

# Model Curriculum

## Loan Approval Officer

**SECTOR: BFSI**  
**SUB-SECTOR: FINANCIAL SERVICES**  
**OCCUPATION: BROKING/TRADING**  
**REF ID: BSC/Q0401, Version No. 1.0**  
**NSQF LEVEL: 4**



## Certificate

### CURRICULUM COMPLIANCE TO QUALIFICATION PACK – NATIONAL OCCUPATIONAL STANDARDS

is hereby issued by the

**BFSI SECTOR SKILLS COUNCIL OF INDIA**

for the

### MODEL CURRICULUM

Complying to National Occupational Standards of  
Job Role/ Qualification Pack: 'Loan Approval Officer'  
QP No. 'BSC/Q0403 NSQF Level 4'

Date of Issuance: January 11<sup>th</sup>, 2016

Valid up to: January 11<sup>th</sup>, 2017

\* Valid up to the next review date of the Qualification Pack



Authorized Signatory  
(BFSI Sector Skill Council of India)

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# Loan Approval Officer

## CURRICULUM / SYLLABUS

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

<b>Program Name</b>	<b>Loan Approval Officer</b>		
<b>Qualification Pack Name &amp; Reference ID. ID</b>	BSC/Q0401		
<b>Version No.</b>	1.0	<b>Version Update Date</b>	15-01-2016
<b>Pre-requisites to Training</b>	STD. XII		
<b>Training Outcomes</b>	<p><b>After completing this programme, participants will be able to:</b></p> <ul style="list-style-type: none"> <li>Evaluate, authorize, or recommend approval of loan applications for people and businesses.</li> <li>Compile the loan application file, perform preliminary checks, approve loans and submit recommendations for loans beyond their limits for further processing.</li> </ul>		

This course encompasses 3 out of 3 National Occupational Standards (NOS) of “Loan Approval Officer” Qualification Pack issued by “BFSI Sector Skill Council of India”.

Sr. No.	Module	Key Learning Outcomes	Equipment Required
1	<p><b>Introduction to Banking, Customers and KYC norms</b></p> <p><b>Theory Duration</b> (hh:mm) 5:00</p> <p><b>Practical Duration</b> (hh:mm) 20:00</p> <p><b>Corresponding NOS Code</b> N0401</p>	<ul style="list-style-type: none"> <li>Realizing importance of banks in the economy, types of banking, list of products and services offered by banks (retail and wholesale).</li> <li>Determining various types of customers in Banks and important features that distinguish each type of customer.</li> <li>Describing KYC requirements for each type of customer - detailed document lists</li> <li>Describing Anti money laundering and provisions of PMLA, 2002</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
2	<p><b>Lending Products and Project Finance</b></p> <p><b>Theory Duration</b> (hh:mm) 3:00</p> <p><b>Practical Duration</b> (hh:mm) 15:00</p>	<ul style="list-style-type: none"> <li>Describing 5Cs model of lending.</li> <li>Determining RBI prudential norms on lending.</li> <li>Detailing each type of loan, nature, purpose for which it can be availed, tenor, and other requirements.</li> <li>Clear understanding of Project finance vs. corporate lending and purposes for which project finance is availed.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)

Sr. No.	Module	Key Learning Outcomes	Equipment Required
	<p><b>Corresponding NOS Code</b> N0401</p>		
3	<p><b>Process of Loan Approval and Loan Application Documents</b></p> <p><b>Theory Duration</b> (hh:mm) 5:00</p> <p><b>Practical Duration</b> (hh:mm) 20:00</p> <p><b>Corresponding NOS Code</b> N0401</p>	<ul style="list-style-type: none"> <li>Describing steps to be followed after loan application is submitted by the client.</li> <li>Ascertaining documents required for processing of each type of loan (Retail and wholesale), verification process.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
4	<p><b>Analysis of financial statements</b></p> <p><b>Theory Duration</b> (hh:mm) 2:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> N0402</p>	<ul style="list-style-type: none"> <li>Analyzing corporate financial statement - past and projections of future - trend analysis, profitability analysis etc.</li> <li>Analyzing Personal financial statement - present and future financial position, repayment capability.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
5	<p><b>Borrower profile analysis</b></p> <p><b>Theory Duration</b> (hh:mm) 2:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> N0402</p>	<ul style="list-style-type: none"> <li>Ascertaining Management profile, promoter profile, credit rating of the organization.</li> <li>Analysis of annual report of the company.</li> <li>Analysis of income, age, dependants, existing liabilities, work profile etc.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
6	<p><b>Credit Analysis</b></p> <p><b>Theory Duration</b> (hh:mm) 2:00</p>	<ul style="list-style-type: none"> <li>Obtaining credit ratings from credit rating agencies, CIBIL, purpose of CIBIL score and its interpretation.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake

Sr. No.	Module	Key Learning Outcomes	Equipment Required
	<p><b>Practical Duration</b> (hh:mm) 5:00</p> <p><b>Corresponding NOS Code</b> N0402</p>		& ladder)
7	<p><b>Risk Management</b></p> <p><b>Theory Duration</b> (hh:mm) 4:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> N0402</p>	<ul style="list-style-type: none"> <li>Determining types of risk bank takes.</li> <li>Apply mechanisms for mitigating various risks faced by banks, collateral, bank guarantee, personal guarantee etc</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
8	<p><b>Regulatory Guidelines</b></p> <p><b>Theory Duration</b> (hh:mm) 3:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> N0401</p>	<ul style="list-style-type: none"> <li>Describe RBI master circular - loans and advances, master circular - exposure norms, master circular - capital adequacy.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
9	<p><b>Loan Documentation</b></p> <p><b>Theory Duration</b> (hh:mm) 2:00</p> <p><b>Practical Duration</b> (hh:mm) 10:00</p> <p><b>Corresponding NOS Code</b> N0402</p>	<ul style="list-style-type: none"> <li>Describe parts of a loan document / term sheet, Loan disbursement and repayment schedule.</li> <li>Use documentation basics - stamp paper, franking, and registration concepts.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)
10	<p><b>Reporting and Record keeping</b></p> <p><b>Theory Duration</b> (hh:mm) 2:00</p>	<ul style="list-style-type: none"> <li>Execute MIS reporting, safe keeping and destruction of records.</li> </ul>	White board, Marker, Overhead projector, Laptop, Internet access, Game card (snake & ladder)

Sr. No.	Module	Key Learning Outcomes	Equipment Required
	<b>Practical Duration</b> (hh:mm) 10:00  <b>Corresponding NOS Code</b> N0403		
	<b>Total Duration</b>  <b>Theory Duration</b> 30:00  <b>Practical Duration</b> 120:00	<b>Unique Equipment Required:</b> NA	

Grand Total Course Duration: **150Hours, 0 Minutes**

(This syllabus/ curriculum has been approved by [BFSI Sector Skill Council of India](#))

## Trainer Prerequisites for Job role: “Loan Approval Officer” mapped to Qualification Pack: “BSCQ/0401”

Sr. No.	Area	Details
1	<b>Description</b>	To deliver accredited training service, mapping to the curriculum detailed above, in accordance with the Qualification Pack “BSC / Q 0401”.
2	<b>Personal Attributes</b>	Aptitude for conducting training, and pre/ post work to ensure competent, employable candidates at the end of the training. Strong communication skills, interpersonal skills, ability to work as part of a team; a passion for quality and for developing others; well-organised and focused, eager to learn and keep oneself updated with the latest in the mentioned field.
3	<b>Minimum Educational Qualifications</b>	STD. XII
4a	<b>Domain Certification</b>	Certified for Job Role: “Loan Approval Officer” mapped to QP: “BSC Q/0401”. Minimum accepted score as per SSC guideline is 70%.
4b	<b>Platform Certification</b>	Recommended that the Trainer is certified for the Job Role: “Trainer”, mapped to the Qualification Pack: “SSC/1402”. Minimum accepted score as per SSC guideline is 70%.
5	<b>Experience</b>	<ul style="list-style-type: none"> <li>• Minimum 3 years’ experience as a trainer in the BFSI domain</li> <li>• Minimum 2 years’ experience as a trainer of Loan Approval subjects</li> </ul> <p>Experience in Loan Approval Officer services a plus</p>



### Annexure: Assessment Criteria

<b>Assessment Criteria</b>	
<b>Job Role</b>	<b>Loan Approval Officer</b>
<b>Qualification Pack</b>	<b>BSCQ/0401</b>
<b>Sector Skill Council</b>	<b>BFSI</b>

<b>Sr. No.</b>	<b>Guidelines for Assessment</b>
1	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
2	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training centre.
3	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training centre based on these criteria.
4	To pass the Qualification Pack, every trainee should score the minimum percentage assign to that job role, aggregate of theory and practical.
5	In each paper there will be 60 questions each though it's online or offline.
6	The assessor will be required to translate the questions from English to local language. And the VIVA also be conducted in English or local language as per their comfort.
7	VIVA will be conducted with Online as well as Offline exams.
8	Pass percentage for Loan Approval Officer is 60

Assessable Outcome	Assessment Criteria	Total Mark (600)	Out Of	Marks Allocation	
				Theory	Skills Practical
<b>1. BSC / N 0401 (PREPARE LOAN FILE)</b>	<ul style="list-style-type: none"> <li>Obtain all documents relevant for processing loan and verify against checklist.</li> <li>Compile all indicators and documents needed for assessing application.</li> <li>Prepare loan file in accordance with pre-defined structure.</li> </ul>	<b>100</b>	100	30	70
	<b>Total</b>		<b>100</b>	<b>30</b>	<b>70</b>
<b>2. BSC / N 0402 (PROCESS AND REVIEW LOANS)</b>	<ul style="list-style-type: none"> <li>Submit applications for additional financial/background inputs.</li> <li>Process and review loans</li> </ul>	<b>100</b>	100	30	70
	<b>Total</b>		<b>100</b>	<b>30</b>	<b>70</b>
<b>3. BSC / N 0403 (PERFORM POST LOAN PROCESSING TASKS)</b>	<ul style="list-style-type: none"> <li>Hand over all processed applications and document records for storage/ Destroy documents no longer needed.</li> <li>Forward processed application details for execution.</li> <li>Prepare status report on all documents processed.</li> </ul>	<b>100</b>	100	30	70
	<b>Total</b>		<b>100</b>	<b>30</b>	<b>70</b>
	<b>Grand Total</b>	<b>300</b>	<b>300</b>	<b>90</b>	<b>210</b>
	<b>Percentage Weightage:</b>			<b>40 %</b>	<b>60%</b>
	<b>Minimum Pass% to qualify (aggregate):</b>			<b>60%</b>	