

Qualification Pack



Sales Associate - Direct Channel

QP Code: BSC/Q8407

Version: 1.0

NSQF Level: 4

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BSC/Q8407: Sales Associate - Direct Channel

Brief Job Description

The individual at work generates the leads for sales, manages sales operations and ensures effective customer service.

Personal Attributes

The job requires the individual to be polite, well groomed, and service-oriented with great interpersonal and communication skills.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N8420: Perform pre - sales activities](#)
2. [BSC/N8421: Manage sales and post- sales activities](#)
3. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Marketing and Sales
Country	India
NSQF Level	4
Credits	14
Aligned to NCO/ISCO/ISIC Code	NCO-2015/5242.0102
Minimum Educational Qualification & Experience	12th grade Pass OR 10th grade pass and pursuing continuous schooling

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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-00102-2023-V1-BFSISSL
NQR Version	1

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BSC/N8420: Perform pre - sales activities

Description

This OS unit is about generating leads for sales, handling their queries and performing pre-sales activities for the interested customers.

Scope

The scope covers the following :

- Identify potential customers
- Perform pre-sales activities

Elements and Performance Criteria

Identify potential customers

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

PC1. conduct cold calls and marketing campaigns in the allocated catchment area to generate direct leads

PC2. maintain records of sales leads and potential clients

PC3. categorize the leads into hot, warm, or cold as per the status

PC4. identify the potential customers via cold calling

PC5. set up meetings with potential clients to discuss product offerings in detail within the specified TAT

PC6. identify the requirements and preferences of the potential customer

PC7. determine the most suitable product/service offering for the customer as per the requirement

PC8. develop sales presentations or proposals to explain product/service specifications

PC9. apprise the potential customers about products and services offered by the company

PC10. cross-sell or up-sell the products/services

PC11. maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken

PC12. follow-up with the interested customers to complete the process

Perform pre-sales activities

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

PC13. inform customers of contracts or other information pertaining to offered product/ services

PC14. confirm the suitability of the product/service with the customer

PC15. apprise the customer about specific features and details of the product/services chosen by them

PC16. resolve the customer queries about the chosen product, services, terms & conditions, and other legalities

PC17. check eligibility of the interested customers

PC18. confirm the availability of all the required documents with the customer

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- PC19.** collect the required information/documents as per standard procedures
- PC20.** ensure all potential customers sign up for the agreement and provide all required documents
- PC21.** introduce promotions and new services/products to customer
- PC22.** ensure high level of customer service and satisfaction at all times
- PC23.** document sales by updating customer records
- PC24.** take feedback from the customers and work upon them

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** methods to generate sales leads
- KU2.** SOP to maintain records of leads and customer interaction
- KU3.** categorization of leads
- KU4.** SOP to set up meetings with the customers
- KU5.** how to prepare sales proposals
- KU6.** specifications of the products/services offered by financial institutions
- KU7.** cross and up-selling methods
- KU8.** customer service techniques
- KU9.** documents required for the sale of financial products/services
- KU10.** eligibility criteria of customers to avail financial products/services
- KU11.** feedback collection techniques

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 customers and manager
- GS3.** analyze and organize the data

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Identify potential customers</i>	20	30	-	-
PC1. conduct cold calls and marketing campaigns in the allocated catchment area to generate direct leads	-	-	-	-
PC2. maintain records of sales leads and potential clients	-	-	-	-
PC3. categorize the leads into hot, warm, or cold as per the status	-	-	-	-
PC4. identify the potential customers via cold calling	-	-	-	-
PC5. set up meetings with potential clients to discuss product offerings in detail within the specified TAT	-	-	-	-
PC6. identify the requirements and preferences of the potential customer	-	-	-	-
PC7. determine the most suitable product/service offering for the customer as per the requirement	-	-	-	-
PC8. develop sales presentations or proposals to explain product/service specifications	-	-	-	-
PC9. apprise the potential customers about products and services offered by the company	-	-	-	-
PC10. cross-sell or up-sell the products/services	-	-	-	-
PC11. maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken	-	-	-	-
PC12. follow-up with the interested customers to complete the process	-	-	-	-
<i>Perform pre-sales activities</i>	20	30	-	-
PC13. inform customers of contracts or other information pertaining to offered product/ services	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC14. confirm the suitability of the product/service with the customer	-	-	-	-
PC15. apprise the customer about specific features and details of the product/services chosen by them	-	-	-	-
PC16. resolve the customer queries about the chosen product, services, terms & conditions, and other legalities	-	-	-	-
PC17. check eligibility of the interested customers	-	-	-	-
PC18. confirm the availability of all the required documents with the customer	-	-	-	-
PC19. collect the required information/documents as per standard procedures	-	-	-	-
PC20. ensure all potential customers sign up for the agreement and provide all required documents	-	-	-	-
PC21. introduce promotions and new services/products to customer	-	-	-	-
PC22. ensure high level of customer service and satisfaction at all times	-	-	-	-
PC23. document sales by updating customer records	-	-	-	-
PC24. take feedback from the customers and work upon them	-	-	-	-
NOS Total	40	60	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8420
NOS Name	Perform pre - sales activities
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Marketing and Sales
NSQF Level	4
Credits	8
Version	1.0
Last Reviewed Date	NA
Next Review Date	05/01/2026
NSQC Clearance Date	05/01/2023

