



Model Curriculum

QP Name: Insurance Agent

QP Code: BSC/Q3801

QP Version: 2.0

NSQF Level: 3

Model Curriculum Version: 2.0

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha
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Training Parameters

Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory and Agency
Country	India
NSQF Level	3
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3321.0100
Minimum Educational Qualification and Experience	12 th class in any stream or 3 yrs Govt. recognized diploma after class 10 th
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	25 th November,2021
Next Review Date	25 th November,2024
NSQC Approval Date	25 th November,2021
QP Version	2.0
Model Curriculum Creation Date	25 th November,2021
Model Curriculum Valid Up to Date	25 th November,2024
Model Curriculum Version	2.0
Minimum Duration of the Course	404 Hours, 0 Minutes
Maximum Duration of the Course	404 Hours, 0 Minutes

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner will be able to:

- Apply proper techniques to source insurance customers
- Draft a sample daily report on lead conversion for the sales of insurance policies
- Role play on how to assist customers in filling application form and providing pre-issuance services
- Employ appropriate practices to assist customers with post-sale services
- Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow
- Apply health, hygiene, and safety practices at the workplace
- Use resources at the workplace optimally

Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
Bridge Module	04:00	00:00	00:00	00:00	04:00
Module 1: Introduction to the Banking Sector and the Job Role of Insurance Agent	04:00	00:00	00:00	00:00	04:00
BSC/N3801- Source Insurance Customers NOS Version No. 2.0 NSQF Level 3	24:00	42:00	40:00	00:00	106:00
Module 2: Source Insurance Customers	24:00	42:00	40:00	00:00	106:00
BSC/N3802- Assist Customers in Filling Application Form and Providing Pre-Issuance Services NOS Version No. 2.0 NSQF Level 3	24:00	42:00	30:00	00:00	96:00
Module 3: Provide Pre-Issuance Services to the Customers	24:00	42:00	30:00	00:00	96:00
BSC/N3804- Assist Customers with Post-Sale Services NOS Version No. 2.0 NSQF Level 3	24:00	44:00	10:00	00:00	78:00

Module 4: Assist Customers with Post-Sale Services	24:00	44:00	10:00	00:00	78:00
BSC/N9903– Maintain Data Integrity Using Digital Tools NOS Version No. 2.0 NSQF Level 3	10:00	20:00	10:00	00:00	40:00
Module 5: Maintain Data Integrity	10:00	20:00	10:00	00:00	40:00
BSC/N9904- Communicate Effectively and Maintain Inclusivity at the Workplace NOS Version No. 2.0 NSQF Level 3	10:00	20:00	10:00	00:00	40:00
Module 6: Maintain Effective Communication and Service Standard	10:00	20:00	10:00	00:00	40:00
SSC/N9003– Maintain a Healthy, Safe and Secure Working Environment NOS Version No. 2.0 NSQF Level 4	08:00	12:00	00:00	00:00	20:00
Module 7: Maintain Health and Safety Standard	08:00	12:00	00:00	00:00	20:00
SGJ/N1702 - Optimize Resource Utilization at Workplace NOS Version No. 1.0 NSQF Level 3	08:00	12:00	00:00	00:00	20:00
Module 8: Material Conservation	03:00	04:00	00:00	00:00	07:00
Module 9: Energy/Electricity Conservation	03:00	04:00	00:00	00:00	07:00
Module 10: Waste Management/Recycling	02:00	04:00	00:00	00:00	06:00
Total Duration	112:00	192:00	100:00	00:00	404:00

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Insurance Agent

Bridge Module

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the role and responsibilities of an Insurance Agent

Duration: 04:00	Duration: 00:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the objectives and benefits of the Skill India Mission • Describe the scope of Banking Industry and its sub-sectors • Discuss job role and opportunities for a Insurance Agent • List the basic terminologies used in the banking services 	NA
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 2: Source Insurance Customers

Mapped to BSC/N3801, v 2.0

Terminal Outcomes:

- Apply appropriate techniques to analyze customer’s profile and segment them based on their occupation, income and lifestyle
- Role play a situation to suggest appropriate insurance products to the potential customers based on their requirements
- Prepare a sample strategic plan for the customer to invest in different insurance policies
- Draft a sample daily report on lead conversion for the sales of insurance policies

