences		
Identifying customer financial goals and objectives		
Conducting needs assessments and financial health checks		
Segmentation and targeting of retail banking customers		
Regulatory Environment and Compliance		
Regulatory framework governing retail banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations)		
Compliance requirements and ethical considerations in retail banking sales practices		
Anti-money laundering (AML) and customer due diligence (CDD) procedures		
Retail Deposit Products and Features:		
Savings Accounts		
Types of savings accounts (regular savings, high-yield savings, money market accounts)		
Features, benefits, and interest rate structures		
Target customer segments and marketing strategies		
Checking Accounts		
Types of checking accounts (basic checking, interest-bearing checking, premium checking)		
Account features, fees, and overdraft protection options		
Cross-selling opportunities and relationship-building strategies		
Certificates of Deposit (CDs)		
Characteristics of CDs (term length, interest rates, early withdrawal penalties)		

Advantages and limitations of CDs for customers
Positioning CDs as part of a diversified savings portfolio
Sales Techniques and Strategies:
Consultative Selling Approach
Building rapport and trust with retail banking customers
Asking probing questions to uncover customer needs and financial goals
Tailoring product recommendations based on customer profiles
Value Proposition and Benefits Communication
Articulating the value proposition of retail deposit products
Highlighting key features and benefits to customers
Overcoming objections and addressing customer concerns
Cross-Selling and Up-Selling
Identifying cross-selling opportunities based on customer relationships and transaction history
Promoting bundled product offerings and package deals
Maximizing customer lifetime value through up-selling strategies
Relationship Management and Customer Service:
Building Customer Relationships
Developing long-term relationships with retail banking customers
Providing personalized service and proactive account management
Leveraging customer feedback for product improvement and innovation
Customer Onboarding and Engagement
Streamlining the account opening process for new customers
Onboarding best practices and welcome communication strategies
Engaging customers through targeted marketing campaigns and loyalty programs
Customer Retention and Loyalty
Strategies for retaining retail banking customers and reducing churn
Recognizing and rewarding customer loyalty
Handling customer complaints and resolving issues promptly
Sales Performance Measurement and Improvement:
Key Performance Indicators (KPIs)
Tracking sales metrics (account openings, deposit balances, cross-sell ratio)
Setting sales targets and performance goals
Performance evaluation and feedback mechanisms
Continuous Learning and Development
Staying updated on retail banking products and industry trends

Participating in sales training programs and skill enhancement workshops
Learning from successful sales strategies and best practices
Sales Automation and Technology
Leveraging sales automation tools and customer relationship management (CRM) software
Analyzing customer data and behavior to inform sales strategies
Using technology to streamline sales processes and improve efficiency
Case Studies and Practical Applications:
Analyzing real-world retail banking sales scenarios and case studies
Role-playing exercises and simulations
Sales campaign development and execution projects
Additional Resources and Tools:
Retail banking sales manuals, scripts, and training materials
Sales automation software and CRM platforms
Industry publications and research reports on retail banking sales strategies
Evaluation and Assessment:
Sales performance evaluations and assessments
Role-play observations and feedback sessions
Case study analyses and presentations


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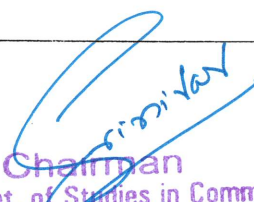
Name of the Program: Bachelor of Commerce in BFSI Course Code: B.Com. BFSI 4.3 Name of the Course: Foundations of Direct & Indirect Taxes		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	64 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies & field work etc.,		
A. This curriculum provides a comprehensive understanding of direct taxes, covering theoretical concepts, practical applications, and advanced topics to prepare students for careers in taxation, accounting, or related fields. B. This curriculum provides a comprehensive understanding of indirect taxes, covering theoretical concepts, practical applications, and advanced topics to prepare students for careers in taxation, customs, international trade, or related fields.		
A. Introduction to Direct Taxes		
Definition and types of direct taxes		
Historical perspective and evolution of direct taxation		
Constitutional Framework		
Constitutional provisions related to taxation in India		
Distribution of taxing powers between the central and state governments		
Basic Principles of Taxation		
Concepts of income, exemptions, deductions, and tax credits		
Principles of equity, certainty, convenience, and economy in taxation		
Income Tax Laws and Regulations:		
Income Tax Act, 1961		
Overview of the Income Tax Act and its amendments		
Structure and organization of the Income Tax Act		
Residential Status and Tax Incidence		
Determination of residential status for individuals and companies		
Scope of total income and tax incidence on residents and non-residents		
Heads of Income		
Income from salary, house property, business or profession, capital gains, and other sources		
Taxability of various types of income and exemptions		
Corporate Taxation:		
Taxation of Companies		
Classification of companies for tax purposes		


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Computation of taxable income for companies
Tax Planning for Corporates
Strategies for minimizing corporate tax liability
Provisions related to deductions, incentives, and exemptions for corporates
Tax Deductions, Exemptions, and Rebates:
Deductions and Exemptions
Deductions under Section 80C, 80D, 80G, etc.
Exemptions for agricultural income, dividends, etc.
Tax Rebates and Relief
Rebates under Section 87A
Relief under Double Taxation Avoidance Agreements (DTAA)
Assessment and Appeals:
Assessment Procedures
Types of assessments (scrutiny assessment, best judgment assessment, etc.)
Time limits for filing returns and assessment proceedings
Appeals and Dispute Resolution
Appellate authorities under the Income Tax Act
Procedures for filing appeals and resolution of tax disputes
Tax Administration and Compliance:
Tax Administration Structure
Role of Central Board of Direct Taxes (CBDT)
Tax collection mechanisms and procedures
Tax Compliance Requirements
Tax deduction at source (TDS) provisions
Tax audit requirements and penalties for non-compliance
Advanced Topics:
International Taxation
Taxation of foreign income and non-resident entities
Transfer pricing regulations
Taxation of Specific Entities
Taxation of partnerships, LLPs, trusts, etc.
Special provisions for startups and small businesses
Case Studies and Practical Applications:
Analyzing case studies related to tax planning, computation, and compliance
Preparation of tax returns for individuals and corporates

Simulation exercises on handling tax assessments and appeals
Additional Resources and Tools:
Tax software and online tools for computation and filing of tax returns
Taxation journals, books, and online resources
Workshops, seminars, and webinars conducted by tax experts
Evaluation and Assessment:
Practical assignments on tax computation, planning, and compliance
Quizzes and tests assessing understanding of tax laws and principles
Project work involving application of tax knowledge in real-world scenarios

B. Foundations of Indirect Taxes:
Introduction to Indirect Taxes
Definition and types of indirect taxes
Importance and role of indirect taxes in the economy
Evolution of Indirect Taxation in India
Historical overview of indirect taxation in India
Transition from cascading taxes to GST regime
Basic Concepts in Indirect Taxation
Concepts of supply, goods, services, and taxable events
Principles of levy, collection, and administration of indirect taxes
Goods and Services Tax (GST):
Overview of GST
Introduction to GST and its objectives
GST structure (CGST, SGST, IGST) and compliance mechanism
GST Law and Regulations
Provisions of the CGST Act, 2017 and related rules
Amendments and updates in GST law
GST Registration and Compliance
GST registration process and eligibility criteria
Filing GST returns (GSTR-1, GSTR-3B, etc.) and compliance requirements
Customs Duty:
Customs Law and Regulations
Customs Act, 1962 and related rules
Classification of goods, valuation, and assessment under customs
Import Duties and Procedures


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Basic customs duty, countervailing duty (CVD), and special additional duty (SAD)
Customs clearance procedures, documentation, and compliance requirements
Excise Duty and Other Indirect Taxes:
Excise Duty
Overview of central excise duty and related laws
Excise duty on manufacturing, production, and clearance of goods
Service Tax
Introduction to service tax and its applicability
Service tax rates, exemptions, and compliance procedures
Indirect Tax Planning and Management:
Tax Planning Strategies
Strategies for minimizing indirect tax liability
Impact of indirect taxes on business decisions and operations
Tax Compliance Management
Record-keeping requirements for indirect tax compliance
Internal controls and audit procedures for indirect taxes
Advanced Topics:
GST in Specific Industries
GST implications for manufacturing, services, and e-commerce sectors
Sector-specific exemptions and compliance challenges
International Trade and Customs
Customs duties on imports and exports
Customs valuation, classification, and tariff concessions
Case Studies and Practical Applications:
Analyzing case studies related to GST registration, compliance, and indirect tax planning
Preparation of GST returns and customs documentation using case studies
Simulation exercises on handling GST-related queries and customs clearance procedures
Additional Resources and Tools:
GST portals, customs websites, and online resources provided by government authorities
Training materials and guides on GST compliance and customs procedures
Workshops, seminars, and webinars conducted by experts in indirect taxation
Evaluation and Assessment:


