

# Model Curriculum

## Small and Medium Enterprises (SME) Officer

Small and Medium Enterprises (SME) Officer

SECTOR: **BFSI**  
SUB-SECTOR: **Financial Services**  
OCCUPATION: **Broking/Trading**  
REFERENCE ID: **BSC/Q0501, Version No. 1.0**  
NSQF LEVEL: **4**



**Table of Content:**

Curriculum

Small and Medium Enterprise Officer.....**Error! Bookmark not defined.**

Annexure1: Assessment Criteria.....5

Annexure2: Trainer Prerequisites.....6



## Small and Medium Enterprise Officer

### CURRICULUM / SYLLABUS

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

<b>Program Name</b>	<b>Small and Medium Enterprise Officer</b>		
<b>Qualification Pack Name &amp; Reference ID.</b>	BSC/Q0501		
<b>Version No.</b>	1.0	<b>Version Update Date</b>	11 – 01 – 2015
<b>Pre-requisites to Training</b>	Graduate		
<b>Training Outcomes</b>	<p><b>After completing this programme, participants will be able to:</b></p> <ul style="list-style-type: none"> <li>• Handle, build and maintain relationships with SME customers and also process their applications.</li> <li>• Support customers with transactions, process their applications, and monitor their accounts and advice customers when required.</li> </ul>		

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

Sr. No.	Module	Theory Duration (hh:mm)	Practical Duration (hh:mm)	Key Learning Outcomes	Corresponding NOS Code	Equipment Required
1	Introduction to Banking, and Banking Structure	5	10	<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>• Describing Indian Banking Structure.</li> <li>• Explain RBI its role in banking &amp; its functions.</li> <li>• Describe Commercial banking, SME banking, Agri-banking, Microcredit, Social banking.</li> <li>• Analysis of SME industry, number of players, nature of players, funding requirement, future growth projections.</li> </ul>	N 0501	White board, Marker, Overhead projector, Laptop, Internet access
2	Deposit products and MSME Loan Products	3	10	<ul style="list-style-type: none"> <li>• Analyze demand deposit and time deposit products.</li> <li>• Describe steps involved for appraising a loan.</li> <li>• Describe loan products for</li> </ul>	N 0501	White board, Marker, Overhead projector, Laptop,



				MSME sector.		Internet access
3	Priority Sector Lending and MSME Schemes	5	20	<ul style="list-style-type: none"> <li>Analyze concept of priority sector lending, sectors included, need for PSL, sectoral targets.</li> <li>Describe Schemes for financing small and medium enterprises</li> </ul>	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
4	Borrower profile analysis	3	10	<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>	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
5	Risk Management	3	10	<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>	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
5	Loan Documentation	2	10	<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>	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
6	Loan Disbursement Process	4	10	<ul style="list-style-type: none"> <li>Facilitate Planning &amp; Organising, seamless and hassle free disbursement to customer.</li> <li>Expedite Branch Confirmatory Meetings, Documents checking, Obtaining signatures in relevant documents and disbursement of loan - process involved.</li> </ul>	N 0502	White board, Marker, Overhead projector, Laptop, Internet access
7	Basics of Selling	3	10	<ul style="list-style-type: none"> <li>Explain a market.</li> <li>Determine factors influencing consumer behaviour.</li> <li>Develop Negotiation Skills.</li> <li>Effective communication for achieving good negotiation outcomes.</li> <li>Closing the sale.</li> </ul>	N 0501	White board, Marker, Overhead projector, Laptop, Internet access
8	Reporting and Record keeping	2	10	<ul style="list-style-type: none"> <li>Execute MIS reporting, safe keeping and destruction of records.</li> <li>Service Excellence and Complaints Management.</li> <li>Develop verbal and non-verbal communication skills.</li> </ul>	N 0503	White board, Marker, Overhead projector, Laptop, Internet access



	<b>Total Duration:</b>	<b><u>30</u></b>	<b><u>100</u></b>	<b>Unique Equipment Required:</b>
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Grand Total Course Duration: **130 Hours 00 Minutes**

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

### **Annexure1: Assessment Criteria**

<b>Assessment Criteria for Small and Medium Enterprise Officer</b>	
<b>Job Role</b>	<b>Small and Medium Enterprise Officer</b>
<b>Qualification Pack</b>	<b>BSCQ/0501</b>
<b>Sector Skill Council</b>	<b>BFSI Sector Skill Council of India</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 the course will be 60.

<b>ASSESSMENT OUTCOME (NOS CODE AND DESCRIPTION)</b>	<b>Assessment criteria (PC)</b>	<b>Total Marks</b>	<b>Out Of</b>	<b>MARKS ALLOCATION</b>	
				<b>Theory</b>	<b>Skills Practical</b>
<b>1. BSC /N 0501 (ANALYZE MARKET AND SOURCE CUSTOMERS)</b>	Understand the market and the industry Sourcing new customers for the bank Interact with prospective customers and understand their business	<b>100</b>	100	30	70



<b>2. BSC / N 0502 (PREPARE AND PROCESS APPLICATIONS)</b>	Obtain documents for application Evaluate customer's business as per set standards Prepare the proposal in accordance with pre-defined structure Evaluate and process/appraise application	<b>100</b>	100	30	70
<b>3. BSC / N 0503 (FACILITATE AND PERFORM ON-GOING SERVICES)</b>	Forward processed application details for execution & storage Facilitate business transactions Monitor performance of business post sanction Suggest corrective action to the concerned authority Prepare required status reports	<b>100</b>	100	30	70
		<b>QP TOTAL</b>	<b>300</b>	<b>90</b>	<b>210</b>

**Annexure2: Trainer Prerequisites for Job role: “Small and Enterprise Officer ” mapped to Qualification Pack: “BSC/Q0501”**

Sr. No.	Area	Details
1	<b>Job Description</b>	To deliver accredited training service, mapping to the curriculum detailed above, in accordance with the Qualification Pack “ <u>BSC / Q 0501</u> ”.
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>	Graduate
4a	<b>Domain Certification</b>	Certified for Job Role: “ <u>Small and Medium Enterprise Officer</u> ” mapped to QP: “ <u>BSC / Q 0501</u> ”. 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: “ <u>SSC/1402</u> ”. Minimum accepted score as per SSC guideline is 70%.
5	<b>Experience</b>	Minimum 3 years experience as a trainer in the BFSI domain Minimum 2 years experience as a trainer of Small and Medium Enterprise Officer subjects Experience in Small and Medium Enterprise a plus



## 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: **'Small and Medium Enterprises (SME) Officer'**  
QP No. **'BSC/Q003 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)



**BFSI Sector Skill Council of India**

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