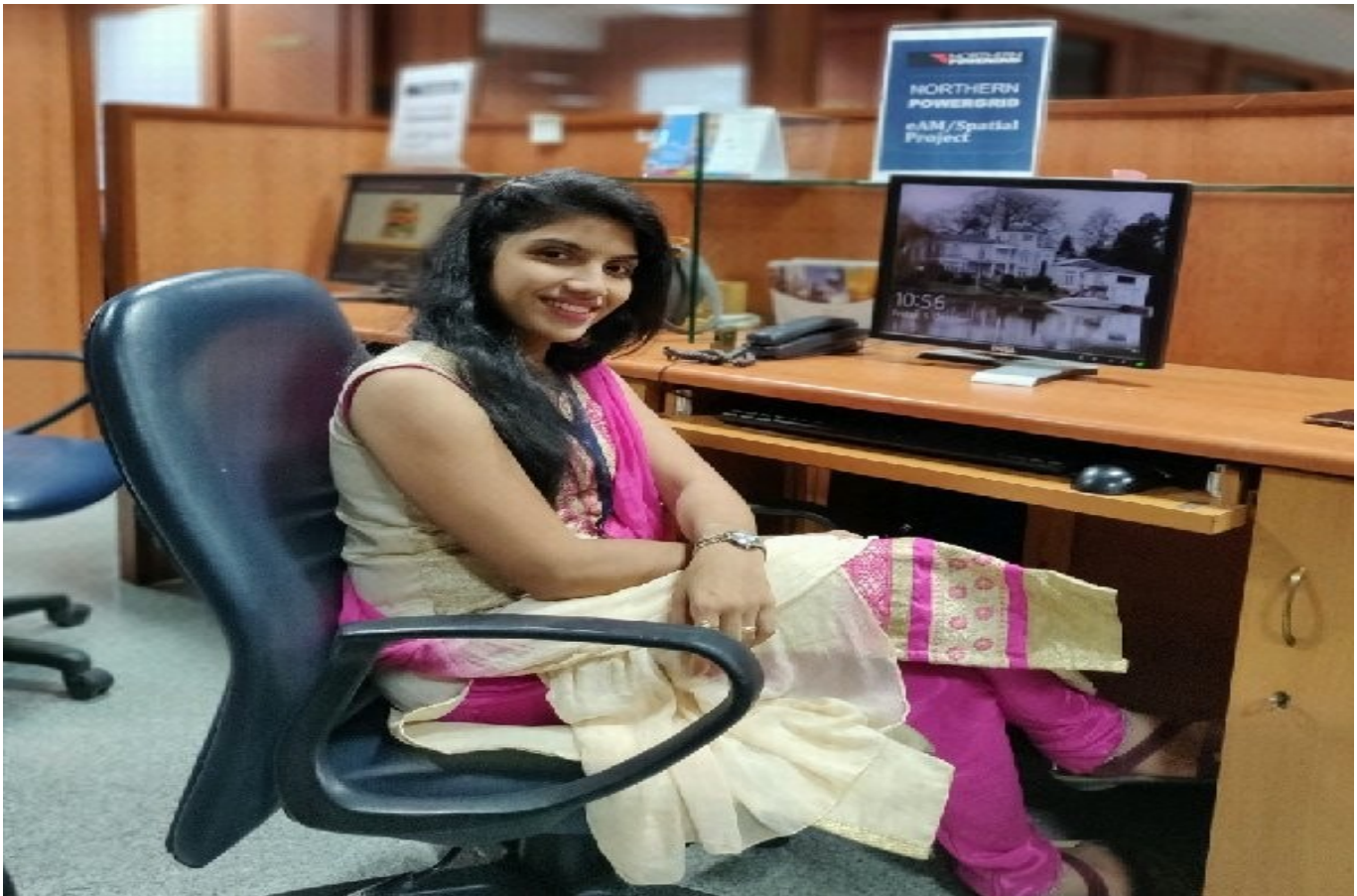# Back Office Associate - Financial Services

QP Code: BSC/Q4102

Version: 1.0

NSQF Level: 4

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Qualification Pack

Contents

BSC/Q4102: Back Office Associate - Financial Services

Brief Job Description

The individual at work is responsible for carrying out back-office operations and coordinating with other departments as per the company's requirement.

Personal Attributes

The individual at work should be cooperative and dependable along with good analytical and logical skills and attention to detail.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. BSC/N4102: Handle documentation and customer records

2. BSC/N4103: Coordinate with other departments

3. DGT/VSQ/N0102: Employability Skills (60 Hours)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Operations
Country	India
NSQF Level	4
Credits	14
Aligned to NCO/ISCO/ISIC Code	NCO-2015/NIL
Minimum Educational Qualification & Experience	12th grade Pass OR 10th grade pass and pursuing continuous schooling

Minimum Level of Education for Training in School	Not Applicable
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	NA
Next Review Date	05/01/2026
NSQC Approval Date	05/01/2023
Version	1.0
Reference code on NQR	QG-04-BF-00101-2023-V1-BFSISSC
NQR Version	1

BSC/N4102: Handle documentation and customer records

Description

This OS unit is about collecting, verify customer information and processing the customer data, as required.