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Practical assignments on GST registration, filing returns, and customs clearance procedures

Quizzes and tests assessing understanding of indirect tax laws and compliance requirements

Project work involving application of indirect tax knowledge in real-world scenarios


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Name of the Program: Bachelor of Commerce in BFSI Course Code: B.Com. BFSI 4.4 Name of the Course: Credit Processing Officer		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
6 Credits	6 Hrs	96 Hrs
Pedagogy: Classrooms lecture, tutorials, Group discussion, training, Seminar, Case studies & field work etc.,		


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Model Curriculum

Qf Name: Credit Processing Officer

Qf Code: BSC/Q2304

Qf Version: 4.0

NSQF Level: 4

Model Curriculum Version: 1.1

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha
Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai – 400072
e-mail: neha.dave@bfsissc.com


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Table of Contents

TrainingParameters	2
ProgramOverview	3
TrainingOutcomes	3
CompulsoryModules	3
Module1:IntroductiontotheBankingSectorandtheJobRoleofCreditProcessingOfficer	6
Module2:CheckandVerifyEligibilityoftheLoanApplication	7
Module3:PreparetheCreditAppraisalMemorandum.....	8
Module4: Employability Skills	9
Module5:ProcessCorporateLoanApplications.....	11
Module6:ProcessLeaseFinanceApplication	13
Annexure	15
TrainerRequirements	15
AssessorRequirements	16
AssessmentStrategy	17
References.....	19
Glossary	19
AcronymsandAbbreviations	20

Training Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Retail Asset Management/Central Processing
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/NIL
Minimum Educational Qualification and Experience	12th Class
Pre-Requisite License or Training	NA
Minimum Job Entry Age	20 years
Last Reviewed On	21/09/2021
Next Review Date	21/09/2024
NSQC Approval Date	21/09/2021
Qf Version	4.0
Model Curriculum Creation Date	21/09/2021
Model Curriculum Valid Up to Date	21/09/2024
Model Curriculum Version	1.1
Minimum Duration of the Course	480 Hours, 0 Minutes
Maximum Duration of the Course	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:

- Employ appropriate methods to verify and check eligibility of the loan application
- Apply proper procedure to prepare the credit appraisal memorandum
- Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents
- Apply proper procedure for providing services to customers
- Prepare a sample periodic report on status of the sourced customers
- Employ suitable practices to maintain data integrity and data privacy
- Dramatize 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
- Employ proper process for corporate loan applications
- Apply appropriate process for lease finance application

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
Bridge Module	04:00	00:00	00:00	00:00	04:00
Module 1: Introduction to the Banking Sector and the Job Role of Credit Processing Officer	04:00	00:00	00:00	00:00	04:00
BSC/N2311- Check and Verify Eligibility of the Loan Application NOS Version No. 2.0 NSQF Level 5	61:00	72:00	75:00	00:00	208:00
Module 2: Check and Verify Eligibility of the Loan Application	61:00	72:00	75:00	00:00	208:00
BSC/N2312- Prepare the Credit Appraisal Memorandum NOS Version No. 2.0 NSQF Level 5	61:00	72:00	75:00	00:00	208:00
Module 3: Prepare the Credit Appraisal Memorandum	61:00	72:00	75:00	00:00	208:00

NG-Lx-F 0002-2022-v1- DGT: Employability Skills (60 Hours) NOS Version No. 1.0 NSQF Level 4	24:00	36:00	00:00	00:00	60:00
Module 4: Employability Skills	24:00	36:00	00:00	00:00	60:00
Total Duration	150:00	180:00	150:00	00:00	480:00

Option Modules

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

Option 1:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N1913: Process Corporate Loan Applications NOS Version No. 2.0 NSQF Level 5	24:00	32:00	00:00	00:00	56:00
Module 5: Process	24:00	32:00	00:00	00:00	56:00
Corporate Loan Applications					
Total Duration	24:00	32:00	00:00	00:00	56:00

Option 2:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N2514: Process Lease Finance Application NOS Version No. 2.0 NSQF Level 5	24:00	32:00	00:00	00:00	56:00
Module 6: Process Lease Finance Application	24:00	32:00	00:00	00:00	56:00
Total Duration	24:00	32:00	00:00	00:00	56:00

