

Qualification Pack



Business Correspondent/Facilitator

QP Code: BSC/Q8401

Version: 4.0

NSQF Level: 4

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BSC/Q8401: Business Correspondent/Facilitator

Brief Job Description

The individual at work is responsible for sourcing prospective customers, introducing banking products to the unbanked market segment, and facilitating business transactions for the existing customers. The incumbent is also responsible for selling banking products and services, opening accounts, and assisting the bank in collecting receivables including bad debt.

Personal Attributes

The job requires the individual to be self-driven to work in field with good communication, negotiation and interpersonal skills.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N8401: Source customers for banking services](#)
2. [BSC/N8402: Assist customers with bank application process](#)
3. [BSC/N8403: Provide services to customers](#)
4. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Marketing and Sales
Country	India
NSQF Level	4
Credits	13.850000000000001
Aligned to NCO/ISCO/ISIC Code	2021/BFSI/BFSISSL/04718

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Minimum Educational Qualification & Experience	<p>11th grade pass with NA of experience OR Completed 1st year of 3-year diploma (after 10th) and pursuing regular diploma with NA of experience OR 10th grade pass plus 1-year NTC/ NAC with NA of experience OR 8th grade pass plus 2-year NTC plus 1 Year NAC with NA of experience OR 8th pass plus 1-year NTC plus 1-Year NAC plus CITS with NA of experience OR 10th grade pass and pursuing continuous schooling with NA of experience OR 10th grade pass with 2 Years of experience OR Previous relevant Qualification of NSQF Level with 2 Years of experience</p>
Minimum Level of Education for Training in School	10th Class
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	NA
Next Review Date	25/11/2024
NSQC Approval Date	25/11/2021
Version	4.0
Reference code on NQR	2022/BFSI/BFSISSL/06596
NQR Version	1

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BSC/N8401: Source customers for banking services

Description

This OS unit is about sourcing new customers for banking services and performing reporting and documentation activities.

Scope

The scope covers the following :

- Spread awareness, undertake demographic profiling and cross - sell the products
- Perform general administrative tasks

Elements and Performance Criteria

Spread awareness, undertake demographic profiling and cross - sell the products

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

PC1. divide the prospective customers into segments according to the demography of the assigned area such as villages, etc.

PC2. identify and assess demand for the various products and services offered according to the segments like housewives, farmers, etc.

PC3. interact with the prospective customers through various modes including door-to-door, community gatherings, campaign, educational activities, etc. to create awareness about banking and banks products/services

PC4. ascertain financial needs and goals of customers through discussions

PC5. analyze prospective customers' details related to their financial status like income, dependents, current trends of cash flows, etc.

PC6. suggest appropriate products to the prospective customers according to life-cycle needs and income such as agricultural loans/ savings plans, etc.

PC7. explain the terms and conditions of the product, application procedure, documents required, and timelines for processing the application to the prospective customer

PC8. respond to customer's queries and concerns regarding products and application process

Perform general administrative tasks

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

PC9. update details of the customers sourced and their status into information system or records, as applicable

PC10. prepare and submit periodic reports on status of the sourced customers to the supervisor

PC11. coordinate with supervisor and set revenue/account target as per organizational policy

PC12. prepare reports on targets achieved and review future target

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

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- KU1.** organizational operating environment, pricing and discount policies
- KU2.** SOP for performing correspondents and facilitator's function, reporting structure and security procedures for handling customer information
- KU3.** types of customer segments and their suitability to products offered
- KU4.** organizational SOP to approach prospective customers
- KU5.** organizational terms and conditions of the product, application procedure, and timelines for processing the application
- KU6.** types and features of products and services offered to target customers by the organization
- KU7.** types of documents required for applications
- KU8.** risks associated with various products and compliance procedures
- KU9.** methods to map prospective customers needs to products offered by organization
- KU10.** procedures for assisting customers with application forms and processing policies
- KU11.** standard format to prepare reports

Generic Skills (GS)

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

- GS1.** read and interpret organizational and regulatory guidelines, and legitimacy of documents submitted by prospective customers
- GS2.** communicate effectively with manager and the customers using language understandable by the individual
- GS3.** organize work and time in order to maximize productivity
- GS4.** build customer relationships and use customer-centric approach
- GS5.** address operational problems effectively and escalate unresolved concerns

