

<b>COURSE TITLE</b>	<b>BUSINESS CORRESPONDENT &amp; FACILITATOR</b>
<b>COURSE CODE</b>	<b>04BC0431</b>
<b>COURSE CREDITS</b>	<b>2</b>

**Objective:**

- 1 NA

**Course Outcomes:** After completion of this course, student will be able to:

- 1 Apply proper methods to source customers for Banking Services and Prepare a sample periodic report on status of the sourced customers
- 2 Employ proper practices to assist customers with bank application process
- 3 Apply proper procedure for providing services to customers
- 4 Employ suitable practices to maintain data integrity and data privacy
- 5 Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow Apply health, hygiene, and safety practices at the workplace . And use resources at the workplace optimally

**Pre-requisite of course:**NA

**Teaching and Examination Scheme**

<b>Theory Hours</b>	<b>Tutorial Hours</b>	<b>Practical Hours</b>	<b>ESE</b>	<b>IA</b>	<b>CSE</b>	<b>Viva</b>	<b>Term Work</b>
0	0	4	50	50	0	0	0

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
1	<b>Introduction to the Banking Sector and the Job Role of Business Correspondent &amp; Business Facilitator</b> Scope of Banking Industry and its sub-sectors • Job role and opportunities for a Business Correspondent & Business Facilitator • Basic terminologies used in the banking services	4

Contents : Unit	Topics	Contact Hours
2	<p><b>Source Customers for Banking Services</b> Standard operating environment, pricing and discount policies for banking service • Standard procedure for performing correspondents and facilitator's function, reporting structure and security procedures for handling customer information • Procedure to identify and assess demand for the various products and services according to the segments like housewives, farmers, etc. • Various types of customer segments, products and services offered to target customers in banking services • Various methods to approach prospective customers and map their needs with the products offered by organization • Effective ways to analyse customer details related to their financial status like income, dependents, current trends of cash flows, etc. • Various risks associated with various products and compliance procedures in banking operations • List the different types of documents required for applications • The procedures for assisting customers with application forms and processing policies and ways to respond to their queries and concerns regarding products and application process • Various types of standard formats to prepare reports for banking services.</p>	6
3	<p><b>Assist Customers with Bank Application Process</b> Different types of application forms to be filled for various types of accounts for customers • Various supporting documents required for opening account for customers • The procedure for opening account for customers and all relevant legal procedures involved in application • Appropriate procedures to obtain and verify all required documents and duly filled form signed/ thumb printed by customer and attach it to application file • Procedure to update documents and information received from the customers into the computer system or smart device and send application file along with documents collected from customer to the branch as per the standard procedure • Effective modes of engaging with customer for the targeted products and services • Standard procedures to deliver relevant documents and materials like pass book, cheque book, smart card etc. provided by the bank • Standard format to prepare reports for banking operations • Significance of following proper procedures laid down by the bank in handling sensitive and confidential customer information.</p>	6

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
4	<p><b>Perform Regular Banking Transactions for Customers</b>            Standard procedure for conducting transactions such as cash deposits, withdrawals, debit/ credit card transactions, etc. • Basic accounting techniques for recording various transactions • Operation and maintenance procedure for using equipment provided by bank such as Point of-Sale (POS) machines, computers, etc. for banking operation • Various limits or restrictions on transaction amounts per day or per operation • Standard procedure of account termination • Documents required for termination • Standard policy for maintain inactive accounts • Importance of following appropriate escalation procedures while handling different types of customer queries and complaints related to account • Process to record details of cash and funds disbursed to customers in the bank • Standard procedure to schedule and execute follow-up visits with customer, and update details of payments collected into records/information system.</p>	4
5	<p><b>Perform Administrative Tasks</b>            Various sources to obtain list of defaulters and default loan accounts • Procedure to recover the loan amount from defaulters • Standard format to prepare reports, like periodic reports on status of customers, bank transactions, number of complaints, targets achieved and review future targets, etc. for banking operations • Significance of following security procedures regarding customer information, handling payments, cash or cheque transactions as per standard procedure • Importance of following appropriate escalation matrix for unresolved queries and grievances of the customers</p>	4
6	<p><b>Maintain Data Integrity</b>            Usage of digital technology to capture data • Various ways to check data for accuracy and validity • Procedure to generate reports for data analysis • Significance of a complete and accurate database • Standard processes and protocols to be maintained for data integrity • Methods to secure digital and paper documents • Standard procedures for disposing of the digital and paper records • Standard procedure for dissemination of data</p>	2
7	<p><b>Maintain Effective Communication and Service Standard</b>            Importance of professionalism, etiquette, and code of ethics to be maintained at the workplace • Active listening techniques • Methods and importance of effective communication • Significance of maintaining clarity, honesty, and transparency while communicating with the customers and colleagues as well as not defaming the competitors • Recall various ways to handle complaints and conflicts • Significance of passing on essential information to the colleagues timely • State the importance of helping the colleagues with specific issues and problems • Procedure of receiving feedback constructively • Standard policies on gender and age sensitivity • Standard policy with regards to People with Disabilities (PwD)</p>	2

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
8	<b>Maintain Health and Safety Standard</b> Legislative requirements and standard procedures for health, safety, and security and the role and responsibility of a Business Correspondent & Business Facilitator concerning the same • Concept, types, and reporting procedure of health and safety hazards found at the workplace • Hazards that can be dealt with safely, competently, and within limits of authority of a Business Correspondent & Business Facilitator • Limits of a Business Correspondent & Business Facilitator's responsibility for dealing with hazards • Standard emergency procedures for different emergencies and the importance of following them • Importance of maintaining high standards of health, safety, and security • Various types of breaches in health, safety, and security, and procedure to report the same • Implications of non-compliance with the health and safety standards • Evacuation procedures for workers and visitors • Ways to summon medical assistance and the emergency services, where necessary • Importance of reporting the health, safety, and accident • Role of government agencies in the areas of safety, health, and security and their norms and services.	1
9	<b>Material Conservation</b> Types of hazards, risks, and threats associated with handling different materials • Role of workstation layout, electrical and thermal equipment used in the material conservation • Organizational procedures for minimizing waste • Practices of efficient and inefficient management and utilization of material and water at the workplace • Ways to manage material and water usage at work effectively , Energy/Electricity Conservation Define electricity • basics of electricity • energy-efficient devices that are used in the job • ways to identify electrical problems that can arise during work • standard practices to be followed for conserving electricity in the job • impact of improperly connected electrical equipment and appliances on the tasks being performed, Waste Management/Recycling Various types of recyclable, non-recyclable, and hazardous waste • significance of different coloured dustbins • different types of waste to be segregated • importance of waste management • standard methods for waste disposal • sources of pollution. • ways to minimize various types of pollution	1
<b>Total Hours</b>		<b>30</b>

**Textbook :**

- 1 Business Correspondence & Reporting, Dr. C. B. Gupta, Taxmann, 2018
- 2 Business Communication, Minakshi Raman & Prakash Singh, Oxford, 2018

**References:**

- 1 Business Correspondence and Reporting, Business Correspondence and Reporting, CA G. Sekar & CA B. Saravana Prasath, Padhuka, 2018

**References:**

- 2 Study Material for Business Correspondence, Study Material for Business Correspondence, Board of Studies, ICAI, Board of Studies, ICAI, 2018

**Suggested Theory Distribution:**

The suggested theory distribution as per Bloom's taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery and evaluation					
Remember / Knowledge	Understand	Apply	Analyze	Evaluate	Higher order Thinking / Creative
0.00	25.00	25.00	20.00	20.00	10.00

**Instructional Method:**

- 1 NA