

Qualification Pack



Bancassurance Relationship Associate

QP Code: BSC/Q8408

Version: 1.0

NSQF Level: 4

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Qualification Pack

Contents

BSC/Q8408: Bancassurance Relationship Associate	3
<i>Brief Job Description</i>	3
Applicable National Occupational Standards (NOS)	3
<i>Compulsory NOS</i>	3
<i>Qualification Pack (QP) Parameters</i>	3
BSC/N8418: Perform insurance sales activities	5
BSC/N8419: Manage relationships and records	10
DGT/VSQ/N0102: Employability Skills (60 Hours)	15
Assessment Guidelines and Weightage	22
<i>Assessment Guidelines</i>	22
<i>Assessment Weightage</i>	23
Acronyms	24
Glossary	25

Qualification Pack

BSC/Q8408: Bancassurance Relationship Associate

Brief Job Description

The individual at work is responsible for facilitating the sales of insurance products along with maintaining relationships with the bank employees as well as the customers as per the company's requirement.

Personal Attributes

The individual at work should be polite, cooperative and dependable along with good analytical, communication, interpersonal and customer service skills.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N8418: Perform insurance sales activities](#)
2. [BSC/N8419: Manage relationships and records](#)
3. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Insurance
Occupation	Marketing and Sales
Country	India
NSQF Level	4
Credits	14
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3321.0100
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

Qualification Pack

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-00103-2023-V1-BFSISSL
NQR Version	1

Qualification Pack

BSC/N8418: Perform insurance sales activities

Description

This OS unit is about assisting with insurance sales and post sales activities at the partner branch.

Scope

The scope covers the following :

- Assist in Insurance sales
- Perform post-sales activities

Elements and Performance Criteria

Assist in Insurance sales

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

PC1. assist the bank staff in lead generation through walk-in, data-mining, referrals etc.

PC2. train the lead generators of the bank to generate quality insurance leads from bank's customers

PC3. analyze the bank's customer portfolio to identify prospects

PC4. assist the bank staff in determining the needs and requirements of the prospective customer

PC5. prepare the product/service proposals

PC6. ensure appropriate product/service is suggested to the potential customer

PC7. aid the branch staff to log in to the prospective customer application

PC8. create awareness among the bank's customers about insurance products

PC9. meet customers within and outside the Branch as and whenever required

PC10. cross-sell existing and new products to existing and new clients

Perform post-sales activities

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

PC11. close sale and follow-up on the issuance of the policy

PC12. make sure the policy is issued timely

PC13. ensure all the claims from customers are timely handled and settled

PC14. ensure persistency in customer service through customer meetings and follow-ups

PC15. make sure all service requirements are met and customers are satisfied

PC16. capture customer feedback as per the standards

PC17. handle objections and grievances and provide timely solutions

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. customer profiling methods

Qualification Pack

- KU2.** methods to generate leads
- KU3.** lead generation training techniques
- KU4.** product/ service proposal development process
- KU5.** procedure to log-in customer applications
- KU6.** effective ways to create awareness about the company's offering
- KU7.** cross-selling and up-selling techniques
- KU8.** SOP for policy issuance and renewal
- KU9.** customer service standards
- KU10.** customer feedback collection methods
- KU11.** grievance handling methods

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 colleagues and customers

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Assist in Insurance sales</i>	20	30	-	-
PC1. assist the bank staff in lead generation through walk-in, data-mining, referrals etc.	-	-	-	-
PC2. train the lead generators of the bank to generate quality insurance leads from bank's customers	-	-	-	-
PC3. analyze the bank's customer portfolio to identify prospects	-	-	-	-
PC4. assist the bank staff in determining the needs and requirements of the prospective customer	-	-	-	-
PC5. prepare the product/service proposals	-	-	-	-
PC6. ensure appropriate product/service is suggested to the potential customer	-	-	-	-
PC7. aid the branch staff to log in to the prospective customer application	-	-	-	-
PC8. create awareness among the bank's customers about insurance products	-	-	-	-
PC9. meet customers within and outside the Branch as and whenever required	-	-	-	-
PC10. cross-sell existing and new products to existing and new clients	-	-	-	-
<i>Perform post-sales activities</i>	20	30	-	-
PC11. close sale and follow-up on the issuance of the policy	-	-	-	-
PC12. make sure the policy is issued timely	-	-	-	-
PC13. ensure all the claims from customers are timely handled and settled	-	-	-	-
PC14. ensure persistency in customer service through customer meetings and follow-ups	-	-	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC15. make sure all service requirements are met and customers are satisfied	-	-	-	-
PC16. capture customer feedback as per the standards	-	-	-	-
PC17. handle objections and grievances and provide timely solutions	-	-	-	-
NOS Total	40	60	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8418
NOS Name	Perform insurance sales activities
Sector	BFSI
Sub-Sector	Insurance
Occupation	Marketing and Sales
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/N8419: Manage relationships and records

Description

This OS unit is about liaising with the partner bank's staff and maintaining relevant records to ensure smooth operations and target achievement.

