

## Background

Reserve Bank had requested the Indian Banks' Association to formulate, in consultation with Indian Institute of Banking and Finance (IIBF), a certificate course for Direct Sales Agents/Direct Marketing Agents/Debt Recovery Agents with minimum 100 hours of training. It was also stipulated by RBI that banks should ensure that over a period of one year all their Recovery Agents undergo the above training and obtain the certificate from IIBF. Further, the service providers engaged by banks should also employ only such personnel who have undergone the above training and obtained the certificate from the IIBF

## Training Focus

The training primarily focuses on skill development and improvement of functional competencies. The areas covered include

**Functional Competencies-** Focus is on legal, procedural and operational aspects of banking more particularly the collection function

**Soft Skills development-** Focus is on personal effectiveness and inter personal behavior

Courseware covering the syllabus of the certificate course is published by the IIBF. After the candidates complete the training, they need to pass a qualifying exam which will be conducted by IIBF. Only when they pass this exam, they would be allowed to do the collection activity.

## Target Audience:

Collection agents recruited by the bank.  
Qualification : 10th pass and above.

## NIS Sparta's Approach:

To be able to conduct the Regulatory Training NIS Sparta had to:

1. Get Accreditation by IIBF.
2. Create a pool of qualified faculty – CAIIB.
3. Create a network of centres that could hold a maximum batch size of 40 participants for different organisations.

As the participants are not well-qualified and majority of them have done their education in vernacular medium, NIS Sparta conducts the training in local language as per the region. A few of the languages in which training is conducted are English, Hindi, Marathi, Bengali, Kanada, Punjabi and Tamil. Teaching in vernacular language has been an added advantage for the candidates leading to higher pass percentage.

The soft skill course content and banking content is delivered by faculty who specialize in their areas. The core banking content of 70 hrs is mandatorily conducted by faculty who are CAIIB qualified.

Also, after every module, faculty conduct an exam to ensure that the learning is complete and effective.

## The Result

NIS Sparta is an accredited training institute that is authorized to provide the training. It has tie-ups with banks such as HDFC BANK, HSBC BANK, ABN AMRO BANK, DEUTSCHE BANK, ING BANK, KOTAK BANK etc. to provide the training: