

Training Delivery Plan

Program Name:	Debt Recovery Agent		
Qualification Pack Name & Ref. ID	Debt Recovery Agent : BSC / Q 0701		
Version No.	.01	Version Update Date	22/12/2015
Pre-requisites to Training (if any)	Minimum qualification – Class 10+2 Maximum qualification – Any Graduate (Commerce graduate preferred)/Post- graduation		
Training Outcomes	By the end of this program, the participants would have achieved the following competencies:		
	1. Explain various banking products and services. Conduct KYC verification. Explain the loan processing and Interest Calculation		
	2. Follow and handle the debt collection process ethically. Comprehend the Rights, duties and obligations of a Debt Recovery Agent.		
	3. Talk professionally with debtors and handle payment related queries lawfully.		
	4. Follow Case laws as per RBI guidelines and international Debt Practices while collecting debts		

S.No.	Module Name	Session Name	Session Objectives	NOS Reference	Methodology	Training Tools/Aids	Duration
1	Banking Basic and Loan Products	Introduction to basics of Banking	<ul style="list-style-type: none"> Learn about basics of Banking and differentiate types of banking Differentiate various types of loans and credit products 	BSC/ N 0701 PC1, PC2, KA1, KA2, KA5, KA8, KB1, KB2, SA5, SA8	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	4 hrs
		Structure and basic function of banking	<ul style="list-style-type: none"> Comprehend the Banking Structure Recognize Bank-Customer relationships Apply the Principles of Lending 	BSC/ N 0701 PC3, PC4, KA3, KA4, KB3, SA4, SB5, SB6, SB10, SB11, SB12	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in	4 hrs

				Participant Workbook, All the activities are described in the Facilitator's Guide	
E-banking and KYC norms	<ul style="list-style-type: none"> Open client Accounts in banks Apply KYC norms in account opening process Help customers and debtors with adequate knowledge of E-banking and KYC norms. 	BSC/ N 0701 PC5, PC6, PC7, KA6, KA7, KA11, KB5, KB8, SA6, SA7, SA9, SA10, SA11, SB1, SB3, SB13, SB14	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	4hrs
Recent banking trends	<ul style="list-style-type: none"> Describe Payment mechanisms Describe the working of Internet, Mobile banking Perform Interest calculation Learn about E wallets Prepare and submit all the periodic collection reports 	BSC/ N 0701 PC8, PC9, PC10, PC11, KA9, KA10, KA12, KB4, KB6, KB7, KB9, SA1, SA2, SA3, , SA12, SA13, SA14, SB2, SB4, SB7, SB8, SB9, SB15	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs

<p>Activity on basics of Banking</p>	<ul style="list-style-type: none"> Learn about basics of Banking and differentiate types of banking Differentiate various types of loans and credit products 	<p>BSC/ N 0701 PC1, PC2, KA1, KA2, KA5, KA8, KB1, KB2, SA5, SA8</p>	<p>Internet Research, Project Preparation and Presentation</p>	<p>White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide</p>	<p>7 hrs</p>
<p>Activity on Structure and basic function of banking</p>	<ul style="list-style-type: none"> Comprehend the Banking Structure Recognize Bank-Customer relationships Apply the Principles of Lending 	<p>BSC/ N 0701 PC3, PC4, KA3, KA4, KB3, SA4, SB5, SB6, SB10, SB11, SB12</p>	<p>Internet Research, Flipchart Preparation and Quiz</p>	<p>White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide</p>	<p>7 hrs</p>
<p>Activity on E-banking and KYC norms</p>	<ul style="list-style-type: none"> Open client Accounts in banks Apply KYC norms in account opening process Help customers and debtors with adequate knowledge of E-banking and KYC norms. 	<p>BSC/ N 0701 PC5, PC6, PC7, KA6, KA7, KA11, KB5, KB8, SA6, SA7, SA9, SA10, SA11, SB1, SB3, SB13, SB14</p>	<p>Field Visit, Role Play and Quiz</p>	<p>White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide</p>	<p>8 hrs</p>

		Activity on Recent banking trends	<ul style="list-style-type: none"> Describe Payment mechanisms Describe the working of Internet, Mobile banking Perform Interest calculation Learn about E wallets Prepare and submit all the periodic collection reports 	<p>BSC/ N 0701</p> <p>PC8, PC9, PC10, PC11, KA9, KA10, KA12, KB4, KB6, KB7, KB9, SA1, SA2, SA3, , SA12, SA13, SA14, SB2, SB4, SB7, SB8, SB9, SB15</p>	Field Visit, Project Preparation and Presentation, Quiz	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	8 hrs
2	Operational Aspects of Debt Collection	Introduction to operational aspects of debt collection	<ul style="list-style-type: none"> Understand the legal aspects of contract Know all the elements of debt recovery arrangement Perform the verification of debtor's due account's details in a legitimate way 	<p>BSC/ N 0702</p> <p>PC1, PC2, PC3, KA1, KB4, KB5, SB1, SB2, SB14, SB15</p>	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs
		Lawful Debt Collection Process	<ul style="list-style-type: none"> Gather information about the financial record Know the legal and regulatory framework for debt recovery Collect and preserve all the financial documents/information of debtor 	<p>BSC/ N 0702</p> <p>PC4, PC5, PC6, KA7, KA12, KB1, KB2, KB9, KB10, KB12, SA1, SA2, SB10, SB11</p>	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs