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BSC/N8421: Manage sales and post- sales activities

Description

This OS unit is about onboarding the customers and performing after-sales activities as per the requirements.

Scope

The scope covers the following :

- Onboard customers
- Perform after-sales activities

Elements and Performance Criteria

Onboard customers

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

PC1. assist the customers in filling up the application, as required

PC2. cross-verify the application form for correct details

PC3. collect all relevant KYC, banking, and financial documents from the customer

PC4. verify the collected documents with the originals

PC5. confirm the basic eligibility of the customer before initiating the application for the service/product

PC6. process application form for the submission as per the TAT

PC7. submit the applications to the operation/credit team for further processing

PC8. provide feedback and current status to the customers on their application

Perform after-sales activities

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

PC9. conduct smooth onboarding of the customer with the company

PC10. apprise the customer of their responsibilities and duties as per the agreement

PC11. interact with the customers after sales or contract signings to resolve problems or complaints

PC12. provide ongoing support to the customers

PC13. maintain customer records using automated systems

PC14. ensure high levels of customer satisfaction through excellent sales service

PC15. prepare monthly sales reports and present them to the higher management, as applicable

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. procedure to fill and cross-check the application form

KU2. documents required for the application

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- KU3.** appropriate ways to verify the documents with the originals
- KU4.** SOP to process and submit application form
- KU5.** importance of keeping the customer updated on the application status
- KU6.** customer onboarding process
- KU7.** duties and responsibilities of the customers
- KU8.** customer service standards
- KU9.** procedure to maintain customer records
- KU10.** format of sales report

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 customers
- GS3.** analyze and organize the data

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Onboard customers</i>	20	30	-	-
PC1. assist the customers in filling up the application, as required	-	-	-	-
PC2. cross-verify the application form for correct details	-	-	-	-
PC3. collect all relevant KYC, banking, and financial documents from the customer	-	-	-	-
PC4. verify the collected documents with the originals	-	-	-	-
PC5. confirm the basic eligibility of the customer before initiating the application for the service/product	-	-	-	-
PC6. process application form for the submission as per the TAT	-	-	-	-
PC7. submit the applications to the operation/credit team for further processing	-	-	-	-
PC8. provide feedback and current status to the customers on their application	-	-	-	-
<i>Perform after-sales activities</i>	20	30	-	-
PC9. conduct smooth onboarding of the customer with the company	-	-	-	-
PC10. apprise the customer of their responsibilities and duties as per the agreement	-	-	-	-
PC11. interact with the customers after sales or contract signings to resolve problems or complaints	-	-	-	-
PC12. provide ongoing support to the customers	-	-	-	-
PC13. maintain customer records using automated systems	-	-	-	-
PC14. ensure high levels of customer satisfaction through excellent sales service	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC15. prepare monthly sales reports and present them to the higher management, as applicable	-	-	-	-
NOS Total	40	60	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8421
NOS Name	Manage sales and post- sales activities
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Marketing and Sales
NSQF Level	4
Credits	4
Version	1.0
Last Reviewed Date	NA
Next Review Date	05/01/2026
NSQC Clearance Date	05/01/2023

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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	-	-

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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	29/03/2023
Next Review Date	29/03/2028
NSQC Clearance Date	29/03/2023

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.

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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/N8420.Perform pre - sales activities	40	60	-	-	100	35
BSC/N8421.Manage sales and post- sales activities	40	60	-	-	100	35
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	0	0	50	30
Total	100	150	0	0	250	100

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Acronyms

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

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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.