Skill India
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GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
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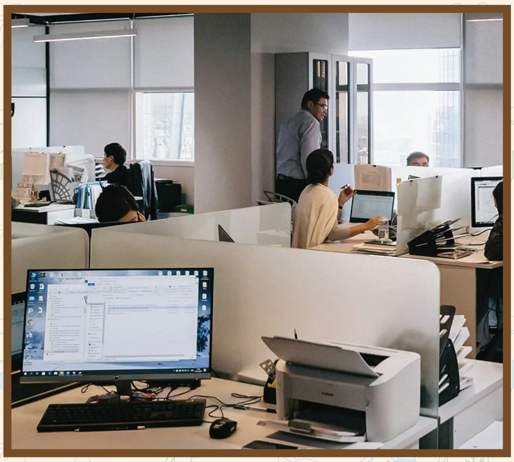
Facilitator Guide



Sector
BFSI

Sub-Sector
Broking, Fund Investment & Services,
Lending, Payments

Occupation
Operations

Reference ID: BSC/Q4102, Version 1.0
NSQF level: 4

Back Office Associate – Financial Services

Published by

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India

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First Edition, September 2024

This book is sponsored by **Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India**

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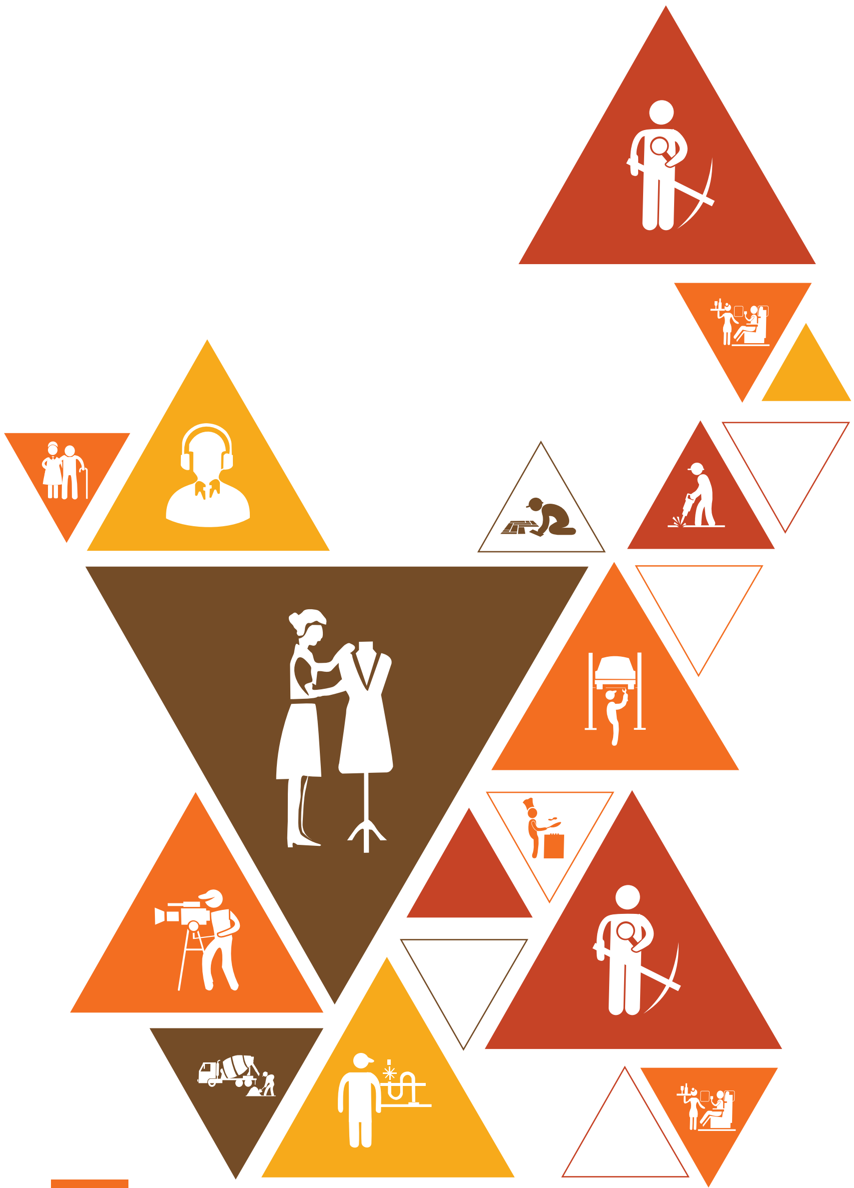
Skilling is building a better India.
If we have to move India towards development then Skill Development should be our mission.

Shri Narendra Modi
Prime Minister of India



Acknowledgements

The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India would like to thank all the individuals and organisations, who contributed, in various ways, to the preparation of this facilitator guide. The guide could not have been completed without their active contribution. Special gratitude is extended to those who collaborated during the preparation of the different modules in the facilitator guide. Wholehearted appreciation is also extended to all who provided peer review for these modules.

The preparation of this guide would not have been possible without the banking sector's support. Industry feedback has been extremely beneficial since inception to conclusion, and it is with their guidance that we have tried to bridge the existing skill gaps in the industry. This facilitator guide is dedicated to the aspiring youth, who desire to achieve special skills that will be a long-term asset for their future pursuits.