Scope

The scope covers the following :

- Liaise with bank staff
- Maintain records

Elements and Performance Criteria

Liaise with bank staff

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

PC1. identify the relevant personnel in the bank branches for insurance sales

PC2. apprise the bank staff of the insurance products and services

PC3. train the staff on insurance concepts and processes

PC4. provide coaching to staff on the insurance selling skills and techniques to solicit insurance business

PC5. enhance sales collaboration of the bancassurance partnership

PC6. assist the bank branch in achieving business targets

PC7. resolve the issues/queries of the bank staff regarding insurance sales

PC8. handle conflicts, if any

PC9. attend insurance related meetings with bank staff

PC10. maintain an open and trusting relationship with internal customers like branch managers, officers, staff, etc.

Maintain records

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

PC11. maintain logs of activities and completed work

PC12. keep an accurate record of referrals received from all constituents in the bank branch

PC13. generate, monitor, and publish monthly (Life and General Business) reports

PC14. reconcile all reports monthly to ensure accuracy in figures

PC15. achieve pre-set business targets, case count, active branch, active sales staff, and various KPIs for designated branches

PC16. meet monthly Insurance sales targets and prepare corresponding reports

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

Qualification Pack

- KU1.** standard organizational hierarchy of the partner bank branch
- KU2.** partner engagement strategy
- KU3.** significance of apprising the bank staff regarding insurance products and services
- KU4.** coaching and training fundamentals
- KU5.** effective training techniques
- KU6.** techniques to achieve business targets
- KU7.** standard query resolution process
- KU8.** conflict resolution techniques
- KU9.** SOP to prepare logs, reports, and records
- KU10.** procedure to reconcile the reports

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 colleagues

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Liaise with bank staff</i>	20	20	-	-
PC1. identify the relevant personnel in the bank branches for insurance sales	-	-	-	-
PC2. apprise the bank staff of the insurance products and services	-	-	-	-
PC3. train the staff on insurance concepts and processes	-	-	-	-
PC4. provide coaching to staff on the insurance selling skills and techniques to solicit insurance business	-	-	-	-
PC5. enhance sales collaboration of the bancassurance partnership	-	-	-	-
PC6. assist the bank branch in achieving business targets	-	-	-	-
PC7. resolve the issues/queries of the bank staff regarding insurance sales	-	-	-	-
PC8. handle conflicts, if any	-	-	-	-
PC9. attend insurance related meetings with bank staff	-	-	-	-
PC10. maintain an open and trusting relationship with internal customers like branch managers, officers, staff, etc.	-	-	-	-
<i>Maintain records</i>	20	40	-	-
PC11. maintain logs of activities and completed work	-	-	-	-
PC12. keep an accurate record of referrals received from all constituents in the bank branch	-	-	-	-
PC13. generate, monitor, and publish monthly (Life and General Business) reports	-	-	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC14. reconcile all reports monthly to ensure accuracy in figures	-	-	-	-
PC15. achieve pre-set business targets, case count, active branch, active sales staff, and various KPIs for designated branches	-	-	-	-
PC16. meet monthly Insurance sales targets and prepare corresponding reports	-	-	-	-
NOS Total	40	60	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8419
NOS Name	Manage relationships and records
Sector	BFSI
Sub-Sector	Insurance
Occupation	Marketing and Sales
NSQF Level	4
Credits	5
Version	1.0
Last Reviewed Date	NA
Next Review Date	05/01/2026
NSQC Clearance Date	05/01/2023

Qualification Pack

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:

Qualification Pack

- 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.

Qualification Pack

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

Qualification Pack

- 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

Qualification Pack

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	-	-

Qualification Pack

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	-	-	-	-

Qualification Pack

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	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.

Qualification Pack

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/N8418.Perform insurance sales activities	40	60	-	-	100	40
BSC/N8419.Manage relationships and records	40	60	-	-	100	30
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	0	0	50	30
Total	100	150	0	0	250	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.

Qualification Pack

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.