	Ethical Debt Collection Practices	<ul style="list-style-type: none"> • Explain debtors doubt regarding the payment • Follow the proper selling function and keep debtors Informed 	BSC/ N 0702 PC7, PC8, PC9, PC10, KA4, KA6, KA8, KA9, KA10, KB3, SA6, SA10, SB3, SB4, SB5, SB12, SB13	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	4 hrs
	Know about RBI guidelines	<ul style="list-style-type: none"> • Comprehend the Role and functions of RBI • Learn Banking regulation act • Learn RBI Act 	BSC/ N 0702 PC11, PC12, KA3, KA11, KB11, SA3, SA4, SA5	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	2 hrs
	DRA Basics	<ul style="list-style-type: none"> • Describe the Role definition of DRA and need in current context • Learn eligibility criteria and personal attributes of a DRA • Comprehend the Rights, duties and obligations of a DRA • Recognize and apply Code of conduct, fair practices code 	BSC/ N 0702 PC13, PC14, PC15, PC16, PC17, PC18, KA2, KA5, KB6, KB7, KB8, KB13, SA7, SA8, SA9, SA11, SB6, SB7, SB8, SB9	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs

			<ul style="list-style-type: none"> Updating and managing the crucial reports 				
		Activity on operational aspects of debt collection	<ul style="list-style-type: none"> Understand the legal aspects of contract Know all the elements of debt recovery arrangement Perform the verification of debtor's in a legitimate way 	BSC/ N 0702 PC1, PC2, PC3, KA1, KB4, KB5, SB1, SB2, SB14, SB15	Flipchart Presentation, Role Play and Classroom Discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	4 hrs
		Activity on Lawful Debt Collection Process	<ul style="list-style-type: none"> Gather information about the financial record Know the legal and regulatory framework for debt recovery Collect and preserve all the financial documents/information of debtor 	BSC/ N 0702 PC4, PC5, PC6, KA7, KA12, KB1, KB2, KB9, KB10, KB12, SA1, SA2, SB10, SB11	Field Visit, Project Preparation, Case Study	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	8 hrs
		Activity on Ethical Debt Collection Practices	<ul style="list-style-type: none"> Explain debtors doubt regarding the payment Follow the proper selling function and keep debtors Informed 	BSC/ N 0702 PC7, PC8, PC9, PC10, KA4, KA6, KA8, KA9, KA10, KB3, SA6, SA10, SB3, SB4, SB5, SB12, SB13	Role Play and Classroom Discussion, Case Study	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are	4 hrs

						described in the Facilitator's Guide	
		Activity on RBI guidelines	<ul style="list-style-type: none"> Comprehend the Role and functions of RBI Learn Banking regulation act Learn RBI Act 	BSC/ N 0702 PC11, PC12, KA3, KA11, KB11, SA3, SA4, SA5	Internet Research, Flipchart Preparation and presentation, Quiz	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	6 hrs
		Activity on DRA Basics	<ul style="list-style-type: none"> Describe the Role definition of DRA and need in current context Learn eligibility criteria and personal attributes of a DRA Comprehend the Rights, duties and obligations of a DRA Recognize and apply Code of conduct, fair practices code Updating and managing the crucial reports 	BSC/ N 0702 PC13, PC14, PC15, PC16, PC17, PC18, KA2, KA5, KB6, KB7, KB8, KB13, SA7, SA8, SA9, SA11, SB6, SB7, SB8, SB9	Role Play and Classroom Discussion, Case Study	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs

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Soft Skills

Basic Communication Skills	<ul style="list-style-type: none"> Learn Basics of Communication Apply various forms of communication Make communication effective Perform client Negotiations 	BSC/ N 0703 PC1, PC2, PC3, PC4, KA8, SA1, SA3, SA4, SB6, SB7, SB10, SB12	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs
Professionalism interaction with debtor's	<ul style="list-style-type: none"> Follow telephonic etiquette while calling debtors Take care of personal etiquette while meeting debtors in Person Negotiate with debtors in a smart and effective way 	BSC/ N 0703 PC5, PC6, PC7, KA2, KA3, KB1, SB3, SB4, SB8	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs
Handling and Resolving Queries	<ul style="list-style-type: none"> Inquire debtors about the payment related problems they are facing and analyze them to find out a sensible solution. Avoid unprofessionalism Show good analytical ability to find out proper solution and 	BSC/ N 0703 PC8, PC9, PC10, PC11, PC12, KA4, KA5, KB6, SA5, SB1, SB2, SB5, SB9, SB11, SB13	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	3 hrs

