

CURRICULUM

Debt Recovery Agent

(BSC / Q 0701)

This programme is aimed at training candidates for the job of “Debt Recovery Agent” in the BFSI Sector and by the end of the programme aims at building the following key competencies amongst the learner:

1. Understand principles and function of banking.	2. Understand role and functions of debt recovery agents and legal/regulatory aspects of recovery.
3. Understand recovery policy and process.	4. Basic knowledge of safety at work place and communication skills.
5. Know about the essential case laws on recovery issues.	6. Resolve debtor payment related queries lawfully.
7. Knowledge of the code of conduct that should be followed by recovery agents.	

This course encompasses 4 out of 4 National Occupation Standard (NOS) of “Debt Recovery Agent” Qualification Pack No “BSC/ Q 0701” issued by “BFSI Sector Skill Council”.

Sl. No	Topic/Module	Duration (Hours)	Key Learning Outcomes	Corresponding NOS Code
1)	Banking Basics and Products	30	<ul style="list-style-type: none"> Understand banking structure and functions. Understand retail banking and KYC norms. Analyze the changes in banking trends. Rules and regulations regarding retail banking and E-banking. Handle collection cases involving retail banking customers. 	BSC/N0701
2)	Operations of Collections	30	<ul style="list-style-type: none"> Understand role and function of debt recovery agents Understand recovery policies and processes and 	BSC/N0702

Sl. No	Topic/Module	Duration (Hours)	Key Learning Outcomes	Corresponding NOS Code
			legal aspects related to Debt Recovery. <ul style="list-style-type: none"> Standard operating procedure for performing the recovery agent's function. Follow the proper selling function and keep debtors Informed. Prepare reports on targets achieved and review future targets. 	
3)	Soft Skills	30	<ul style="list-style-type: none"> Follow a suitable style of communication that customer finds convenient. Convince debtors to pay off the dues by informing them about the non-payment penalties. Negotiate with debtors in a smart and effective way. Prepare reports on targets achieved and review future targets. Responding to customer queries effectively 	BSC/N0703
4)	Various Case Laws of Recovery Issues	30	<ul style="list-style-type: none"> Study of various cases related to recovery issues. Understand various issues and difficulties debtors face in collection procedure. Inform debtor of the reason of calling before claiming for the due amount. Knowledge of Organizational guidelines for recovering assets. 	BSC/N0704

Total Programme Duration : 120 hours

(This syllabus/curriculum has approved by BFSI Sector Skill Council)