About this Guide

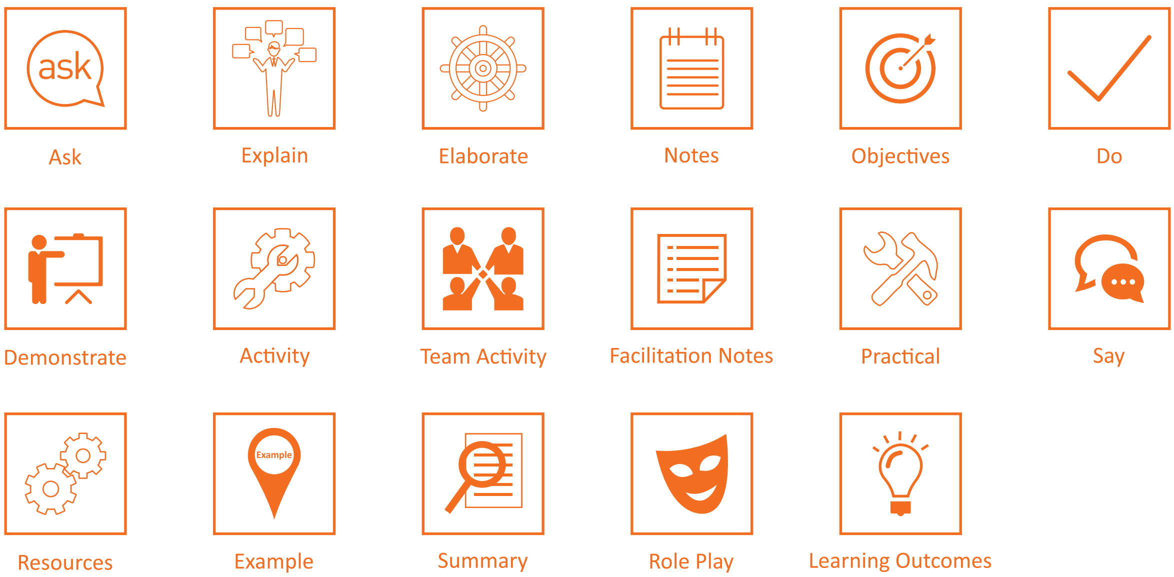
The Facilitator Guide for Back Office Associate - Financial Services has been developed to guide the trainers on how to impart training on banking related skills. The goal is to prepare industry-ready Back Office Associate - Financial Services by making them undergo Practical/Lab activity sessions. The Facilitator Guide is aligned to the Qualification Pack (QP) and the National Occupational Standards (NOS) drafted by the 'The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India' and ratified by National Skill Development Corporation.

It includes the following National Occupational Standards (NOS):

1. BSC/N4102: Handle Documentation and Customer Records
2. BSC/N4103: Coordinate with Other Departments
3. DGT/VSQ/N0102: Employability Skills (60 Hours)

Post this training, the participant will be able to perform tasks as an Back Office Associate - Financial Services. We hope that this Facilitator guide provides sound learning support to the aspiring trainers and the trainees.

Symbols Used



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1. Introduction to BFSI & Handle Documentation and Customer Records

Unit 1.1 - Introduction to Skill India Mission

Unit 1.2 - Backoffice Associate Financial Services Job Role

BSC/N4102

Key Learning Outcomes

By the end of this module, the participants will be able to:

1. Outline the overview of Skill India Mission
2. Discuss about the Banking Industry and its sub-sectors
3. Define the roles and responsibilities of a Back Office Associate - Financial Services
4. Perform appropriate steps to collect the customer data from the sales team
5. Show how to segregate the documents based on customer type and record details accurately in the prescribed format
6. Demonstrate how to input data into computer systems to support document and information retrieval
7. Show how to locate and correct data entry errors, and report them to the authorized person

Unit 1.1: Introduction to Skill India Mission

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the significance of the Skill India Mission
2. Describe the expanse of the Indian Banking Industry and its sub-sectors.
3. Elucidate the basic terminologies, and concepts associated with banking services.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all participants have the necessary materials (handbooks, notepads, pens).
- Set up the presentation slides and projector before the session begins.
- Introduce the objectives and benefits of the Skill India Mission.
- Discuss the structure and key players in the Indian Banking Industry.

Say

- Good morning, everyone, today we will be covering important aspects of coordinating with other departments within financial services.
- We will explore the objectives of the Skill India Mission, understand the Indian banking industry, and learn basic banking terminologies.
- Before we move on to the rest of the session, let us play a small game and interact with each other.

Activity

1. **Activity Name:** Human Bingo (Ice Breaker)
2. **Objective:** To encourage interaction and help participants get to know each other in a fun and engaging way.
3. **Type of activity:** Group activity
4. **Resources:** Pre-made Bingo cards with various personal and professional traits or experiences, Participant Handbook, Pen, Notebook, Writing Pad, etc.
5. **Duration of the activity:** 20 minutes

6. **Instructions:**
    - Distribute a Bingo card and a pen to each participant. Each card should have a grid with different traits or experiences written in each square (e.g., “Has worked in another country,” “Can speak more than two languages,” “Loves hiking”).
    - Explain that the objective is to fill in the Bingo card by finding someone in the room who matches the trait or experience in each square. Participants should write the name of the person who matches the description in the square.
    - Participants will mingle and ask each other questions to find matches for their Bingo cards.
    - The first person to fill in a row, column, or diagonal shouts “Bingo!” and wins the game.
    - After a winner is declared, gather everyone together and briefly discuss some of the interesting findings from the Bingo game.
7. **Outcome:** Participants will learn more about each other, fostering a sense of camaraderie and making the group feel more connected.