Duration: 24:00	Duration: 42:00
<p>Theory – Key Learning Outcomes</p> <ul style="list-style-type: none"> • Describe the procedure of conducting market survey using digital and non-digital tools to identify potential customers, based on the types of insurance policies targeted to be sold • Discuss effective approaches and techniques to analyze customer’s profile and perform customer segmentation based on financial and non- financial parameters • Explain the methods of identifying and understanding the customer’s needs to cover themselves adequately against financial losses and their requirement of insurance policies • List various types of insurance covers • Describe detailed features of products and services offered by the insurance companies • Discuss various risk and return of non-insurance products • Explain the effective techniques of handling customer objections • Describe the standard procedure of the insurance companies • Explain various formats used in preparing sales reports 	<p>Practical – Key Learning Outcomes</p> <ul style="list-style-type: none"> • Show how to promote and market the insurance products to the potential customers through digital and non-digital channels • Role play a situation to suggest and apprise appropriate insurance products with financial projections to the potential customers based on their requirements, such as life, health, motor, fire, building, etc. as well as the extent of insurance cover based on their income, expenditures, dependents, liabilities, and financial goals • Prepare a sample strategic plan for the customer to invest in different insurance policies to meet the identified goals and financial requirements • Role play on how to set sales targets for self in coordination with the insurance relationship manager • Draft a sample daily report on conversion of lead into sales of insurance policies • Employ proper methods to maintain customer's information and data as per standard rules and regulations
<p>Classroom Aids</p> <p>Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.</p>	
<p>Tools, Equipment and Other Requirements</p> <p>Sample customer’s profile, Sample of different insurance schemes, Sample strategic plan for the</p>	



customers, Sample daily report on lead conversion to the sale of insurance policies etc.

Module 3: Provide Pre-Issuance Services to the Customers

Mapped to BSC/N3802, v 2.0

Terminal Outcomes:

- Dramatize on how to quote premium for the chosen insurance product by the customer based on the detailed information provided
- Role play on how to assist the customers in completing application forms and handle their queries
- Dramatize a situation to assist the customers with scheduling appointments for medical check-up

Duration: 24:00	Duration: 42:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the regulations or guidelines of IRDAI • Outline the terms and conditions and related material facts for an insurance policy • List various types of insurance covers • State the significance of obtaining all supporting documents and payment of first premium from the customer as per applicable standards • Explain the standard procedure to submit application to the underwriting team with supporting documents for processing • Describe the standard procedure to coordinate with underwriting team and the vendor partners • State the significance of regular follow-up on medical reports and ensuring the same is received by the underwriting team 	<ul style="list-style-type: none"> • Role play on how to quote premium for the chosen insurance product by the customer based on the detailed information provided and assist the customers with completing application forms and handle their queries • Dramatize a situation to disclose and explain all the policy terms and conditions and related material facts to the customer • Dramatize a situation on how to assist the customer in submitting the filled application along with the supporting documents for further processing • Perform the steps to obtain the input from underwriting team regarding possible medical check-up/planned visit/valuation of building, plant, and machinery, etc. • Role play on how to assist the customers in scheduling appointments for medical check-up and coordinating with underwriting team for re-assessment of premium after medical report • Dramatize on how to inform customers about any changes in premium value/sum insured • Apply proper practices to facilitate collection and refund payment as per customer's instructions
Classroom Aids	
<p>Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.</p>	



Tools, Equipment and Other Requirements

Various insurance scheme, Sample application form, supporting documents etc. , Sample medical report

Module 4: Assist Customers with Post-Sale Services

Mapped to BSC/N3804, v 2.0

Terminal Outcomes:

- Apply proper practices to ensure the issuance and delivery of policy documents to the customer
- Role play on how to assist customers with the process of change of address, nominee, frequency of premium payments, etc.
- Describe various formats used in preparing reports and procedures to prepare them