			convince debtors to pay of the dues				
		Report Management	<ul style="list-style-type: none"> Update details of total collection into system/records Follow security procedures while handling payments 	BSC/ N 0703 PC17, PC18, PC19, PC20, KA1, KA6, KA7, KB2, KB3, KB4, KB5, SA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	2 hrs
		Activity on Basic Communication Skills	<ul style="list-style-type: none"> Learn Basics of Communication Apply various forms of communication Make communication effective Perform client Negotiations 	BSC/ N 0703 PC1, PC2, PC3, PC4, KA8, SA1, SA3, SA4, SB6, SB7, SB10, SB12	Role Play, Practical Exercise in Classroom, Case Studies, Online Assessments	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	6 hrs
		Activity on Professionalism interaction with debtor's	<ul style="list-style-type: none"> Follow telephonic etiquette while calling debtors Take care of personal etiquette while meeting debtors in Person 	BSC/ N 0703 PC5, PC6, PC7, KA2, KA3, KB1, SB3, SB4, SB8	Role Play, Practical Exercise in Classroom, Case Studies, Online Assessments	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are	6 hrs

			<ul style="list-style-type: none"> Negotiate with debtors in a smart and effective way 			described in the Facilitator's Guide	
		Activity on Handling and Resolving Queries	<ul style="list-style-type: none"> Inquire debtors about the payment related problems they are facing and analyze them to find out a sensible solution. Avoid unprofessionalism Show good analytical ability to find out proper solution and convince debtors to pay of the dues 	BSC/ N 0703 PC8, PC9, PC10, PC11, PC12, KA4, KA5, KB6, SA5, SB1, SB2, SB5, SB9, SB11, SB13	Role Play, Practical Exercise in Classroom, Case Studies, Online Assessments	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	6 hrs
		Activity on Report Management	<ul style="list-style-type: none"> Update details of total collection into system/records Follow security procedures while handling payments 	BSC/ N 0703 PC17, PC18, PC19, PC20, KA1, KA6, KA7, KB2, KB3, KB4, KB5, SA3	Classroom Practical activity, Internet Research, Quiz	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	6 hrs
4	Case laws and international debt collection practices	Know the case laws on recovery issues	<ul style="list-style-type: none"> Understand the customer's issue properly and collect the debts according to the case laws 	BSC/ N 0704 PC1, PC2, KA1, KA7, KB1, SA1, SB1, SB6, SB7	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in	4 hrs

						Participant Workbook, All the activities are described in the Facilitator's Guide	
		Know the International practices	<ul style="list-style-type: none"> Respond to all the queries and follow the lawful way for debt collection. 	BSC/ N 0704 PC3, PC4, KA2, KA8, SA2, SB2, SB8, SB9, SB10	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	4 hrs
		Understanding the Customer's	<ul style="list-style-type: none"> Clarify the debt policy to the customer's and the penalty levied Review collection queue Adhere to the customers policy presented by Bank 	BSC/ N 0704 PC5, PC6, PC7, PC8, KA5, KA6, KB2, SA4, SA5, SA8, SA9, SB3, SB4, SB5	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	4 hrs
		Handling Customers lawfully	<ul style="list-style-type: none"> Learn RBI guidelines on debt recovery Deal the customers lawfully 	BSC/ N 0704 PC9, PC10, PC11, KA3, KA4, KB3, SA3	Facilitation with PPT, Videos, Trainer led classroom discussion	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant	3 hrs

						Workbook, All the activities are described in the Facilitator's Guide	
		Activity on case laws on recovery issues	<ul style="list-style-type: none"> Understand the customer's issue properly and collect the debts according to the case laws 	BSC/ N 0704 PC1, PC2, KA1, KA7, KB1, SA1, SB1, SB6, SB7	Internet Research, Flipchart Preparation and presentation, Quiz	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	8 hrs
		Activity on International practices	<ul style="list-style-type: none"> Respond to all the queries and follow the lawful way for debt collection. 	BSC/ N 0704 PC3, PC4, KA2, KA8, SA2, SB2, SB8, SB9, SB10	Internet Research, Flipchart Preparation and presentation, Quiz	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	6 hrs
		Activity on understanding the Customer's	<ul style="list-style-type: none"> Clarify the debt policy to the customer's and the penalty levied Review collection queue Adhere to the customers policy presented by Bank 	BSC/ N 0704 PC5, PC6, PC7, PC8, KA5, KA6, KB2, SA4, SA5, SA8, SA9, SB3, SB4, SB5	Role Play, Practical Exercise in Classroom, Case Studies, Online Assessments	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the	4 hrs

						activities are described in the Facilitator's Guide	
		Activity on handling Customers lawfully	<ul style="list-style-type: none"> Learn RBI guidelines on debt recovery Deal the customers lawfully 	BSC/ N 0704 PC9, PC10, PC11, KA3, KA4, KB3, SA3	Internet Research, Flipchart Preparation and presentation, Role Play, Assessments	White board, Marker, Overhead projector, Laptop, Internet access, Worksheets are available in Participant Workbook, All the activities are described in the Facilitator's Guide	6 hrs

Total: 160 hours