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Spread awareness, undertake demographic profiling and cross - sell the products</i>	30	45	-	-
PC1. divide the prospective customers into segments according to the demography of the assigned area such as villages, etc.	-	-	-	-
PC2. identify and assess demand for the various products and services offered according to the segments like housewives, farmers, etc.	-	-	-	-
PC3. interact with the prospective customers through various modes including door-to-door, community gatherings, campaign, educational activities, etc. to create awareness about banking and banks products/services	-	-	-	-
PC4. ascertain financial needs and goals of customers through discussions	-	-	-	-
PC5. analyze prospective customers' details related to their financial status like income, dependents, current trends of cash flows, etc.	-	-	-	-
PC6. suggest appropriate products to the prospective customers according to life-cycle needs and income such as agricultural loans/ savings plans, etc.	-	-	-	-
PC7. explain the terms and conditions of the product, application procedure, documents required, and timelines for processing the application to the prospective customer	-	-	-	-
PC8. respond to customer's queries and concerns regarding products and application process	-	-	-	-
<i>Perform general administrative tasks</i>	20	45	-	-
PC9. update details of the customers sourced and their status into information system or records, as applicable	-	-	-	-
PC10. prepare and submit periodic reports on status of the sourced customers to the supervisor	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC11. coordinate with supervisor and set revenue/account target as per organizational policy	-	-	-	-
PC12. prepare reports on targets achieved and review future target	-	-	-	-
NOS Total	50	90	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8401
NOS Name	Source customers for banking services
Sector	BFSI
Sub-Sector	Lending
Occupation	Marketing & Sales
NSQF Level	4
Credits	3.56
Version	3.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

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BSC/N8402: Assist customers with bank application process

Description

This OS unit is about assisting the customers with the application process for opening bank accounts for various products offered by the bank like saving account, loan account, EPF account etc..

Scope

The scope covers the following :

- Verify preliminary information provided by the customer
- Process account opening application and deliver related documents
- Perform general administrative work

Elements and Performance Criteria

Verify preliminary information provided by the customer

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

PC1. assist customer in filling application form, if required

PC2. obtain and verify all required documents and forms duly filled and signed/ thumb printed by customer and attach it to application file

PC3. perform basic verification and ensure that the primary information shared is legitimate

PC4. inquire from the referrals about the past records/business of the customer to ensure safety of dealing with customers

PC5. upload documents and information received into the computer system or smart device such as kiosk, POS unit, etc., as per organizational policy

Process account opening application and deliver related documents

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

PC6. send application file along with documents collected from customer to the branch as per the SOP

PC7. collect and provide any additional customer's information as required for processing the application

PC8. inform customer on the status of the application or if any account category has been assigned, with reasons for the same as provided by the bank

PC9. deliver relevant documents and materials provided by bank to the customer such as pass book, smart card, cheque book, etc. on successful account opening as per the SOP

PC10. demonstrate methods to use documents and materials provided by bank and their functions to the customer

Perform general administrative work

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

PC11. prepare schedule to undertake follow-up visits to the customers

PC12. update details of accounts opened and their status into the information system or records

PC13. prepare and submit periodic reports on status of acquired customers to designated manager

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- PC14.** prepare reports on targets achieved and review future target
- PC15.** follow proper procedures as laid down by the bank in handling sensitive and confidential customer information

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** types of application forms to be filled for various types of accounts
- KU2.** SOP of the account opening
- KU3.** procedures for assisting customers with application forms
- KU4.** all relevant legal procedures involved in application
- KU5.** procedure to update documents and information received into the computer system or smart device
- KU6.** modes of engaging with customer for the targeted products and services
- KU7.** supporting documents required with specifications
- KU8.** standard format to prepare reports

Generic Skills (GS)

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

- GS1.** read and interpret organizational and regulatory guidelines, and legitimacy of documents submitted by prospective customers
- GS2.** communicate effectively with customer and supervisor
- GS3.** organize work and time in order to maximize productivity
- GS4.** build customer relationships and use customer-centric approach