Ask

- Can anyone share what they know about the Skill India Mission?
- What comes to your mind when you hear the term ‘banking industry’?

Elaborate

- Objectives and benefits of the Skill India Mission.
- Overview of the Indian Banking Industry.
- Explanation of basic terminologies in banking services.
- The role of back-office associates in coordinating with other departments.
- Key challenges and solutions in inter-departmental coordination.

Explain

- Skill India Mission and its impact.
- Structure of the Indian banking industry.
- Common banking terms like NEFT, RTGS, and SWIFT.

Demonstrate

- Show how to navigate the official Skill India Mission website.
- Demonstrate the process of inter-departmental communication using an example email template.

Activity

1. **Role-Playing Inter-departmental Coordination**
2. **Objective of the activity:** To practice and understand the process of coordinating with other departments in a banking environment.
3. **Resources:** Notepads, pens, scenario cards.
4. **Time Duration:** 30 minutes
5. **Instructions:**
   - Divide participants into small groups.
   - Assign each group a different department within a bank (e.g., HR, IT, Operations).
   - Provide each group with a scenario card detailing a situation that requires inter-departmental coordination.
   - Groups discuss and plan how they will address the scenario and which other departments they need to communicate with.
   - Each group presents their approach and communication strategy to the class.
6. **Outcome:** Participants will gain hands-on experience in collecting, segregating, inputting, and correcting customer data, simulating real-world back-office operations in financial services.

Notes for Facilitation

- Ensure all participants are engaged and actively participate in discussions and activities.
- Be patient and provide clear instructions, especially during the practical demonstrations.
- Encourage participants to ask questions and clarify doubts immediately.
- Utilize real-world examples to illustrate the importance of each step in data management.
- Maintain a pace that is comfortable for all participants, ensuring no one is left behind during the session.

Unit 1.2: Backoffice Associate Financial Services Job Role

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the roles and responsibilities of a Backoffice associate financial services.
2. Describe the different career options of a Backoffice associate financial services.
3. Describe the rules, regulations, and procedures of maintaining customer documents and records.
4. Elucidate the aspects of discrepancy handling and organizational matrix.

Resources to be Used

Participant handbook, Notepad, Pen, Whiteboard, Markers, Presentation slides, Overhead projector or large screen, Computer/laptop with internet connection.

Do

- Greet the participants and introduce yourself.
- Ensure all participants have the necessary resources.
- Present the roles and responsibilities of a back office associate with real-life examples.
- Explain the stages of data and document preparation for upload into the organizational system.

Say

- Welcome everyone. Today, we are going to delve into the essential functions and opportunities within back office financial services.
- Our goal is to ensure you understand your role, the necessary documentation, and how to effectively coordinate with other departments.

Ask

- Can anyone share what they think are the key responsibilities of a back office associate in financial services?
- What types of documents do you think are crucial for a back office associate to handle?

Elaborate

- Roles and Responsibilities of a back office associate financial services
- Career Opportunities for a back office associate financial services

- Customer Types in financial services
- Data and documents needed by a back office associate financial services
- Stages of data and document preparation for upload into the organizational system by a back office assistant financial services
- Handling Documentation And Customer Records
- Departmental Rules for a back office associate financial services.

Explain

- Importance of accuracy in documentation
- Various career paths within financial services
- Different types of financial services customers
- Organizational rules and compliance requirements.

Demonstrate

Show how to accurately prepare and upload a document into the organizational system using the computer and projector

Activity

1. **Document Preparation and Upload**
2. **Objective of the activity:** To practice the steps involved in preparing and uploading documents accurately into the system.
3. **Resources:** Computer/laptop with internet connection, Sample documents, and Participant handbook.
4. **Time Duration:** 30 minutes
5. **Instructions:**
    - Divide participants into small groups.
    - Provide each group with sample documents and access to a computer.
    - Instruct them to prepare the documents as per the guidelines discussed.
    - Guide them to upload these documents into a simulated organizational system.
    - Review each group's work and provide feedback.
6. **Outcome:** Participants will gain hands-on experience in document preparation and uploading, reinforcing their understanding of the process.

Notes for Facilitation

- Encourage participation and make the session interactive.
- Provide clear, step-by-step instructions during demonstrations and activities.
- Ensure all questions from participants are addressed promptly.
- Relate each topic to practical scenarios to enhance understanding.
- Manage time efficiently to cover all topics within the session duration.

