

FINANCIAL SERVICES TELECALLER ASSOCIATE (BPO/KPO)

Course Name	FINANCIAL SERVICES TELECALLER ASSOCIATE (BPO/KPO)
Course Code	STC-ITE/2023/2116
NSQF Level	4
Sector	IT- ITes
Occupation	Customer Service Associate / Telecaller / Telecalling Executive / Call Centre Executive/ Financial Service Associate / Telemarketing Executive
Job Description	<p>Deliver and achieve the respective Business Objectives as measured by the Key Results Outcome</p> <ul style="list-style-type: none"> ❖ Manage large amounts of inbound/ outbound calls in a timely manner. ❖ Follow communication scripts effectively when handling different processes. ❖ Qualifying the customers as per requirements. ❖ Maintain follow-ups with the customer. ❖ Meet personal qualitative and quantitative targets. ❖ Strictly follow the SOP's and guideline framed by the Company, Clients and RBI's.
Course Duration	Total Duration 420 Hrs. (ES- 30hrs.)
Trainees' Entry Qualification	Grade 12 – Regular OR Vocational OR ITI (1 year or 2 years) OR Diploma (Any stream) OR Graduates (Any stream)
Trainers Qualification	Graduate with 4 + years of Experience with BPO / KPO set up

Structure of Course:

Module No.	Module Name	Outcome	Theory (Hrs)	Practical (Hrs)	OJT (Hrs)	Total (Hrs) [Multiple of 30]
1	Basic Soft Skill	Develop communication skills to handle voice calls maintaining etiquettes, voice modulations.	20	60	10	90
2	Skills to handle calls: Collection, Receivables & Sales	Handle debt management calls (collection/ recovery) appropriately along with dispute resolution	20	80	20	120
3	Handling difficult customers or Objection Handling skills & Dialer Experience	Manage progressive and predictive dialing as well as dealing with customer anger and hostility.	0	20	10	30
4	RBI MANDATE SKILLS	Following RBI guidelines while dealing with debt collection, customer satisfaction maintaining integrity and ethics.	10	100	10	120
5	Financial Literacy	Counsel Customers to Convince late or non-payers to repay back the borrowed amount.	10	10	10	30
6		Employability Skill	--	--	--	30
TOTAL:			60	270	60	420

SYLLABUS:**Module No. 1:**

Basic Soft Skill

Outcome:

Develop communication skills to handle voice calls maintaining etiquettes, voice modulations.

Theory Content:

1. What are Soft Skills.
 - a. Enhanced Communication Skill
 - b. Developing Leadership Skills
 - c. Overall Organizational Skill development
 - d. Growth in Self-Motivation
 - e. Enhancing Creative Skills
2. What is Persuasive Skill
 - a. Emotional intelligence
 - b. Actively listening
 - c. Logical and reasoning skill development
 - d. Interpersonal & Negotiation skills
3. Problem Solving Skills
 - a. Identify and define the problem.
 - b. Come up with possible solutions.
 - c. Evaluate the options.
 - d. Choose the best solution.
 - e. Implement the solution.
 - f. Evaluate the outcome.
4. Telephone Etiquettes
 - a. Keeping the conversation positive
 - b. Actively listening
 - c. Acknowledge the customer's issue.
 - d. Respect your customers' time.
 - e. Adapt your communication style to the customer.

Practical Content:

1. Training on Convincing Skill
 - a. Persuasive Talking skills.
 - i. Clear Communication skills.
 - ii. Active listening skills.
 - iii. Emotional Intelligence.
 - iv. Logical reasoning ability.
 - v. Developing Negotiation skills.

- vi. Interaction on Interpersonal skills.
- 2. Voice Modulation
 - a. Developing on 4 Ps on Voice Modulation:
 - i. Power
 - ii. Pitch
 - iii. Pace
 - iv. Pause
- 3. Personality Development
 - a. Development of talents and potentials
 - b. Enhancing quality of life
 - c. Realization of dreams
 - d. Aspirations and facilitating employability.
- 4. Listening Skills- Basics
 - a. 3 modes of effective listening:
 - i. Be an attentive listener.
 - ii. Responsive listening
 - iii. Actively listening
- 5. Telephone Etiquettes
 - a. Actively listening and taking notes.
 - b. Using proper language
 - c. Always remain cheerful while in call
 - d. Ask before putting someone on hold or transferring a call.

