DEPARTMENT OF ECONOMICS

SCHEME AND CURRICULUM OF EXAMINATIONS

CERTIFICATE COURSE: Business Correspondent and Business Facilitator

SESSION: 2022-23

COURSE CODE:

Sector: BFSI, Sub-Sector: Lending

JOB ROLE: Business Correspondent and Business Facilitator - BSC/Q840, V1.0

(NSQF LEVEL-4)

<table>
<tr><th rowspan="3">Course Code</th><th rowspan="3">Course Name</th><th rowspan="3">Course Type</th><th colspan="3">Marks</th><th rowspan="2">Examination time(in hours)</th></tr>
<tr><th rowspan="2">Total</th><th colspan="2">Ext.</th></tr>
<tr><th>L</th><th>P</th><th></th></tr>
<tr><td></td><td>Business Correspondent and Business Facilitator</td><td>C</td><td>100</td><td>40</td><td>60</td><td></td></tr>
<tr><td colspan="3">Total</td><td colspan="4">100</td></tr>
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Duration: 170 Contact Hours

Credits: 02

Marks: 100 (Theory: 40 and Practical: 60)
Eligibility: Candidate must have passed 10+2 or equivalent examination.
Mode of Delivery: Class Room Teaching, Training in Banks.

Certificate Course in Business Correspondent and Business Facilitator

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(NSQF LEVEL-4)

Course Outcomes

After the completion of this course, the students will be able to

- Perform account opening, cash deposits, cash withdrawal; remittances and other basic banking functions using digital banking.
- Inform the customers about various products and process of the banks.
- Perform the KYC verification function for customer on behalf of banks.
- Source and acquire new customers for the bank.

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Instructions for the Paper Setters:

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Units (I to IV). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

UNIT-1

Introduction to banking: importance, structure, regulations and recent reforms.

Introduction to rate of interest and returns: lending, deposit, nominal and real rate of interest, growth rate-simple and compound, present value criteria and internal rate of return.

Meaning and Schemes for financial inclusions: Jan Dhan Yojana, Atal Pension Yojana, Sukanya Samruddhi Yojana, Ayushman Bima Yojana, Pradhan Mantri MUDRA Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana.

UNIT-II

Business correspondent: eligibility, roles and principles; bank regulations: legal aspects related to cheque, lending, endorsement and passbooks.

Bank Accounts: Types of account, how to open an account, KYC verification, SOPs for filling up application form.

UNIT-III

Bank deposits: significance and types.

Bank Loans: significance of bank loans, types and principles (housing loans, vehicle loans, rural loans, personal loans).

Procedure to deposit, withdraw and transfer money by cheque, cash, ATM and Internet banking, SOPs of handling all types of transactions and recording of all transactions.

UNIT-IV

Basic Grooming, communications skills, Manners and Etiquettes, Developing customer relationships: ways to identify customer, follow ups, queries and grievances, transparency, security of information. Business ethics: off and on-field.