Answers to the Exercise in Participant Handbook

Multiple-choice Questions:

1. a. 1969-1980
2. c. Data Capturing
3. c. High Net-Worth Individuals (HNIs)
4. a. SEBI and RBI
5. b. Report Preparation

Descriptive Questions:

1. Refer to Unit 1.2: Backoffice Associate Financial Services Job Role
   Topic 1.2.1 Roles And Responsibilities
2. Refer to Unit 1.2: Backoffice Associate Financial Services Job Role
   Topic 1.2.5 Preparation for Data Upload
3. Refer to Unit 1.2: Backoffice Associate Financial Services Job Role
   Topic 1.2.6 Handling Documentation And Customer Records
4. Refer to Unit 1.2: Backoffice Associate Financial Services Job Role
   Topic 1.2.6 Handling Documentation And Customer Records
5. Refer to Unit 1.2: Backoffice Associate Financial Services Job Role
   Topic 1.2.6 Handling Documentation And Customer Records

2. Coordinate with Other Departments

Unit 2.1 - Departmental Co-ordination Practices

Unit 2.2 - Coordination Skills and Duties

BSC/N4103

Key Learning Outcomes

By the end of this module, the participants will be able to:

1. Demonstrate how to create a backup of data and documents
2. Show how to update records, filing, inventory, mailing, and database systems, either manually or using a computer
3. Demonstrate how to find, retrieve, and make copies of information from files
4. Role play on how to report to the development team about issues faced with the system.

Unit 2.1: Departmental Co-ordination Practices

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the framework of rules concerning departmental collaboration.
2. Describe the aspects of data management through team collaboration.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all materials and resources are set up before participants arrive.
- Start with an icebreaker to build rapport and encourage participation.
- Introduce the departmental rules framework and discuss its importance in coordinating with other departments.
- Conduct a demonstration of document organization and sharing protocols using real-life examples.

Say

- Welcome to today's session on coordinating with other departments as a back-office associate in financial services. We will cover essential practices and protocols to help you excel in your role.
- By the end of this session, you will have a comprehensive understanding of departmental rules, data management, document sharing, team reporting, and more.

Ask

- Can anyone share an example of a situation where effective coordination between departments led to a successful outcome?
- Why do you think data management is crucial for a back-office associate in financial services?

Elaborate

- Detailed discussion on the rules and policies guiding inter-departmental coordination.
- Importance of accurate data entry, data integrity, and security measures.
- Best practices for organizing, storing, and sharing documents efficiently.

- Steps and tools for generating and sharing team reports.
- Key strategies to support sales and office staff effectively.
- Structure and process for escalating issues within the organization.

Explain

- Overview of Departmental Rules
- Basic Data Management Techniques
- Introduction to Document Organization Tools
- Reporting Templates and Formats
- Roles in Sales and Office Support
- Escalation Procedures.

Demonstrate

- Show how to organize and share a document using a cloud-based tool (e.g., Google Drive or OneDrive).
- Demonstrate generating a team report using a reporting software.

Activity

1. **Document Sharing Simulation**
2. **Objective of the activity:** To practice the document organization and sharing protocols.
3. **Resources:** Notepad, pen, computer/laptop with internet connection.
4. **Time Duration:** 30 minutes
5. **Instructions:**
    - Divide participants into small groups.
    - Each group will be given a set of documents that need to be organized and shared.
    - Groups will use a cloud-based tool to organize the documents into folders.
    - Each group will then share the folders with another group, ensuring proper access permissions.
    - Groups will present their folder organization and explain their sharing process.
6. **Outcome:** Participants will learn how to efficiently organize and share documents within a team.

Notes for Facilitation

- Encourage active participation and questions throughout the session.
- Use real-life examples to make the content relatable and easier to understand.
- Be patient and provide individual assistance during the activity if needed.
- Ensure the demonstrations are clear and repeat if necessary.
- Summarize key points at the end of each section to reinforce learning.

Unit 2.2: Coordination Skills and Duties

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the coordination skills for a back-office associate financial services
2. Describe the practices of reporting for team development process.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer/laptop with internet connection.

Do

- Ensure all participants have access to the participant handbook and necessary materials before starting the session.
- Set up the presentation slides and ensure the projector or large screen is working properly.
- Review the computer skills necessary for a back-office associate in financial services.
- Demonstrate protocols for data backup, data recovery, and data retrieval during the session.

Say

- Welcome to the training session on coordinating with other departments as a back-office associate in financial services. Today, we will cover essential skills and protocols needed for effective collaboration and compliance.
- Feel free to ask questions at any time. Our goal is to ensure you understand and can apply these skills and protocols in your daily tasks.

Ask

- What computer skills do you think are essential for a back office associate in financial services?
- Why do you think data backup and recovery protocols are important in financial services?

Elaborate

- List of necessary computer skills required by a back office associate in financial services
- Protocols for data backup, data recovery, and data retrieval for a back office associate in financial services
- Regulations for log management for a back office associate in financial services

- Protocols for software check-up practices for a back office associate in financial services
- Protocols for report generation and reporting to authorities for a back office associate in financial services.

Explain

- Importance of computer literacy in financial services
- Basic steps in data backup and recovery
- Key regulations affecting log management in financial services
- Routine software check-up practices
- Essentials of report generation and compliance reporting.

Demonstrate

- Demonstrate how to perform a data backup and recovery process using the computer/laptop.
- Show how to generate a report and the steps involved in reporting to authorities.

Activity

1. **Activity:** Data Backup and Recovery Simulation
2. **Objective:** To practice the process of data backup and recovery.
3. **Resources:** Notepad, Pen, Computer/laptop.
4. **Time Duration:** 30 minutes.
5. **Instructions:**
   - Divide participants into pairs.
   - One participant will act as the back-office associate, and the other will act as the reporting manager.
   - The associate will report an issue they've encountered with the system, providing detailed information and possible solutions.
   - The reporting manager will ask questions and provide feedback on the report.
   - After 15 minutes, participants will switch roles.
6. **Outcome:** Participants will be able to effectively perform data backup and recovery processes, ensuring they can handle data management tasks in real-world scenarios.