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Credit Processing Officer

Bridge Module

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the role and responsibilities of Credit Processing Officer

Duration: 04:00	Duration: 00:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • 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 Credit Processing Officer • List the basic terminologies used in the banking services 	NA
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 2: Check and Verify Eligibility of the Loan Application

Mapped to BSC/N2311, v 2.0

Terminal Outcomes:

- Describe standard procedure to check and verify loan applicant's account history and the loan application form
- Apply appropriate techniques to verify the information filled in the loan application form and inform loan applicant for any missing or additional documents/information
- Employ standard procedure to forward the eligible loan application for further processing
- Explain the standard procedure for maintaining the record of loan applications

Duration: 61:00	Duration: 72:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Outline the standard policies and procedures on providing loan • Describe standard procedure to check and verify loan applicant's account history and the loan application form • Discuss eligibility criteria for various types of loan applicants and loan products • List various supporting documents required for loan along with application form as per the standard checklist • Explain the standard procedure of conducting all due-diligence for loan application and to check validity of the documents • Describe the process to extract the latest CIBIL score or credit rating as applicable for the loan applicant • Discuss the standard procedure to maintain the record of loan applications 	<ul style="list-style-type: none"> • Apply appropriate techniques to verify the information filled in the loan application form with the loan applicant • Employ appropriate practices to ensure all mandatory information is filled appropriately, with clear photograph and signatures of the loan applicant in the loan application form • Role play on how to liaise with the loan applicant for any missing or additional documents/information required for processing the loan application • Employ proper techniques to verify the eligibility of the loan applicant and valuation of the collateral criteria as per the credit policy • Employ standard procedure to forward the eligible loan application for further processing
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 loan application form, Sample documents required in loan processing, Sample format of record used for maintain loan application	

Module 3: Prepare the Credit Appraisal Memorandum

Mapped to BSC/N2312, v 2.0

Terminal Outcomes:

- Show how to enter loan applicant's details with supporting documents and data points from the financial statement into the loan management system
- Explain standard procedure to scrutinize the loan application and related documents
- Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents
- Dramatize a situation to report the credit appraisal memorandum to the supervisor with highlighted deviations

Duration: 61:00	Duration: 72:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Outline the standard policies and procedures on providing loan • List various documents required for loan as per the checklist • Explain standard procedure to scrutinize the loan application and related documents • Discuss the significance of quantitative and qualitative data provided by the loan applicant • Elaborate on various types of loans and borrowers and the respective terms and conditions and credit policy for different loan products • Explain the methods of computing projected cash flows and incorporating findings of the reports of the third-party vendors • Describe the methods of reviewing and noting comments on the banking habit of the applicant • Discuss the standard procedure to review the CIBIL score/credit rating against the applicant's present loan outstanding • Explain the standard procedure to prepare the credit appraisal memorandum 	<ul style="list-style-type: none"> • Show how to enter loan applicant's details with supporting documents and other data points from the financial statement of the applicant into the loan management system to generate financial ratios • Role play on how to liaise with the applicant to obtain additional data for loan processing • Apply standard methods to collate information from the authorised third-party vendors • Employ proper practices to fill the purpose or project for which the loan has been applied • Role play on how to provide inputs on the loan applicant's present source of income • Dramatize a situation to seek justification from the sourcing team regarding any clarification in the loan application • Draft a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents • Role play on how to report the credit appraisal memorandum to the supervisor with highlighted deviations
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	

7| Credit Processing Officer

Loan Management System , Sample loan application form, Sample documents required in loan processing, Sample credit appraisal memorandum etc.

Module 4: Employability Skills

Mapped to NG-Lx-ES-00002-2022-v1-DGT, 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
<ul style="list-style-type: none"> • 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 poish act • List common components of salary and compute income, expenses, taxes, investments etc • Discuss relevant rights and laws and use legal aids to fight against legal exploitation • Identify and list different types of entrepreneurship and enterprises and 	<ul style="list-style-type: none"> • 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 poish act

9| Credit Processing Officer

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<p>assess opportunities for potential business through research</p> <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 use of 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.	

