

## Syllabus For Loan Processing Coordinator

Course Name	<b>Loan Processing Coordinator</b>
Sector	Banking, Financial Services And Insurance
Course Code	BFI/2024/LOPC/331
Level	4
Occupation	Loan Processing Coordinator
Job Description	Prepare and maintain all paperwork for existing and new loans, including loan disclosures. Create repayment plans. Complete loan contracts and ensure clients are kept informed of the rules and requirements. Work with clients to establish their needs and recommend suitable types of loans.
Course Duration	Total Duration 480 Hrs (T- 90, P- 180, OJT-150 and ES-60)
Trainees' Entry Qualification	<ul style="list-style-type: none"> <li>• 12th grade pass</li> <li>• Completed 2nd year of 3-year diploma (after 10th)</li> <li>• Pursuing 2nd year of 3-year regular Diploma (after 10th) <ul style="list-style-type: none"> <li>• 10th grade pass with two years of any combination of NTC/NAC/CITS or equivalent.</li> <li>• 8th pass plus 2-year NTC plus 1-Year NAC plus 1-Year CITS</li> </ul> </li> <li>• 10th grade pass and pursuing continuous schooling (for 2-year program) <ul style="list-style-type: none"> <li>• 11th Grade Pass and pursuing continuous schooling</li> </ul> </li> <li>• Previous relevant Qualification of NSQF Level 3.0 with minimum education as 8th Grade pass with 3-year relevant experience</li>   <li>• Previous relevant Qualification of NSQF Level 3.5 with 1.5-year relevant experience</li> </ul>
Trainers Qualification	Graduate in commerce with 1 year experience in the field of Bank Credit processing or in the similar field.

### Structure of Course:

Module No.	Module name	Outcome	Compulsory / Optional	Theory (Hrs)	Practical (Hrs)	OJT (Hrs)	Total (Hrs)
1	Banking Fundamentals	Explain different types of Banking accounts and associated services provided by Banks.	Compulsory	10	20		30
2	Loan Basics	Create Amortization schedule for a loan	Compulsory	20	40		60
3	Govt. Schemes	Explain various Govt. Schemes, and its suitability to the customer	Compulsory	20	40		60
4	KYC and credit rating framework	Extract various Credit Information Report of customer including CIBIL Score	Compulsory	20	40		60
5	Loan Origination	Prepare credit appraisal memorandum based on inputs/data from the application	Compulsory	20	40		60

	Process	form and supporting documents					
6	OJT	Work in real job situation with special emphasis on basic safety and hazards in this domain (OJT).	Compulsory	-	-	150	150
7	Employability Skill	As per guided curriculum	Compulsory	60	--		60
TOTAL:				150	180	150	480

## **SYLLABUS:**

### **Module 1: Banking Fundamentals**

**Outcome: Explain different types of Banking accounts and associated services provided by Banks.**

#### **Theory Content:**

- What is banking? Meaning, Definition, Objectives & Features
- Types of banks in India
- e-Banking and its advantages
- Types of Bank Accounts and their features
- Services provided by the bank

#### **Practical content:**

- Demonstrate different e-banking features supported by Bank for its account holders.

#### **Tools & Equipment needed:**

- Whiteboard
- Flip Chart
- Markers
- Duster
- Projector
- Laptop with charger
- Projector screen
- PowerPoint Presentation
- Laptop External Speakers

## **Module 2: Loan Basics**

**Outcome: Create Amortization schedule for a loan**

### **Theory Content:**

- Loans – Meaning, How They Work, Types, and Features
- Types of Loans: Based on Security Provided, Purpose (Education Loan, Personal Loan, Vehicle Loan, Home Loan), Pledged Assets (Gold Loan, Loan against Asset)
- Factors Lenders Consider: Credit score, Income, Employment History, Debt-to-Income Ratio, Collateral
- Loan Application Process and Verification
- Documents Required (for Salaried Applicants, Self-Employed Applicants), Loan EMI Calculator
- Amortization of loan and its calculation

### **Practical Content:**

- Using MS Excel for EMI calculation and creating Amortization Schedule

## **Module 3: Govt. Schemes**

**Outcome: Explain various Govt. Schemes, and its suitability to the customer**

### **Theory Content:**

- Outline the Govt. schemes and procedures to make the credit linkage
- Discuss the eligibility criteria of Govt. schemes, subsidies/incentives available
- Discuss the target groups of various Govt. schemes
- Discuss the procedures to prepare the loan assessment memorandum
- Discuss the importance of validating the data provided by the customer and their importance

### **Practical Content:**

- List out and prepare a report on various Govt schemes details from Model Product Booklet of Govt Schemes.

