

Life Insurance Agent Curriculum

SECTOR: **BFSI**

SUB-SECTOR: **Financial Services**

OCCUPATION: **Investment Services**

REFERENCE ID: **BSC/Q3801, Version No. 1.0**

NSQF LEVEL: **4**

Minimum Qualification: Class XII

Training Outcomes

After completing this programme, participants will be able to:

- Identify and quantify client needs and determine appropriate Life Insurance Product.
- Sell life insurance policies to individuals.
- Determine policy premium, charges, collect all requisite documents and receive payment as token of sale.
- Respond to any queries/ requirements.
- Assess client investment and suggest changes if applicable.
- Provide service while ensuring that the business relationship is sustained without a lapse until the policy results into a claim upon death or when a policy matures.

Sr. No.	Module	Theory Duration (Hours)	Practical Duration (Hours)	Key Learning Outcomes	Corresponding NOS Code	Marks		Equipment Required
						Theory	Practical	
1	Source Insurance clients	5	20	<ul style="list-style-type: none"> • Importance of insurance, evolution of insurance. • Determine protection against economic losses arising as a result of unforeseen events, Insurance as an instrument of risk transfer. • Describe essentials of a valid contract of insurance, insurable interest, utmost good faith, material facts and indemnity. 	BSC/N3801	50	50	White board, Marker, Overhead projector, Laptop, Internet access
2	Assist in processing insurance applications	3	5	<ul style="list-style-type: none"> • Explain Applications for Life Insurance, Basic elements of pricing, surplus and bonus. 	BSC/N3802		10	White board, Marker, Overhead projector, Laptop, Internet access
3	Provide post-policy services	5	15	<ul style="list-style-type: none"> • Explain life insurance products – Traditional and Non - Traditional life insurance products. 	BSC/N3803		15	White board, Marker, Overhead

				<ul style="list-style-type: none"> • Ascertain Human Life Value, individual life cycle, role and types of financial planning. 				projector, Laptop, Internet access
4	Assist in processing claims	3	10	<ul style="list-style-type: none"> • Describe process for Insurance claims, Documents required in insurance claims 	BSC/N3804	5	5	White board, Marker, Overhead projector, Laptop, Internet access
5	Communicate effectively and achieve customer satisfaction	3	20	<ul style="list-style-type: none"> • communication- Importance of effective communication, communication process. • Importance of customer satisfaction. 	BSC/ N9902	30	70	White board, Marker, Overhead projector, Laptop, Internet access
6	Maintain integrity and ethics	3	15	<ul style="list-style-type: none"> • Integrity, ethics and Code of conduct-Their Importance and Regulatory framework. 	BSC/ N 9903	30	70	
7	Focus on teamwork	3	20	<ul style="list-style-type: none"> • Meaning of Team- Process, Importance of team work, Types of Team, Essentials of a good Team 	BSC/ N 9904	30	70	White board, Marker, Overhead projector, Laptop, Internet access
	Total Hours	25	105		Total Marks	145	290	

Total Course Duration: **130 Hours: 00 Minutes**

Curriculum

Loan Processing Officer

(Corporate Loans and Lease Deals Processing)

SECTOR: BFSI

REF ID: BSC/Q2304,

NSQF LEVEL:5

Loan Processing Officer

Curriculum/Syllabus

This program is aimed at training candidates for the job of a “Loan Processing Officer”, in the “BFSI” Sector/Industry and aims at building the following key competencies amongst the learner

Program Name	Loan Processing Officer		
Qualification Pack Name & Reference ID. ID	BSC/Q2304		
Version No.	1.0		
Pre-requisites to Training	STD. XII		
Training Outcomes	After completing this programme, participants will be able to: <ul style="list-style-type: none">• Evaluate, authorize, or recommend processing of loan applications for people and businesses.• Compile the loan application file, perform preliminary checks, approve loans and submit recommendations for loans beyond their limits for further processing.		

Sr. No.	Module	Key Learning Outcomes	Equipment Required
1	Introduction to Banking & Lending Products Corresponding NOS Code BSC / N2311	<ul style="list-style-type: none"> • Understand banking and importance of banks • Understand the role of RBI in banking • Learn about different products and services offered by banks • Know the 5C model of lending • Learn in detail the lending products offered by banks • Understand each type of loan, its nature, features, purpose of the loan etc. 	White board, Marker, Overhead projector, Laptop, Internet access,
2	KYC Norms and Loan Documentation Corresponding NOS Code BSC / N2311	<ul style="list-style-type: none"> • List the KYC requirements for different types of loans and different types of customers • Understand the documentation process for loan approval • Understand the steps in processing the loan • Know the Anti money laundering and provisions of PMLA, 2002 	White board, Marker, Overhead projector, Laptop, Internet access,
3	Credit Analysis and Risk Management Corresponding NOS Code BSC / N2312	<ul style="list-style-type: none"> • Learn about credit analysis, CIBIL, CIBIL score, Credit Ratings etc. • Know the importance of credit ratings and CIBIL score and how to interpret it • Understand the different types of risk and how to manage risk • Learn the different mechanism to mitigate risk 	White board, Marker, Overhead projector, Laptop, Internet access,

4	Corresponding NOS Code BSC / N2311	<ul style="list-style-type: none"> • Learn how to check the loan application form and the supporting documents • Check whether customers details are correctly captured • Check the documents pertaining to collaterals are properly documented • Check on the financial statements or ITR returns or salary slips submitted to avail the loan • Understand whether customer has the capacity and willingness to repay the loan 	White board, Marker, Overhead projector, Laptop, Internet access,
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Sr. No.	Module	Key Learning Outcomes	Equipment Required
5	Preparation of Credit Memorandum Corresponding NOS Code BSC / N2312	<ul style="list-style-type: none"> • Understand the process required for preparing the memorandum to individual or entity respectively • Learn to update the basic details about the entity asking for loan • Learn to fill the purpose of the memorandum and the project for which loan is applied • Learn to analyze the various aspects of the individuals with respect to their salary, occupation, capacity, etc. 	White board, Marker, Overhead projector, Laptop, Internet access,
6	Communicate effectively and achieve customer satisfaction Corresponding NOS Code BSC/ N9902	<ul style="list-style-type: none"> • Learn to communicate and listen to the customers, superiors and colleagues • Learn to maintain: positive attitude, correct body language, dress code, gestures and etiquette • Understand work output requirements, targets, performance indicators and incentives and receive feedback on work performance with positive attitude 	White board, Marker, Overhead projector, Laptop, Internet access,

7	Maintain integrity and ethics Corresponding NOS Code BSC/ N9903	<ul style="list-style-type: none"> • Learn how to maintain integrity of transactions and ensure data security Learn to protect data and information related to business or commercial decisions • Demonstrate and practice ethics in day today processes and dealings with customers and colleagues • Learn how to avoid defaming products and services of companies in competition Learn to refrain from indulging in unfair trade and/or corrupt practices • 	White board, Marker, Overhead projector, Laptop, Internet access,
8	Focus on Team Work Corresponding NOS Code BSC/ N9904	<ul style="list-style-type: none"> • Learn to share relevant inputs, feedback and insights to build mutual trust Learn to exchange, defend and rethink ideas • Support team members to accomplish goals • 	White board, Marker, Overhead projector, Laptop, Internet access,

Theory Duration 100:00 Hours

Practical Duration 150:00 Hours