Notes for Facilitation

- Ensure that each participant has a chance to engage in discussions and ask questions.
- Monitor the groups during the activity to provide assistance and guidance as needed.
- Emphasize the importance of following protocols and regulations to maintain compliance.
- Encourage participants to share their experiences and best practices related to data management.
- Provide additional resources or references for further learning and practice..

Answers to the Exercise in Participant Handbook

Multiple-choice questions:

1. a. Compliance Policy
2. c. Centralized System Maintenance
3. a. Generating Monthly Financial Reports
4. c. Recuva, EaseUS Data Recovery Wizard
5. a. Always

Descriptive Questions:

1. Refer to Unit 2.2: Coordination Skills And Duties
   Topic 2.2.2. Data Recovery
2. Refer to Unit 2.1: Departmental Co-ordination Practices
   Topic 2.1.2 Data Management
3. Refer to Unit 2.2: Coordination Skills And Duties
   Topic 2.2.2. Data Recovery
4. Refer to Unit 2.1: Departmental Co-ordination Practices
   Topic 2.1.6. Organizational Escalation Matrix
5. Refer to Unit 2.2: Coordination Skills And Duties
   Topic 2.2.4. Software Check-Up

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3. Employability Skills

DGT/VSQ/N0102

Employability Skills is available at the following location

https://www.skillindiadigital.gov.in/content/list

Employability Skills

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4. Annexures

Annexure I: Training Delivery Plan

Annexure II: Assessment Criteria

Annexure III: List of QR Codes Used in PHB

Annexure I

Training Delivery Plan

Training Delivery Plan			
Program Name:	Back Office Associate - Financial Services		
Qualification Pack Name & Ref. ID	Back Office Associate - Financial Services, BSC/Q4102		
Version No.	1.0	**Version Update Date**	05/01/2023
Pre-requisites to Training (if any)	NA		
Training Outcomes	**By the end of this program, the participants will be able to:** 1. Show how to handle documentation and customer records 2. Role play on how to coordinate with other departments		