## **Module 4: KYC and credit rating framework**

**Outcome: Extract various Credit Information Report of customer including CIBIL Score**

### **Theory Content:**

- Discuss importance of CIBIL score and credit history

- Discuss the procedure to obtain the Consumer Credit Information Reports and Commercial Credit Information Reports from CIBIL website
- Discuss the other agencies providing the credit information reports like, Experian Credit Information Company of India Pvt Ltd, Equifax Credit Information Services Pvt Ltd, and Highmark Credit Information Services Pvt Ltd., etc
- Discuss about CIBIL Detect product and its importance and how to use the data obtained from centralized repository on confirmed frauds, cases of misuse or attempted misuse and suspected or high-risk cases that are under investigation in Banks and Financial Institutions, launched by CIBIL in July 2010.
- Discuss the standard procedure to review the trans CIBIL score/credit rating against the applicant's present loan outstanding

**Practical Content:**

- CIBIL website access.
- Hands-on Practice how to extract the various Credit information report

**Module 5: Loan Origination Process**

**Outcome: Prepare credit appraisal memorandum based on inputs/data from the application form and supporting documents**

**Theory Content:**

- Pre-Qualification Process of Loan application
- Loan Application and Processing
- Standard procedure to scrutinize the loan application and related documents
- Credit Information Report (CIR) and its importance, types of Credit Information Companies (CIC) like CIBIL, Experian, etc.
- Credit Appraisal Memorandum Preparation
- Underwriting Process
- Credit Decision and Quality Check
- Loan Funding and the loan cycle
- How banks process loan applications

**Practical Content:**

- Scrutinize the loan application and related documents

- Enter loan applicant's details with supporting documents and data points from the financial statement into the loan management system
- Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents
- report the credit appraisal memorandum to the supervisor with highlighted deviations

## **Module 6: OJT**

**Outcome:** Work in real job situation with special emphasis on basic safety and hazards in this domain

### **Practical Content:**

Assessor will check report prepared for this component of Practical training of the course and assess whether competency has been developed to work in the real job situation with special emphasis on basic safety and hazards in this domain. (The trainee is expected to undertake work in actual workplace under any supervisor / contractor for **60 Hours**.)

## **Module 7: Employability Skills (60 Hrs)**

### **Key Learning Outcomes**

#### **Introduction to Employability Skills**

Duration: 1.5 Hours

After completing this programme, participants will be able to:

1. Discuss the Employability Skills required for jobs in various industries
2. List different learning and employability related GOI and private portals and their usage

#### **Constitutional values - Citizenship**

Duration: 1.5 Hours

3. Explain the constitutional values, including civic rights and duties, citizenship, responsibility towards society and personal values and ethics such as honesty, integrity, caring and respecting others that are required to become a responsible citizen
4. Show how to practice different environmentally sustainable practices.

#### **Becoming a Professional in the 21st Century**

Duration: 2.5 Hours

5. Discuss importance of relevant 21st century skills.
6. Exhibit 21st century skills like Self-Awareness, Behavior Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn etc. in personal or professional life.
7. Describe the benefits of continuous learning.

#### **Basic English Skills**

Duration: 10 Hours

8. Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone
9. Read and interpret text written in basic English
10. Write a short note/paragraph / letter/e -mail using basic English

## **Career Development & Goal Setting**

Duration: 2 Hours

11. Create a career development plan with well-defined short- and long-term goals

## **Communication Skills** Hours

Duration: 5

12. Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette.
13. Explain the importance of active listening for effective communication
14. Discuss the significance of working collaboratively with others in a team

## **Diversity & Inclusion**

Duration: 2.5 Hours

15. Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD
16. Discuss the significance of escalating sexual harassment issues as per POSH act.

## **Financial and Legal Literacy**

Duration: 5 Hours

17. Outline the importance of selecting the right financial institution, product, and service
18. Demonstrate how to carry out offline and online financial transactions, safely and securely
19. List the common components of salary and compute income, expenditure, taxes, investments etc.
20. Discuss the legal rights, laws, and aids

## **Essential Digital Skills**

Duration: 10 Hours

21. Describe the role of digital technology in today's life
22. Demonstrate how to operate digital devices and use the associated applications and features, safely and securely
23. Discuss the significance of displaying responsible online behavior while browsing, using various social media platforms, e-mails, etc., safely and securely
24. Create sample word documents, excel sheets and presentations using basic features
25. utilize virtual collaboration tools to work effectively

## **Entrepreneurship**

Duration: 7 Hours

26. Explain the types of entrepreneurship and enterprises
27. Discuss how to identify opportunities for potential business, sources of funding and associated financial and legal risks with its mitigation plan
28. Describe the 4Ps of Marketing-Product, Price, Place and Promotion and apply them as per requirement
29. Create a sample business plan, for the selected business opportunity

## **Customer Service**

Duration: 5 Hours

30. Describe the significance of analyzing different types and needs of customers
31. Explain the significance of identifying customer needs and responding to them in a professional manner.
32. Discuss the significance of maintaining hygiene and dressing appropriately