Module 5: Process Corporate Loan Applications

Mapped to BSC/N1913, v 2.0

Terminal Outcomes:

- Explain the procedure to carry out loan processing activities
- Perform steps to obtain the required documents from the borrower along with the application form
- Employ appropriate practices to check and verify the background information of the business and their future business plans for processing corporate loans
- Prepare a sample letter of intent mentioning information for approval and signature of the concerned authority

Duration: 24:00	Duration: 32:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Describe the procedure to carry out loan processing activities • Discuss various documents required for loan processing application • Explain the methods of evaluating the financial history and income of the borrower as well as examining the existing debt of the entity and purpose of the loan • Describe the standard methods of analyzing the credit history, available collateral and income of the borrower along with the loan sanction limit based on the analyzed documents • Discuss eligibility criteria for sanctioning a loan and factors that guide decision making for loan processing • Describe techniques to analyze related documents for loan application • Outline the importance of ensuring the agreement of the parties involved in loan processing on the terms and condition as well as making sure the documents are appropriately signed by the borrower and the loan is disbursed as per the standards • State the significance of achieving the targets of loan application of the day 	<ul style="list-style-type: none"> • Perform steps to obtain the required documents from the borrower along with the application form and financial statements, business/project plan, funds status of the entity, etc. required for processing corporate loan as per the standard procedure • Apply proper practices to assess the purpose of the loan • Employ appropriate practices to check and verify the background information of the business and future business plans including projected earnings and profit and eligibility of the application for sanctioning corporate loan • Apply appropriate procedure to forward the application and supporting documents to loan sanction officer • Draft a sample letter of intent mentioning information for approval and signature of the concerned authority • Role play a situation to report problem/issue/concern to the concerned authority
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 loan application form, Sample documents required in loan processing, Sample a letter of intent etc.

Module 6: Process Lease Finance Application

Mapped to BSC/N2514, v 2.0

Terminal Outcomes:

- Perform steps to collect information regarding customers/lessees' specific needs and their financial statements or income documents
- Role play on how to inform the customer about the documents required for lease
- Prepare sample lease budget and quotation for the proposed deal
- Draft a sample lease contract including all terms and conditions after approval

Duration: 24:00	Duration: 32:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • List various types of leases and lease plans offered by different lease-finance companies • Discuss terms of typical lease finance contracts and typically leased assets and their market prospects • Describe the effective methods of evaluating the financial history or income of the lessee, risk-return of the lease deal and various related operating and administrative costs as per standard procedure • Explain methods to estimate value and resale value of asset • Discuss eligibility, sanction criteria and information required for lease finance • Elaborate the standard methods to analyse the application and supporting documents and forward them for lease approval • State the significance of achieving the targets of loan application of the day • Explain standard documentation process for processing lease 	<ul style="list-style-type: none"> • Perform steps to collect information regarding customers/lessees' specific needs, purpose and financial statements or income documents and duration and intended mode of periodic repayments of the lease • Role play on how to inform the customer about the documents required for lease • Apply proper methods to check CIBIL score of lessees • Employ appropriate process to assess the repayment capacity of lessee against the applied requirement • Draft sample lease budget and quotation for the proposed deal • Perform steps to obtain duly filled lease application form along with the supporting documents as per requirements • Prepare a sample lease contract including all terms and conditions after approval • Apply proper procedure to send lease contract to the concerned authority for approval process after drawing up the contract including all terms and conditions • Role play a situation on how to report problem/issue/concern to the concerned authority
Classroom Aids Training kit (Trainer guide, Presentations), White board, Marker, Projector, Laptop, Presentation, Participant Handbook and Related Standard Operating Procedures	
Tools, Equipment and Other Requirements Sample documents required in lease processing, Sample lease budget and quotation, lease	



agreement etc.

14| Credit Processing Officer


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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
"Credit Processing Officer", "BSC/Q2304, v2.1", Minimum accepted score is 80%	"Trainer", "MEP/Q2601, v1.0" with a scoring of minimum 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
"Credit Processing Officer", "BSC/Q2304, v2.1", Minimum accepted score is 80%	"Assessor", "MEP/Q2701, v1.0" 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

17 | Credit Processing Officer


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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

References


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

Term	Description
Qf	Qualification
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
HR	HR Human Resource
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time