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Verify preliminary information provided by the customer</i>	25	50	-	-
PC1. assist customer in filling application form, if required	-	-	-	-
PC2. obtain and verify all required documents and forms duly filled and signed/ thumb printed by customer and attach it to application file	-	-	-	-
PC3. perform basic verification and ensure that the primary information shared is legitimate	-	-	-	-
PC4. inquire from the referrals about the past records/business of the customer to ensure safety of dealing with customers	-	-	-	-
PC5. upload documents and information received into the computer system or smart device such as kiosk, POS unit, etc., as per organizational policy	-	-	-	-
<i>Process account opening application and deliver related documents</i>	25	40	-	-
PC6. send application file along with documents collected from customer to the branch as per the SOP	-	-	-	-
PC7. collect and provide any additional customer's information as required for processing the application	-	-	-	-
PC8. inform customer on the status of the application or if any account category has been assigned, with reasons for the same as provided by the bank	-	-	-	-
PC9. deliver relevant documents and materials provided by bank to the customer such as pass book, smart card, cheque book, etc. on successful account opening as per the SOP	-	-	-	-
PC10. demonstrate methods to use documents and materials provided by bank and their functions to the customer	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Perform general administrative work</i>	10	20	-	-
PC11. prepare schedule to undertake follow-up visits to the customers	-	-	-	-
PC12. update details of accounts opened and their status into the information system or records	-	-	-	-
PC13. prepare and submit periodic reports on status of acquired customers to designated manager	-	-	-	-
PC14. prepare reports on targets achieved and review future target	-	-	-	-
PC15. follow proper procedures as laid down by the bank in handling sensitive and confidential customer information	-	-	-	-
NOS Total	60	110	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8402
NOS Name	Assist customers with bank application process
Sector	BFSI
Sub-Sector	Lending
Occupation	Marketing & Sales
NSQF Level	4
Credits	3.66
Version	3.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

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BSC/N8403: Provide services to customers

Description

This OS unit is about facilitating regular banking activities for acquired customers, carrying out follow-up sessions to provide support services, and handling relevant administrative tasks.

Scope

The scope covers the following :

- Perform regular banking transactions for customers
- Carry out follow-up sessions to provide support services
- Perform relevant administrative tasks

Elements and Performance Criteria

Perform regular banking transactions for customers

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

PC1. obtain cash from designated account from the bank branch for meeting cash withdrawal requirements of remote customers as per the SOP

PC2. perform regular banking transactions on behalf of customers using different modes such as a banking kiosk, POS machine, etc.

PC3. collect cheques/cash for payment or for deposits into accounts made by the customers, deposit it within stipulated timelines and report to assigned bank branch

PC4. facilitate remittances to other accounts within the same bank, if required

PC5. provide receipts or confirmations to the customer for transactions executed as per organizational policy

PC6. assist customer in updating their passbook

PC7. respond to customer queries, complaints and escalate unresolved issues

PC8. ensure that the details of cash and funds disbursed to customers are recorded in the bank

PC9. assist customer with any account closure request and collect deliverables such as smart card, etc.

PC10. assist bank in closing all pending payments prior to closure of account

Carry out follow-up sessions to provide support services

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

PC11. schedule and execute follow-up visits to the customer to periodically review customers financial requirements

PC12. provide post-sale customer services such as delivering/collecting payments, setting-up updates or reminders, etc.

PC13. give advice to the customer on managing their accounts

PC14. inform and advise customer about new products and services that may be of additional value

Perform relevant administrative tasks

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

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- PC15.** assist the supervisor in setting revenue/account target as per organizational policy
- PC16.** obtain list of defaulters and/or default loan accounts from bank branch
- PC17.** assist with payment recovery in case of default on loans, as per organizational policy
- PC18.** update details such as cash disbursed, payments collected into records/information system
- PC19.** report status of loan recovery to bank branch manager
- PC20.** prepare and submit periodic reports on status of customers, bank transactions, number of complaints, targets achieved and review future targets, etc. as per organizational policy's
- PC21.** follow security procedures regarding customer information, handling payments, cash or cheque transactions as per SOP
- PC22.** inform manager if any queries and grievances remain unresolved

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** organizational policy on maintaining inactive accounts
- KU2.** account termination procedure and documents required for the same
- KU3.** limits or restrictions on transaction amounts per day or per operation
- KU4.** security procedures for handling customer information
- KU5.** escalation procedures for handling different types of customer grievances
- KU6.** standard format to prepare reports
- KU7.** operation and maintenance procedure for using equipment provided by bank such as Point of-Sale (POS) machines, computers, etc.
- KU8.** SOP for conducting transactions such as cash deposits, withdrawals, debit/credit card transactions, etc.
- KU9.** basic accounting techniques for recording transaction
- KU10.** organizational SOP to schedule and execute follow-up visits with customer, and update details of payments collected into records/information system
- KU11.** organizational escalation matrix for unresolved queries and grievances of the customers
- KU12.** methods to advise customer on managing their accounts, services and other products
- KU13.** sources to obtain list of defaulters and/or default loan accounts
- KU14.** procedure to recover the loan amount