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
1	**Introduction to BFSI & Handle Documentation and Customer Records**	**The Skill India Mission: Objectives and Benefits**	• Discuss the objectives and benefits of the Skill India Mission • Describe the scope of the Indian Banking Industry, the basic terminologies and its sub-sectors	BSC/N4102 PC 6	Classroom lecture/ PowerPoint Presentation/ Question & Answer and Group Discussion	Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers,	8 Theory (03:00) Practical (05:00)
		Job Role for a Backoffice Associate Financial Services	• Discuss job role and opportunities for a Backoffice Associate - Financial Services • Describe the basic terminologies used in the banking services • Describe the protocols of communicating effectively with the reporting manager and various departments.	BSC/N4102 PC6			8 Theory (03:00) Practical (05:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Career Opportunities for a Backoffice Associate Financial Services	• Discuss the career options for a back-office associate in financial services • Describe the skillsets required to carry out the responsibilities of the back- office associate in financial services.	BSC/N4102 PC6		Sample sales records, sales presentation or proposal etc.	8 Theory (03:00) Practical (05:00)
		Customer Types Knowledge	• Describe the types of customers in financial organizations. • Describe the different types of document categories that the different categories of customers in financial services must produce.	BSC/N4102 KU2			8 Theory (03:00) Practical (05:00)
		Computer Systems Operation	• Show how to operate computer systems effectively. • Demonstrate MS Office and organizational database.	BSC/N4102 KU3, KU4			8 Theory (03:00) Practical (05:00)
		Customer Data Check listing	• Describe the importance of ensuring the availability of all the documents as per the specified checklist. • Discuss the SOP of checking and verifying the documents like KYC, Legal, and financial documents	BSC/N4102 KU5, PC3, KU5, PC4.			8 Theory (03:00) Practical (05:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Customer Data Compliance	• Describe the target customers such as business categories. • Elaborate on the different types of data and documents like KYC, legal, and financial documents for data entry operations.	BSC/N4102 KU5, PC3, KU5, PC4.			8 Theory (03:00) Practical (05:00)
		Customer Data Collection Procedures	• Describe the process of collecting the customer data from the sales team. • Describe the protocols of segregating the documents based on customer type.	BSC/N4102 PC1, KU1, KU9, PC5, KU2			8 Theory (03:00) Practical (05:00)
		Customer Data Recording	• Elucidate the standard operating procedures of recording the details accurately in the prescribed format. • Show how to apply the knowledge of SOP to maintain customer records.	BSC/N4102 PC6, PC12, KU6, KU7 KU6, KU1, KU9			8 Theory (03:00) Practical (05:00)
		Customer Data Collection Accuracy	• Discuss the importance of comparing data with source documents, or re-enter data in verification format to detect errors. • Describe the protocols for locate and correct data entry errors, or report them to the authorized person.	BSC/N4102 PC6, PC12, KU6, KU7 KU6, KU1, KU9			8 Theory (03:00) Practical (05:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Resorting of customer data and functional identification	• Discuss the steps of identifying the documents or data of customers to be uploaded. • Utilize methods to compile and validate the data.	BSC/N4102 PC2, PC7, KU6			7 Theory (03:00) Practical (04:00)
		Preparation for Customer Data Upload	• Show how to analyze and organize the data efficiently as per SOP. • Show hoe to regroup customer data into separate cues before preparing for their upload in organizational systems, and software.	BSC/N4102 PC2, PC7, KU6			7 Theory (03:00) Practical (04:00)
		Collected Data's Verification and primary filing	• Describe the steps of ensuring the data is captured from the "verified with original" documents. • Discuss the steps of checking and verifying customer data for correctness.	BSC/N4102 PC9, KU7			7 Theory (03:00) Practical (04:00)
		Data Entry Procedures	• Show how to enter input data such as file numbers, new or updated information, or document information codes into systems. • Demonstrate how to keep editable functions wherever applicable making the entered data easy for escalation in suitable scenarios.	BSC/N4102 PC11, KU6, PC10, KU3, KU4, KU6			7 Theory (03:00) Practical (04:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Minimizing error in data-entry	• Demonstrate on how to run a check on the entered data through suitable softwares or spreadsheets. Make the data editable for proper authoritative checks as and when necessary. • Show how to ensure the entered data is error-free.	BSC/N4102 PC11, KU6, PC10, KU3, KU4, KU6			7 Theory (03:00) Practical (04:00)
		Data Upload Procedures	• Discuss the procedure to upload the data into organizational software. • Elucidate the importance of keeping a tag on organizational access, control, and data sharing security protocols.	BSC/N4102 KU6			7 Theory (03:00) Practical (04:00)
		Timely Documentation Completion	• Discuss the importance of keeping proper check listing activity for data sets for every customer's account. • Discuss the principles of completing all documentation within the stipulated time as per SOP.	BSC/N4102 PC15, KU1, KU9			7 Theory (03:00) Practical (04:00)
		Data storage and deviations matrix	• Show how to seek approval of the appropriate authorities in case of any deviations taken, as defined in the deviation matrix.	BSC/N4102 PC15, KU1, KU9, PC14, KU11, KU8, PC16, PC10, KU10			7 Theory (03:00) Practical (04:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			• Show hoe to store completed documents in appropriate locations. • Discuss the importance of following organizational escalation matrix for any discrepancy. Apply organizational deviation matrix appropriately.				
		Data Analysis	• Elaborate on the principles of comparing data with source documents, or re-enter data in verification format to detect errors on aperiodic software run or checks. • Describe the process of analyzing and organizing the data efficiently.	BSC/N4102 PC12			7 Theory (03:00) Practical (04:00)
		Record Creation and Update	• Describe the process of seeking approval of the appropriate authorities in case of any deviations taken, as defined in the organizational deviation matrix • Elaborate on the standard processes to create and update records accurately.	BSC/N4102 PC16, KU10			7 Theory (03:00) Practical (04:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
2	**Coordinate with Other Departments**	**Departmental Data Sharing**	• Describe the protocols of sharing all data and reports to the reporting manager • Elaborate on the principles of carefully communicating the data to other internal teams as per the defined TAT	BSC/N4103 PC1, KU1	Classroom lecture/ PowerPoint Presentation/ Question & Answer and Group Discussion	Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers, Sample sales records, sales presentation or proposal etc.	7 Theory (01:00) Practical (06:00)
		Customer Data Recovery	• Discuss the importance of creating a backup of all the data and documents at the prescribed time interval. • Describe the importance of providing access controls of the uploaded customer data for data recovery, and retrieval for emergency purposes as per the SOPs of IRDAI, SEBI, and RBI.	BSC/N4103 PC2, KU1			7 Theory (01:00) Practical (06:00)
		Activity Logging	• Elucidate the process of maintaining logs of activities and completed work. • Elucidate the process of maintaining logs of departmental collaboration and communication.	BSC/N4103 PC3, KU2			7 Theory (01:00) Practical (06:00)
		Record Updating	• Describe the protocols of recording sensitive data and allocating them to proper organizational softwares.	BSC/N4103 PC4, KU2			7 Theory (01:00) Practical (06:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			• Describe the principles of updating the records as per the requirement of each minute communication and queries status.				
		System Mainte-nance	• Describe the procedures to maintain and update filing, inventory, mailing, and database systems, either manually or using a computer. • Describe the significance of keeping a back-up of every entry uploaded to the simulation softwares and spreadsheets.	BSC/N4103 PC5, KU4			8 Theory (02:00) Practical (06:00)
		Information Retriev-al	• Discuss the principles of allocating suitable codes as data points for every account detail entered. • Describe the procedure to find, retrieve, and make copies of information from files, as required.	BSC/N4103 PC6, KU3			7 Theory (02:00) Practical (05:00)
		Document Availabil-ity proto-cols	• Elaborate on the significance of ensuring documents are available to appropriate authorities at all times for inspection	BSC/N4103 PC7, KU6			7 Theory (02:00) Practical (05:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			• Elaborate on the significance of following proper hierarchical protocols to address data concerns.				
		System Check	• Discuss the procedures to check the system and the software for proper functioning • Describe the process to install updatation as and when applicable with systems minimizing data loss as much as possible.	BSC/N4103 PC8, KU4			7 Theory (02:00) Practical (05:00)
		Issue Re-porting	• Elaborate on the importance of reporting to the development team about issues faced with the system, if any • Elucidate the importance of following different types of organization escalation tree such as deviation, discrepancy or any other for rightful problem resolution and decision-making.	BSC/N4103 PC9, KU5			7 Theory (02:00) Practical (05:00)
		Report Compilation	• Compile data from records to prepare periodic reports • Divide every communicable report into daily, weekly, monthly, quarterly, and yearly basis for better issue handling as and when required.	BSC/N4103 PC10, KU1			7 Theory (02:00) Practical (05:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Sales Staff Support	• Elucidate the importance of supporting sales staff in handling and documenting customer accounts • Explain the significance of maintaining a back-up of every data for feasible report generation and tallying.	BSC/N4103 PC11, KU6			7 Theory (02:00) Practical (05:00)
		Report Preparation for collaboration	• Show how to work on the appropriate standards for making reports for departmental collaboration. • Discuss the importance of attesting the qualifiable concerns for inter-departmental reporting	BSC/N4103 KU1			7 Theory (02:00) Practical (05:00)
		Record Creation and Update for departmental collaboration	• Display appropriate procedure to create and update the records. • Prepare the formats for intra-departmental collaboration.	BSC/N4103 KU2			7 Theory (02:00) Practical (05:00)
		Data Retrieval Procedure	• Applying the procedure to retrieve data for developing policies and principles. • Prepare departmental communication reports and minutes for improving on existing protocols, instructions, and policies.	BSC/N4103 KU3			7 Theory (02:00) Practical (05:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Computer System Operation	• Elucidate the protocols for operating the computer systems proficiently • Apply suitable techniques to segregate data operation functionalities pertinent for spreadsheets, softwares, and codes and allocate suitable access controls.	BSC/N4103 KU4			7 Theory (02:00) Practical (05:00)
		Escalation Matrix channeliza-tion	• Elaborate on the standard protocols to follow the organizational escalation matrix. • Develop suitable chain of action and follow up with different levels of escalation queries and data management.	BSC/N4103 KU5			7 Theory (02:00) Practical (05:00)
		Department Policies	• Elaborate on the procedure to comprehend relevant department policies, processes, standard operating procedures, and instructions. • Organize suitable meet ups for updating working principles, and objectives.	BSC/N4103 KU6			7 Theory (02:00) Practical (05:00)