Tools & Equipment needed:

Network / Dialer / Call center set up for practical exposure.

Module No. 2:

Skills to handle calls: Collection, Receivables & Sales

Outcome

Handle debt management calls (collection/ recovery) appropriately along with dispute resolution

Theory Content:

- 1. Basics on Debt Management
 - a. Understanding how to get your debt under control through financial planning and budgeting.
- 2. Rules and regulations relate to debtors and the collection of debt.
 - a. Paying bills and loan repayments on time
 - b. Design a budget and stick to it.
 - c. Keeping oneself aware of major life events.
 - d. Managing spending patterns.
 - e. Protecting wealth with insurance.
 - f. Reviewing credit report.

Practical Content:

1. Know how to contact the debtor in an effective and appropriate way.
 - a. Contacting Debt collectors using letters and phone calls
2. Debt Collection Call handling skill and Negotiation skill
 - a. Decide what to talk to the Collector & Keeping a Record
 - b. Tell the Collector if he/she Don't Owe the Debt.
3. Obtain sufficient information to commence debt collection.
 - a. Recover the money that is rightfully owed to you.
 - b. How to set up call and do follow up and handling dispute resolution methods
 - c. Compiling facts and evidence, Documents with key details.
 - d. Be calm and remain objective.
 - e. Getting creative solutions.
 - f. Formally write to the other party.
 - g. Seeking assistance.
4. Listening Skill on handling Effective debt recovery calls
 - a. Listening to intention of the call
 - b. Understanding the big picture & evaluating the content
 - c. Empathizing with the speaker.
5. Skill to contact the debtor in an effective and appropriate way.
 - a. Communicating with Empathy is an important skill to speak with debtor.

Tools & Equipment needed:

Network / Dialer / Call center set up for practical exposure.

Module No. 3:

Handling difficult customers or Objection Handling skills Dialer Experience

Outcome

Manage progressive and predictive dialing as well as dealing with customer anger and hostility.

Theory Content:

NA

Practical Content:

1. Objection & rejection handling.
 - a. To listen first and then show empathy carefully.
 - b. Need to understand customer side.
2. Methods for diffusing the anger and hostility of customers.
 - a. Remaining calm.
 - b. Being an active listener
 - c. Repeat back what your customers say.
 - d. Thanking them for bringing the issue to your attention.
 - e. Explain the steps you'll take to solve the problem.
 - f. Setting up a time to follow up with them.

1. Strategies for handling difficult customers
 - a. Keeping the communication professional.
 - b. Remain calm.
 - c. To Speak softly.
 - d. Practicing active listening.
 - e. Give them time to talk.
 - f. Understand the customer's point of view.
 - g. Assess their needs.
2. Progressive, Predictive.
 - a. Predictive dialers prioritize the number of calls.
 - b. Progressive dialers prioritize call quality and customer experience.
 - c. Predictive dialers accomplish this by reducing wasted time and preview dialers do this by streamlining data accessibility and customer service.

Tools & Equipment needed:

Network / Dialer / Call center set up for practical exposure.

Module No. 4:

RBI MANDATE SKILLS

Outcome

Following RBI guidelines while dealing with debt collection, customer satisfaction maintaining integrity and ethics.

Theory Content:

1. Understand basic banking.
 - a. Bank being a financial institution responsible for accepting deposits from the public and creates a demand deposit while simultaneously providing loans to its borrowers.
2. Functions and credit products
 - a. Banks perform these lending activities either directly or through capital markets.
3. Understand operational aspects of debt collection.
 - a. Debt collection practices take place by first-party, third-party, and debt selling individuals or agencies.
4. Communicate effectively and achieve customer satisfaction.
 - a. Communicate well with customers, Building a relationship with them. .
5. Follow necessary soft skills to interact with debtors.
 - a. Common soft skills for a debt collector are listening skills, negotiating skills and speaking skills.
 - b. Decision Making
 - c. Guidelines, circulars, notification & regulations are there to make appropriate decisions.
6. Plan and Organize
 - a. Required for the appropriate step forward.