Generic Skills (GS)

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

- GS1.** read and interpret organizational and regulatory guidelines, and legitimacy of documents submitted by prospective customers
- GS2.** communicate effectively with manager and the customers using language understandable by the individual
- GS3.** organize work and time in order to maximize productivity
- GS4.** build customer relationships and use customer-centric approach

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Perform regular banking transactions for customers</i>	20	40	-	-
PC1. obtain cash from designated account from the bank branch for meeting cash withdrawal requirements of remote customers as per the SOP	-	-	-	-
PC2. perform regular banking transactions on behalf of customers using different modes such as a banking kiosk, POS machine, etc.	-	-	-	-
PC3. collect cheques/cash for payment or for deposits into accounts made by the customers, deposit it within stipulated timelines and report to assigned bank branch	-	-	-	-
PC4. facilitate remittances to other accounts within the same bank, if required	-	-	-	-
PC5. provide receipts or confirmations to the customer for transactions executed as per organizational policy	-	-	-	-
PC6. assist customer in updating their passbook	-	-	-	-
PC7. respond to customer queries, complaints and escalate unresolved issues	-	-	-	-
PC8. ensure that the details of cash and funds disbursed to customers are recorded in the bank	-	-	-	-
PC9. assist customer with any account closure request and collect deliverables such as smart card, etc.	-	-	-	-
PC10. assist bank in closing all pending payments prior to closure of account	-	-	-	-
<i>Carry out follow-up sessions to provide support services</i>	15	25	-	-
PC11. schedule and execute follow-up visits to the customer to periodically review customers financial requirements	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. provide post-sale customer services such as delivering/collecting payments, setting-up updates or reminders, etc.	-	-	-	-
PC13. give advice to the customer on managing their accounts	-	-	-	-
PC14. inform and advise customer about new products and services that may be of additional value	-	-	-	-
<i>Perform relevant administrative tasks</i>	15	25	-	-
PC15. assist the supervisor in setting revenue/account target as per organizational policy	-	-	-	-
PC16. obtain list of defaulters and/or default loan accounts from bank branch	-	-	-	-
PC17. assist with payment recovery in case of default on loans, as per organizational policy	-	-	-	-
PC18. update details such as cash disbursed, payments collected into records/information system	-	-	-	-
PC19. report status of loan recovery to bank branch manager	-	-	-	-
PC20. prepare and submit periodic reports on status of customers, bank transactions, number of complaints, targets achieved and review future targets, etc. as per organizational policy's	-	-	-	-
PC21. follow security procedures regarding customer information, handling payments, cash or cheque transactions as per SOP	-	-	-	-
PC22. inform manager if any queries and grievances remain unresolved	-	-	-	-
NOS Total	50	90	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8403
NOS Name	Provide services to customers
Sector	BFSI
Sub-Sector	Lending
Occupation	Marketing & Sales
NSQF Level	4
Credits	6.63
Version	3.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

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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:

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- 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.

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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

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- 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

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Introduction to Employability Skills</i>	1	1	-	-
PC1. identify employability skills required for jobs in various industries	-	-	-	-
PC2. identify and explore learning and employability portals	-	-	-	-
<i>Constitutional values - Citizenship</i>	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	-	-	-	-
<i>Becoming a Professional in the 21st Century</i>	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	-	-	-	-
<i>Basic English Skills</i>	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	-	-	-	-
<i>Career Development & Goal Setting</i>	1	2	-	-

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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	-	-	-	-
<i>Communication Skills</i>	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	-	-	-	-
<i>Diversity & Inclusion</i>	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	-	-	-	-
<i>Financial and Legal Literacy</i>	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	-	-	-	-
<i>Essential Digital Skills</i>	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	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Entrepreneurship</i>	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	-	-	-	-
<i>Customer Service</i>	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	-	-	-	-
<i>Getting ready for apprenticeship & Jobs</i>	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	-	-

Qualification Pack

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	31/03/2022
Next Review Date	31/03/2025
NSQC Clearance Date	31/03/2022

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

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 elective/option NOS/set of NOS.
4. SSC/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. SSC/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.

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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/N8401.Source customers for banking services	50	90	0	0	140	25
BSC/N8402.Assist customers with bank application process	60	110	0	0	170	35
BSC/N8403.Provide services to customers	50	90	0	0	140	25
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	0	0	50	15
Total	180	320	0	0	500	100

Qualification Pack

Acronyms

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

Qualification Pack

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.

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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.