Name of the Program: Bachelor of Commerce in BFSI		
Course Code: B.Com.BFSI 4.5		
Name of the Course: Computer Skills in Business		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
2 Credits	2 Hrs	32 Hrs
Pedagogy: Classroom Lectures, Case Studies, Hands-on Lab Sessions, Demonstrations, Group Discussions, Problem-solving Tasks, Mini Projects, Seminars, Quizzes & Self-Assessments, and Blended Learning (use of online tools, video tutorials, and learning platforms).		
Course Outcomes: On successful completion of the course, the Students will be able to		
a) Understand the basics of computer systems and operating environments. b) Create and format business documents and presentations using MS Office tools. c) Perform data entry, analysis, and visualization using spreadsheets. d) Communicate effectively using digital communication and collaboration tools. e) Demonstrate awareness of e-business models and cybersecurity practices.		
Syllabus:		Hours
Module No. 1: Basics of Computers and Operating Systems		05
a) Components of a Computer System: Input, Output, CPU, Storage Devices b) Types of Computers (Desktop, Laptop, Mobile Devices) c) Introduction to Operating Systems (Windows, Linux, macOS) d) File Management: Creating, Saving, Organizing Files and Folders e) Introduction to Cloud Storage (Google Drive, OneDrive) f) Computer Viruses, Anti-virus, and Safe Computing Practices		
Module No. 2: Office Productivity Tools – MS Word & MS PowerPoint		07
a) MS Word: Creating Business Documents, Formatting, Tables, Templates, Mail Merge b) MS PowerPoint: Creating Business Presentations, Slide Design, Charts, SmartArt, Animations c) Document Layout for Reports, Proposals, Letters, Circulars d) Practical Business Use: Cases: Resumes, Letters, Proposals, Reports		
Module No. 3: Spreadsheet Applications – MS Excel		08
a) Basic Functions: SUM, AVERAGE, COUNT, IF, VLOOKUP, HLOOKUP b) Sorting, Filtering, and Formatting Data c) Charts and Graphs for Business Analysis d) Pivot Tables and Business Dashboards e) Practical Applications: Payroll, Budgeting, Sales Analysis		
Module No. 4: Digital Communication & Business Tools		06
a) Email Communication: Etiquette, Attachments, Signature, Group Emails b) Introduction to Collaboration Tools: Google Workspace (Docs, Sheets, Meet), Microsoft Teams, Zoom c) Digital Calendar, Task Management (Google Calendar, Trello, Notion) d) Basics of Online Forms and Surveys (Google Forms) e) Basics of Video Conferencing Tools: Scheduling, Screen Sharing, Recording		


 ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾ ಶಾಸ್ತ್ರ ನಿರ್ದೇಶಕರು
 ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
 ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-೭೬೨೦೦೨.


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Module 5: E-Business, Internet Usage & Cybersecurity

06

- Introduction to E-Business and E-Commerce Platforms (Amazon, Flipkart, Shopify Basics)
- Digital Payments: UPI, Net Banking, Payment Gateways, Wallets
- Understanding Websites, URLs, Browsers, and Online Research
- Introduction to Cybersecurity: Password Safety, Phishing, Cyber Laws in India
- Importance of Data Privacy and Ethical Use of IT in Business

Skill Development Activities:

1. Prepare a formatted business report using MS Word.
2. Create a business presentation with charts and animations.
3. Analyze and visualize sales data using Excel with formulas and charts.
4. Conduct a mock online meeting with shared tasks via Google Meet or Zoom.
5. Design an online feedback form using Google Forms.
6. Simulate an e-commerce transaction and explain digital payment steps.
7. Quiz on cybersecurity and phishing detection.
8. Any other activities, which are relevant to the course.

Reference Books:

1. Ramesh Bangia - *Learning Computer Fundamentals, MS Office and Internet*, Khanna Publishing.
2. V. Rajaraman - *Introduction to Information Technology*, PHI Learning.
3. Ron Mansfield - *Working in Microsoft Office*, Tata McGraw-Hill.
4. Sanjay Saxena - *MS Office for Every One*, Vikas Publishing.
5. Douglas E. Comer - *The Internet Book*, Pearson Education.
6. Sushila Madan - *Introduction to Computers*, Taxmann Publications.
7. P.K. Sinha & P. Sinha - *Computer Fundamentals*, BPB Publications.

Note: Latest edition of Reference books may be used.



ದೀನರು

ವಾಣಿಜ್ಯ ಮತ್ತು ನಿರ್ವಹಣಾಶಾಸ್ತ್ರ ವಿಶಾಲಯ
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ,
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-02.



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