Scope

The scope covers the following :

- Collect and verify customer information
- Process the customer data

Elements and Performance Criteria

Collect and verify customer information

To be competent, the user/individual on the job must be able to:

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

To be competent, the user/individual on the job must be able to:

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

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. SOP to maintain customer records

KU2. types of customers in financial organizations

KU3. methods to operate computer systems

KU4. how to operate MS Office and organizational database

KU5. types of data and documents like KYC, legal and financial documents for data entry operations

KU6. procedure to upload the data into organizational software

KU7. methods to compile and validate the data

KU8. organizational escalation matrix for any discrepancy

KU9. SOP to collect and compile customer records

KU10. how to create and update the records

KU11. organizational deviation matrix

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and interpret instructions, procedures, and information at the workplace

GS2. communicate effectively with the reporting manager and various departments

GS3. analyze and organize the data

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
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	-	-	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
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**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N4102
NOS Name	Handle documentation and customer records
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Operations
NSQF Level	4
Credits	7
Version	1.0
Last Reviewed Date	NA
Next Review Date	05/01/2026
NSQC Clearance Date	05/01/2023

Qualification Pack

BSC/N4103: Coordinate with other departments

Description

This OS unit is about providing information to the internal departments as per the requirements.

Scope

The scope covers the following :

- Provide information to internal departments

Elements and Performance Criteria

Provide information to internal departments

To be competent, the user/individual on the job must be able to:

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

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. SOP to prepare reports, data backup

KU2. how to create and update the records

KU3. procedure to retrieve data

KU4. methods to operate computer systems

KU5. organizational escalation matrix

KU6. relevant department policies, processes, standard operating procedures, and instructions

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and interpret instructions, procedures, and information at the workplace

GS2. communicate effectively with various departments

GS3. analyze and organize the data

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
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**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N4103
NOS Name	Coordinate with other departments
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Operations
NSQF Level	4
Credits	5
Version	1.0
Last Reviewed Date	NA
Next Review Date	05/01/2026
NSQC Clearance Date	05/01/2023

DGT/VSQ/N0102: Employability Skills (60 Hours)

Description

This unit is about employability skills, Constitutional values, becoming a professional in the 21st Century, digital, financial, and legal literacy, diversity and Inclusion, English and communication skills, customer service, entrepreneurship, and apprenticeship, getting ready for jobs and career development.

Scope

The scope covers the following :

- Introduction to Employability Skills
- Constitutional values - Citizenship
- Becoming a Professional in the 21st Century
- Basic English Skills
- Career Development & Goal Setting
- Communication Skills
- Diversity & Inclusion
- Financial and Legal Literacy
- Essential Digital Skills
- Entrepreneurship
- Customer Service
- Getting ready for Apprenticeship & Jobs

Elements and Performance Criteria

Introduction to Employability Skills

To be competent, the user/individual on the job must be able to:

PC1. identify employability skills required for jobs in various industries

PC2. identify and explore learning and employability portals

Constitutional values – Citizenship

To be competent, the user/individual on the job must be able to:

PC3. recognize the significance of constitutional values, including civic rights and duties, citizenship, responsibility towards society etc. and personal values and ethics such as honesty, integrity, caring and respecting others, etc.

PC4. follow environmentally sustainable practices

Becoming a Professional in the 21st Century

To be competent, the user/individual on the job must be able to:

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 continuous learning etc. in personal and professional life

Basic English Skills

To be competent, the user/individual on the job must be able to:

PC7. use basic English for everyday conversation in different contexts, in person and over the telephone

PC8. read and understand routine information, notes, instructions, mails, letters etc. written in English

PC9. write short messages, notes, letters, e-mails etc. in English

Career Development & Goal Setting

To be competent, the user/individual on the job must be able to:

PC10. understand the difference between job and career

PC11. prepare a career development plan with short- and long-term goals, based on aptitude

Communication Skills

To be competent, the user/individual on the job must be able to:

PC12. follow verbal and non-verbal communication etiquette and active listening techniques in various settings

PC13. work collaboratively with others in a team

Diversity & Inclusion

To be competent, the user/individual on the job must be able to:

PC14. communicate and behave appropriately with all genders and PwD

PC15. escalate any issues related to sexual harassment at workplace according to POSH Act

Financial and Legal Literacy

To be competent, the user/individual on the job must be able to:

PC16. select financial institutions, products and services as per requirement

PC17. carry out offline and online financial transactions, 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

To be competent, the user/individual on the job must be able to:

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

To be competent, the user/individual on the job must be able to:

PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for potential 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 potential business opportunity

Customer Service

To be competent, the user/individual on the job must be able to:

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

To be competent, the user/individual on the job must be able to:

PC29. create a professional Curriculum vitae (Résumé)

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

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. need for employability skills and different learning and employability related portals

KU2. various constitutional and personal values

KU3. different environmentally sustainable practices and their importance

KU4. Twenty first (21st) century skills and their importance

KU5. how to use English language for effective verbal (face to face and telephonic) and written communication in formal and informal set up

KU6. importance of career development and setting long- and short-term goals

KU7. about effective communication

KU8. POSH Act

KU9. Gender sensitivity and inclusivity

KU10. different types of financial institutes, products, and services

KU11. how to compute income and expenditure

KU12. importance of maintaining safety and security in offline and online financial transactions

KU13. different legal rights and laws

KU14. different types of digital devices and the procedure to operate them safely and securely

KU15. how to create and operate an e- mail account and use applications such as word processors, spreadsheets etc.

KU16. how to identify business opportunities

KU17. types and needs of customers

KU18. how to apply for a job and prepare for an interview

KU19. apprenticeship scheme and the process of registering on apprenticeship portal

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and write different types of documents/instructions/correspondence

GS2. communicate effectively using appropriate language in formal and informal settings

GS3. behave politely and appropriately with all

GS4. how to work in a virtual mode

GS5. perform calculations efficiently

GS6. solve problems effectively

GS7. pay attention to details

GS8. manage time efficiently

GS9. maintain hygiene and sanitization to avoid infection

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Introduction to Employability Skills	**1**	**1**	-	-
PC1. identify employability skills required for jobs in various industries	-	-	-	-
PC2. identify and explore learning and employability portals	-	-	-	-
Constitutional values – Citizenship	**1**	**1**	-	-
PC3. recognize the significance of constitutional values, including civic rights and duties, citizenship, responsibility towards society etc. and personal values and ethics such as honesty, integrity, 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 continuous learning etc. in personal and professional life	-	-	-	-
Basic English Skills	**2**	**3**	-	-
PC7. use basic English for everyday conversation in different contexts, in person and over the telephone	-	-	-	-
PC8. read and understand routine information, 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**	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. understand the difference between job and career	-	-	-	-
PC11. prepare a career development plan with short- and long-term goals, based on aptitude	-	-	-	-
Communication Skills	**2**	**2**	**-**	**-**
PC12. follow verbal and non-verbal communication 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 harassment 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 transactions, 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	-	-	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Entrepreneurship	**2**	**3**	-	-
PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for potential 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 potential 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 (Résumé)	-	-	-	-
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**	-	-

National Occupational Standards (NOS) Parameters

NOS Code	DGT/VSQ/N0102
NOS Name	Employability Skills (60 Hours)
Sector	Cross Sectoral
Sub-Sector	Professional Skills
Occupation	Employability
NSQF Level	4
Credits	2
Version	1.0
Last Reviewed Date	30/09/2023
Next Review Date	30/09/2026
NSQC Clearance Date	30/09/2023

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down the proportion of marks for Theory and Skills Practical for each PC.

2. The assessment for the theory part will be based on the knowledge bank of questions created by the SSC.

3. Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/option NOS/set of NOS.

4. Individual assessment agencies will create unique question papers for the 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 assessment, every trainee should score a minimum of 50% of % aggregate marks to successfully clear the assessment.

7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification.

Minimum Aggregate Passing % at QP Level : 50

(**Please note**: Every Trainee should score a minimum aggregate passing percentage as specified above, to successfully clear the Qualification Pack assessment.)

Assessment Weightage

Compulsory NOS

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N4102.Handle documentation and customer records	40	60	-	-	100	35
BSC/N4103.Coordinate with other departments	40	60	-	-	100	35
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	0	0	50	30
Total	**100**	**150**	**0**	**0**	**250**	**100**

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training

Glossary

Sector	Sector is a conglomeration of different business operations having similar business and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Occupation	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Occupational Standards (OS)	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the Knowledge and Understanding (KU) they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
Performance Criteria (PC)	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
National Occupational Standards (NOS)	NOS are occupational standards which apply uniquely in the Indian context.
Qualifications Pack (QP)	QP comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A QP is assigned a unique qualifications pack code.
Unit Code	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Scope	Scope is a set of statements specifying the range of variables that an individual may have to deal with in carrying out the function which have a critical impact on quality of performance required.

Knowledge and Understanding (KU)	Knowledge and Understanding (KU) are statements which together specify the technical, generic, professional and organisational specific knowledge that an individual needs in order to perform to the required standard.
Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills (GS)	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
Electives	Electives are NOS/set of NOS that are identified by the sector as contributive to specialization in a job role. There may be multiple electives within a QP for each specialized job role. Trainees must select at least one elective for the successful completion of a QP with Electives.
Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.