<table>
<tr><th>SL</th><th>Module Name</th><th>Session Name</th><th>Session Objectives</th><th>NOS</th><th>Methodology</th><th>Training Tools/Aids</th><th>Duration (hours)</th></tr>
<tr><td colspan="7">Total</td><td>Theory 120:00

Practical 180:00</td></tr>
<tr><td colspan="7">Employability Skill (DGT/VSQ/N0101)</td><td>60:00</td></tr>
<tr><td colspan="7">On Job Training (OJT)</td><td>90:00</td></tr>
<tr><td colspan="7">Total Duration</td><td>Theory + Practical + OJT + ES = 420:00</td></tr>
</table>

Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria for Back Office Associate - Financial Services	
Job Role	**Back Office Associate - Financial Services**
Qualification Pack	**MIN/Q4102, V1.0**
Sector Skill Council	**BFSI**

S. No.	Guidelines for Assessment
1	Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3	Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elec-tive/ option NOS/set of NOS.
4	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6	To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7	In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Assessable Outcomes	Assessment Criteria for Outcomes	Marks Allocation		
		Theory	Practical	Viva
BSC/N4102: Handle documentation and customer records	Collect and verify customer information	10	20	-
	PC1. collect the customer data from the sales team	-	-	-
	PC2. check and verify customer data for correctness	-	-	-
	PC3. ensure availability of all the documents as per the specified checklist	-	-	-
	PC4. check and verify the documents like KYC, legal and financial documents	-	-	-
	PC5. segregate the documents based on customer type	-	-	-
	PC6. record details accurately in the prescribed format	-	-	-
	Process the customer data	30	40	-
	PC7. identify the documents or data of customer to be uploaded	-	-	-
	PC8. compile, sort, and verify the accuracy of data and supporting documents before it is uploaded	-	-	-
	PC9. make sure the data is captured from the "verified with original" documents	-	-	-

	PC10. enter input data such as file numbers, new or updated information, or document information codes into computer systems to support document and information retrieval	-	-	-
	PC11. ensure the entered data is error-free	-	-	-
	PC12. compare data with source documents, or re-enter data in verification format to detect errors	-	-	-
	PC13. locate and correct data entry errors, or report them to the authorized person	-	-	-
	PC14. seek approval of the appropriate authorities in case of any deviations taken, as defined in the organizational deviation matrix	-	-	-
	PC15. complete all documentation within the stipulated time as per SOP	-	-	-
	PC16. store completed documents in appropriate locations	-	-	-
	NOS Total	**40**	**60**	**-**
BSC/N4103: Coordinate with other departments	Provide information to internal departments	40	60	-
	PC1. share all data and reports to the reporting manager and other internal teams as per the defined TAT	-	-	-
	PC2. create a backup of all the data and documents at the prescribed time interval	-	-	-
	PC3. maintain logs of activities and completed work	-	-	-
	PC4. update records as per the requirement	-	-	-
	PC5. maintain and update filing, inventory, mailing, and database systems, either manually or using a computer, as applicable	-	-	-
	PC6. find, retrieve, and make copies of information from files, as required	-	-	-
	PC7. make sure documents are available to appropriate authorities at all times for inspection	-	-	-
	PC8. check the system and the software for proper functioning	-	-	-
	PC9. report to the development team about issues faced with the system, if any	-	-	-
	PC10. compile data from records to prepare periodic reports	-	-	-
	PC11. support sales staff in handling and documenting customer accounts	-	-	-
	NOS Total	**40**	**60**	**-**
DGT/VSQ/N0102: Employability Skills (60 Hours)	Introduction to Employability Skills	1	1	-
	PC1. identify employability skills required for jobs in various industries	-	-	-
	PC2. identify and explore learning and employa-bility portals	-	-	-
	Constitutional values – Citizenship	1	1	-
	PC3. recognize the significance of constitutional values, including civic rights and duties, citizen-ship, responsibility towards society etc. and per-sonal values and ethics such as honesty, integri-ty, caring and respecting others, etc.	-	-	-
	PC4. follow environmentally sustainable practices	-	-	-
	Becoming a Professional in the 21st Century	2	4	-
	PC5. recognize the significance of 21st Century Skills for employment	-	-	-