7. Customer Centricity & Problem Solving
 - a. Customer being first solve their problems.
8. Analytical Thinking
 - a. Analytical skills help data analysis, logical thinking, research, creativity, and communication.
9. Oral Communication (Listening and Speaking skills)
 - a. It helps to transmit ideas from your brain to either one person or a group of people.

Practical Content:

1. Maintain integrity and ethics.
 - a. Developing professional integrity will uphold a moral standard of conduct, both in professional as well as personal endeavors.

Tools & Equipment needed:

Network / Dialer / Call center set up for practical exposure.

Module No. 5:

Financial Literacy

Outcome

Counsel Customers to Convince late or non-payers to repay back the borrowed amount.

Theory Content:

- 1 Counselling Customers
 - a. Convince the late or non-payers to repay the borrowed amount.
 - b. Update the debtors on the loan's terms and conditions.
 - c. Pros or Cons of nonpayment dues in time.
- 2 Financial and Legal Literacy
 - a. Becoming financially literate involves learning and practicing a variety of skills related to budgeting, managing, paying off debts, and understanding credit.

Practical Content:

NA

Tools & Equipment needed:

Network / Dialer / Call center set up for practical exposure.

Module No. 6:

Employability Skill

Employability Skills (30 hours)

S. No	Module Name	Duration (hours)	Assessment Marks
1.	Introduction to Employability Skills	1	2
2.	Constitutional values - Citizenship	1	2
3.	Becoming a Professional in the 21st Century	1	4
4.	Basic English Skills	2	5
5.	Communication Skills	4	2
6.	Diversity & Inclusion	1	2
7.	Financial and Legal Literacy	4	7
8.	Essential Digital Skills	3	10
9.	Entrepreneurship	7	8
10.	Customer Service	4	4
11.	Getting ready for apprenticeship & Jobs	2	4
	Total	30	50

*Key Learning Outcomes:***Introduction to Employability Skills Duration: 1 Hour**

After completing this programme, participants will be able to:

1. Discuss the importance of Employability Skills in meeting the job requirements

Constitutional values - Citizenship Duration: 1 Hour

2. Explain constitutional values, civic rights, duties, citizenship, responsibility towards society etc. that are required to be followed to become a responsible citizen.
3. Show how to practice different environmentally sustainable practices

Becoming a Professional in the 21st Century Duration: 1 Hours

4. Discuss 21st century skills.
5. Display positive attitude, self-motivation, problem solving, time management skills and continuous learning mindset in different situations.

Basic English Skills Duration: 2 Hours

6. Use appropriate basic English sentences/phrases while speaking

Communication Skills Duration: 4 Hour

7. Demonstrate how to communicate in a well-mannered way with others.
8. Demonstrate working with others in a team

Diversity & Inclusion Duration: 1 Hour

9. Show how to conduct oneself appropriately with all genders and PwD
10. Discuss the significance of reporting sexual harassment issues in time

Financial and Legal Literacy Duration: 4 Hours

11. Discuss the significance of using financial products and services safely and securely.
12. Explain the importance of managing expenses, income, and savings.
13. Explain the significance of approaching the concerned authorities in time for any exploitation as per legal rights and laws

Essential Digital Skills Duration: 3 Hours

14. Show how to operate digital devices and use the associated applications and features, safely and securely
15. Discuss the significance of using internet for browsing, accessing social media platforms, safely and securely

Entrepreneurship Duration: 7 Hours

16. Discuss the need for identifying opportunities for potential business, sources for arranging money and potential legal and financial challenges

Customer Service Duration: 4 Hours

17. Differentiate between types of customers
18. Explain the significance of identifying customer needs and addressing them
19. Discuss the significance of maintaining hygiene and dressing appropriately