Duration: 24:00	Duration: 44:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Explain the standard operating procedure to notify beneficiaries/nominees for insurance policies and process the claim of life and non-life insurance policies • Describe the methods of analyzing any change in customer's financial goals through regular meetings/follow-up with them • State the significance of building and maintaining long-term relationships with the customers • Describe the methods of handling customer queries/complaints and helping them to get the resolution from the insurance organization • Explain the methods of collating necessary documents as per the checklist • Describe the procedure to handle requests regarding partial/complete withdrawal or surrender of the policy, obtaining loan against the policy, etc. while assisting customers • Discuss various formats used in preparing reports and procedures to prepare them 	<ul style="list-style-type: none"> • Apply proper practices to ensure the issuance and delivery of policy documents to the customer • Role play a situation on how to advise customers to make investment decisions according to their new requirements and initiate the process requests for payment of money-back • Dramatize a situation to assist customers with the process of change of address, nominee, frequency of premium payments, etc. and handle and resolve customer queries and complaints • Role play on how to assist the beneficiary/nominee to fill the claim form in the event of any damage/accident/hospitalization/death • Role play a situation on how to notify the customer in case of maturity of the policy and obtain necessary documents and submit them for release of maturity amount and request for renewal and inform the customer for renewal of policy before the due date • Show how to update and maintain records of all post-sale services provided to customer for all the claims settled
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Insurance related documents, Various formats of documents etc.	

Module 5: Maintain Data Integrity

Mapped to BSC/N9903, v 2.0

Terminal Outcomes:

- Describe the procedure to maintain data integrity
- Apply appropriate practices to maintain data privacy and security

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the usage of digital technology to capture data • Describe various ways to check data for accuracy and validity • Explain the procedure to generate reports for data analysis • State the significance of a complete and accurate database • Discuss the standard processes and protocols to be maintained for data integrity • Describe the methods to secure digital and paper documents • Elaborate the standard procedures for disposing of the digital and paper records • Discuss the standard procedure for dissemination of data 	<ul style="list-style-type: none"> • Demonstrate how to use digital technology for data capturing, data processing, and data retrieval as per standards • Apply appropriate practices to check the accuracy and validity of the loaded data • Employ appropriate methods to verify all exceptions and questionable data items • Apply appropriate practices to comply with the processes and protocols laid down for ensuring data privacy and security • Show how to secure digital and paper documents • Apply appropriate practices to manage data access, data acquisition, and data utilization • Demonstrate how to dispose of digital data and paper records securely • Demonstrate how to configure data and disseminate relevant information to others
Classroom Aids	
Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook	
Tools, Equipment and Other Requirements	
Sample form, formats, Related Standard Operating Procedures (as a part of PH), etc.	

Module 6: Maintain Effective Communication and Service Standard

Mapped to BSC/N9904, v 2.0

Terminal Outcomes:

- Explain professional protocols and etiquette of effective communication with customers and colleagues
- Describe the ways to show sensitization towards different age groups, gender, and persons with disabilities

Duration: 10:00	Duration: 20:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the importance of professionalism, etiquette, and code of ethics to be maintained at the workplace • List some active listening techniques • Describe the methods and importance of effective communication • State the significance of maintaining clarity, honesty, and transparency while communicating with the customers and colleagues as well as not defaming the competitors • Recall various ways to handle complaints and conflicts • Discuss the significance of passing on essential information to the colleagues timely • State the importance of helping the colleagues with specific issues and problems • Outline the procedure of receiving feedback constructively • Explain the standard policies on gender and age sensitivity • Discuss the standard policy with regards to People with Disabilities (PWD) 	<ul style="list-style-type: none"> • Dramatize appropriate communication skills and etiquette while interacting with customers and colleagues • Role play on how to actively listen to the issues or requirements and respond timely and appropriately • Dramatize a situation on how to address customer queries as per standards. • Employ appropriate practices to seek and incorporate regular feedback as per standards • Apply appropriate procedures to escalate any negative feedback to the reporting authority • Role play appropriate behavioural etiquette towards all ages, genders, and differently-abled people as per specification
Classroom Aids	
<p>Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook</p>	

Tools, Equipment and Other Requirements

Sample of escalation matrix, Organisation structure

Module 7: Maintain Health and Safety Standard

Mapped to SSC/N9003, v 2.0

Terminal Outcomes:

- Employ appropriate health, hygiene, and safety practices at the workplace
- Apply precautionary health measures