	PC6. practice the 21st Century Skills such as Self- Awareness, Behaviour Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for contin-uous learning etc. in personal and professional life	-	-	-
	Basic English Skills	2	3	-
	PC7. use basic English for everyday conversa-tion in different contexts, in person and over the telephone	-	-	-
	PC8. read and understand routine infor-mation, notes, instructions, mails, letters etc. written in English	-	-	-
	PC9. write short messages, notes, letters, e-mails etc. in English	-	-	-
	Career Development & Goal Setting	1	2	-
	PC10. understand the difference between job and career	-	-	-
	PC11. prepare a career development plan with short- and long-term goals, based on ap-titude	-	-	-
	Communication Skills	2	2	-
	PC12. follow verbal and non-verbal communica-tion etiquette and active listening techniques in various settings	-	-	-
	PC13. work collaboratively with others in a team	-	-	-
	Diversity & Inclusion	1	2	-
	PC14. communicate and behave appropriately with all genders and PwD	-	-	-
	PC15. escalate any issues related to sexual har-assment at workplace according to POSH Act	-	-	-
	Financial and Legal Literacy	2	3	-
	PC16. select financial institutions, products and services as per requirement	-	-	-
	PC17. carry out offline and online financial trans-actions, safely and securely	-	-	-
	PC18. identify common components of salary and compute income, expenses, taxes, investments etc	-	-	-
	PC19. identify relevant rights and laws and use legal aids to fight against legal exploitation	-	-	-
	Essential Digital Skills	3	4	-
	PC20. operate digital devices and carry out basic internet operations securely and safely	-	-	-
	PC21. use e- mail and social media platforms and virtual collaboration tools to work effectively	-	-	-
	PC22. use basic features of word processor, spreadsheets, and presentations	-	-	-
	Entrepreneurship	2	3	-
	PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for po-tential business through research	-	-	-
	PC24. develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	-
	PC25. identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the po-tential business opportunity	-	-	-
	Customer Service	1	2	-
	PC26. identify different types of customers	-	-	-

	PC27. identify and respond to customer requests and needs in a professional manner.	-	-	-
	PC28. follow appropriate hygiene and grooming standards	-	-	-
	Getting ready for apprenticeship & Jobs	2	3	-
	PC29. create a professional Curriculum vitae (Ré-sumé)	-	-	-
	PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	-
	PC31. apply to identified job openings using offline/online methods as per requirement	-	-	-
	PC32. answer questions politely, with clarity and confidence, during recruitment and selection	-	-	-
	PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	-
	NOS Total	**20**	**30**	**-**

Annexure III

List of QR Codes Used in PHB

Module No.	Unit No.	Topic Name	Page No. in PHB	URL	QR Code (s)
Module 1: Introduction to BFSI & Handle Documentation and Customer Records	Unit 1.1: Overview of The Skill India Mission	1.1.1 Overview of the Skill India Mission	40	https://www.youtube.com/watch?v=04AMaTsXFJU&	Skill Development India _ Skill India Mission
		1.1.2 Initiatives under the Skill India Mission	40	https://www.youtube.com/watch?v=NDQxiSy3-SA	Important Government Schemes PDFs | RBI, NABARD, SEBI Preparation
	Unit 1.2: Introduction to the Banking Sector and Role of Sales Associate – Direct Channel	1.2.1 Banking Sector Landscape in India	40	https://www.youtube.com/watch?v=QtQic_fegOs	Banking System - Simplified
		1.2.3 Emerging trends in the banking and finance sector	40	https://www.youtube.com/watch?v=vz0UUVDt2ps	Understanding Virtual Reality and Augmented Reality

Module No.	Unit No.	Topic Name	Page No. in PHB	URL	QR Code (s)
Module 2: Coordinate with Other Departments	Unit 2.1: Departmental Co-ordination Practices	2.1.2 Data Management	62	https://www.youtube.com/watch?v=ISSb39Klgol	Data Management
	Unit 2.2: Coordination Skills And Duties	2.2.1 Computer Skills	62	https://www.youtube.com/watch?v=uzwiY59-pGk	Computer Skills Course: Parts of a Computer
		2.2.2 Data Recovery	62	https://www.youtube.com/watch?v=f41OYRmYyzU	What is data recovery, how it works, how to recover lost or deleted data?
		2.2.3 Log Management	62	https://www.youtube.com/watch?v=BCuQ5gwbcVA	Log Management - Information Security Knowledge Bites

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