## **Getting Ready for apprenticeship & Jobs** Hours

Duration: 8

33. Create a professional Curriculum Vitae (CV)
34. Use various offline and online job search sources such as employment exchanges, recruitment agencies, and job portals respectively
35. Discuss the significance of maintaining hygiene and confidence during an interview
36. Perform a mock interview
37. List the steps for searching and registering for apprenticeship opportunities

### Learning Outcome – Assessment Criteria

Module No.	Outcome	Assessment Criteria
1	Explain different types of Banking accounts and associated services provided by Banks.	<p><b>After completion of this module students will be able to :</b></p> <ol style="list-style-type: none"> <li>i. Define Bank</li> <li>ii. Explain the types of bank in India</li> <li>iii. Describe e-Banking</li> <li>iv. Narrate the types of Bank Accounts</li> <li>v. Describe the services provided by the bank</li> </ol>
2	Create Amortization schedule for a loan	<p><b>After completion of this module students will be able to:</b></p> <ol style="list-style-type: none"> <li>i. Describe the meaning of Loan, How They Work, Types, and Features</li> <li>ii. Analyse a Credit Information Report (CIR) issued by Credit Information Bureaus like CIBIL, Experian etc.</li> <li>iii. Demonstrate the Amortisation Schedule of a loan repayment</li> <li>iv. Use MS Excel for the calculation of EMI and creation of Amortisation Schedule</li> </ol>
3	Explain various Govt. Schemes, and its suitability to the customer	<p><b>After completion of this module students will be able to:</b></p> <ol style="list-style-type: none"> <li>i. Outline the Govt. schemes and procedures to make the credit linkage</li> <li>ii. Discuss the eligibility criteria of Govt. schemes, subsidies/incentives available</li> <li>iii. Discuss the procedures to prepare the loan assessment memorandum</li> <li>iv. List out and prepare a report on various Govt schemes details from Model Product Booklet of Govt Schemes.</li> </ol>
4	Extract various Credit Information Report of customer including CIBIL Score	<p><b>After completion of this module students will be able to:</b></p> <ol style="list-style-type: none"> <li>i. Explain CIBIL score</li> <li>ii. Obtain Consumer Credit Information Reports and Commercial Credit Information Reports from CIBIL website</li> <li>iii. Name different agencies providing the credit information reports</li> </ol>

Module No.	Outcome	Assessment Criteria
		iv. Use CIBIL data to find confirmed frauds, cases of misuse or attempted misuse and suspected or high-risk cases that are under investigation in Banks and Financial Institutions v. Review the trans CIBIL score/credit rating against the applicant's present loan outstanding
5	Prepare credit appraisal memorandum based on inputs/data from the application form and supporting documents	<b>After completion of this module students will be able to:</b> i. Upload loan applicant's detail information and supporting document in the Loan Management System ii. Explain standard procedure to scrutinize the loan application and related documents iii. Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents iv. Explain the process of reporting the credit appraisal memorandum to the supervisor with highlighted deviations
6	OJT	Assessor will check report prepared for this component of Practical training of the course and assess whether competency has been developed to work in the real job situation with special emphasis on basic safety and hazards in this domain. (The trainee is expected to undertake work in actual workplace under any supervisor / contractor for 60 Hours.)
7	Employability Skill	As per guided curriculum

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

SI No	Items Name	Specification	Qty
1	White board,		
2	Marker		2 boxes
3	Projector screen		1 No.
4	Laptop with charger		4 Nos.
5	Pen drive		4 No.
6	Laptop External Speakers.		4 No.
7	Sample loan application form		30 no
8	Sample documents required in loan processing		30 no
9	Sample format of record used for maintain loan application		30 no
10	Sample credit appraisal memorandum		30 no
11	Sample of escalation matrix		30 no
12	Participant Handbook and Related Standard Operating Procedures		30 no



### Marks Distribution

<b>Outcome</b>	<b>Outcome Code</b>	<b>Total Th marks</b>	<b>Total Pr marks</b>	<b>Total OJT marks</b>
Explain different types of Banking accounts and associated services provided by Banks.	BFI/0505/OC1	30	60	0
Create Amortization schedule for a loan	BFI/0505/OC2	30	110	0
Explain various Govt. Schemes, and its suitability to the customer	BFI/0505/OC3	30	110	0
Extract various Credit Information Report of customer including CIBIL Score	BFI/0505/OC4	30	110	0
Prepare credit appraisal memorandum based on inputs/data from the application form and supporting documents	BFI/0505/OC5	30	110	0
Work in real job situation with special emphasis on basic safety and hazards in this domain (OJT).	BFI/0505/OC6	0	0	300
Employability Skills – 60 Hrs	DGT/VSQ/N0102	50	0	0