Getting ready for apprenticeship & Jobs Duration: 2 Hours

20. Create a biodata
21. Use various sources to search and apply for jobs
22. Discuss the significance of dressing up neatly and maintaining hygiene for an interview
23. Discuss how to search and register for apprenticeship opportunities

Learning Outcome – Assessment Criteria

Module No.	Outcome	Assessment Criteria
1	Develop communication skills to handle voice calls maintaining etiquettes, voice modulations.	<p>After completion of this module students will be able to:</p> <ol style="list-style-type: none"> 1. Perform interpersonal communication skill. 2. Show listening Skill 3. Show Communications skill 4. Explain Telephone Etiquettes 5. Exhibit voice modulation while receiving a call.

Module No.	Outcome	Assessment Criteria
2	Handle debt management calls (collection/ recovery) appropriately along with dispute resolution	<p>After completion of this module students will be able to:</p> <ol style="list-style-type: none"> 1. Speak to debtor in effective & appropriate way. 2. Show debt Collection Call handling skill and Negotiation skill 3. Explain how to obtain sufficient information to commence debt collection. 4. Explain rules and regulations relate to debtors and the collection of debt. 5. Set up call and follow up and handle dispute resolution methods 6. Handle debt recovery calls effectively. 7. Contact debtor in an effective and appropriate way.
3	Manage progressive and predictive dialing as well as dealing with customer anger and hostility.	<p>After completion of this module students will be able to:</p> <ol style="list-style-type: none"> 1. Handle different customers. 2. Diffuse anger and hostilities of customers. 3. Manage progressive and predictive dialing.
4	Following RBI guidelines while dealing with debt collection, customer satisfaction maintaining integrity and ethics.	<p>After completion of this module students will be able to:</p> <ol style="list-style-type: none"> 1. Perform basic banking operations. 2. Explain credit products. 3. Explain operational aspects of debt collection. 4. Communicate effectively and achieve customer satisfaction. 5. Maintain integrity and ethics while speaking to customers.
5	Counsel Customers to Convince late or non-payers to repay back the borrowed amount..	<ol style="list-style-type: none"> 1. Counsel Customers to Convince the late or non-payers to repay the borrowed amount. 2. Update the debtors on the loan's terms and conditions. 3. Pros or Cons on nonpayment dues in time.

Module No.	Outcome	Assessment Criteria
6	Employability Skill (30 Hrs)	As per NCVET guided curriculum

List of Tools, Equipment & materials needed for 30 Trainees (Practical)

SI No	Items Name	Quantity
1	Desktop / Laptop with Licensed version of Windows	30
2	Trainer Requirement-Laptop	1
3	Headphone Sets	30
4	Trainer Requirement-Headphone Set	1
5	Microsoft Licenses	31
6	Dialer Set-up with Internet Connectivity	Central
7	Dialer Software Licences with Quality Monitoring Tools and Call Recording System	30
8	Smart Classroom with LCD Screens.	Shared basis
9	White Board with Marker & Duster.	Shared basis
10	Pen and Pad	30

Marks Distribution

Outcome	Outcome Code	Total Th. marks	Total Pr. marks
Develop communication skills to handle voice calls maintaining etiquettes, voice modulations.	ITE/2116/OC1	50	120
Handle debt management calls (collection/ recovery) appropriately along with dispute resolution	ITE/2116/OC2	40	170
Manage progressive and predictive dialing as well as dealing with customer anger and hostility.	ITE/2116/OC3	0	90
Following RBI guidelines while dealing with debt collection, customer satisfaction maintaining integrity and ethics.	ITE/2116/OC4	30	200
Counsel Customers to Convince late or non-payers to repay back the borrowed amount.	ITE/2116/OC5	30	70
Work in real job situation with special emphasis on basic safety and hazards in this domain (OJT).	ITE/2116/OC6	0	150
Employability Skills – 30 Hrs	DGT/VSQ/N0101	50	0