Duration: 08:00	Duration: 12:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Discuss the legislative requirements and standard procedures for health, safety, and security and the role and responsibility of a Business Correspondent & Business Facilitator concerning the same • Discuss the concept, types, and reporting procedure of health and safety hazards found at the workplace • List the hazards that can be dealt with safely, competently, and within limits of authority of a Business Correspondent & Business Facilitator • Outline the limits of a Business Correspondent & Business Facilitator’s responsibility for dealing with hazards • Discuss the standard emergency procedures for different emergencies and the importance of following them • State the importance of maintaining high standards of health, safety, and security • Discuss various types of breaches in health, safety, and security, and procedure to report the same • State the implications of non-compliance with the health and safety standards • Elaborate the evacuation procedures for workers and visitors • Discuss the ways to summon medical assistance and the emergency services, where necessary • Discuss the importance of reporting the health, safety, and accident • Discuss the role of government agencies in the areas of safety, health, and security and their norms and services 	<ul style="list-style-type: none"> • Apply appropriate practices to comply with standard health, safety, and security policies and procedures • Role-play a situation on reporting safety and security breaches or any hazards to the designated person • Apply appropriate practices to correct the hazards that can be dealt with safely, competently, and within the limits of authority • Employ appropriate practices to follow the organization’s emergency procedures promptly, calmly, and efficiently • Dramatize a situation on how to recommend opportunities for improving health, safety, and security to the designated person • Prepare a sample health and safety record legibly and accurately • Demonstrate the evacuation procedure during emergency

Classroom Aids
Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook
Tools, Equipment and Other Requirements
Personal Protection Equipment: Safety glasses, Head protection, Rubber gloves, Safety footwear, Fire extinguisher, First aid kit, Sample reports

Module 8: Material Conservation

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss optimal usage of material including water in various tasks/activities/processes

Duration: 03:00	Duration: 04:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • List the types of hazards, risks, and threats associated with handling different materials • Discuss the role of workstation layout, electrical and thermal equipment used in the material conservation • Discuss organizational procedures for minimizing waste • Elucidate practices of efficient and inefficient management and utilization of material and water at the workplace • Discuss the ways to manage material and water usage at work effectively 	<ul style="list-style-type: none"> • Show how to check for spills and leakages in various materials applicable in the job • Demonstrate how to plug the spills and leakages appropriately • Role play a situation on how to escalate any issues related to repair of spills and leakages to the concerned authority effectively • Demonstrate the standard practices to be followed for cleaning tools, machines and equipment effectively
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Materials and tools and equipment used at work	

Module 9: Energy/Electricity Conservation

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss optimal usage of energy/electricity

Duration: 03:00	Duration: 4:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • Define electricity • Discuss the basics of electricity • List the energy-efficient devices that are used in the job • Discuss the ways to identify electrical problems that can arise during work • Discuss the standard practices to be followed for conserving electricity in the job • State the impact of improperly connected electrical equipment and appliances on the tasks being performed 	<ul style="list-style-type: none"> • Apply suitable techniques to check the equipment/machinery for the desired level of functioning • Employ appropriate methods to rectify faulty equipment/machinery safely • Role play a situation on how to report equipment faults and maintenance lapses to the concerned personnel effectively
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Energy saving devices	

Module 10: Waste Management/Recycling

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss the importance of minimal waste generation
- Demonstrate how to dispose of waste as per industry approved standards

Duration: 02:00	Duration: 04:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • List the various types of recyclable, non-recyclable, and hazardous waste • State the significance of different coloured dustbins • List the different types of waste to be segregated • State the importance of waste management • Discuss the standard methods for waste disposal • List the sources of pollution. • Discuss the ways to minimize various types of pollution 	<ul style="list-style-type: none"> • Demonstrate the standard practices to be followed for segregating waste into respective categories • Show how to dispose of non-recyclable waste appropriately and safely • Demonstrate the standard practice for depositing recyclable and reusable materials at a designated place • Show how to dispose of hazardous waste safely and appropriately
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Non-recyclable, recyclable waste bins	

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Trainer Certification	
Domain Certification	Platform Certification
“Insurance Agent”, “BSC/Q3801, v2.0”, Minimum accepted score is 80%	“Trainer”, “MEP/Q2601, v1.0” with a scoring of minimum 80%

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	Specialization	Relevant Industry Experience		Training Experience		Remarks
		Years	Specialization	Years	Specialization	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	Platform Certification
“Insurance Agent”, “BSC/Q3801, v2.0”, Minimum accepted score is 80%	“Assessor”, “MEP/Q2701, v1.0” with the scoring of minimum 80%

Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

1. Assessment System Overview:

- Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
- Assessment agencies send the assessment confirmation to VTP/TC looping SSC
- Assessment agency deploys the ToA certified Assessor for executing the assessment
- SSC monitors the assessment process & records
- If the batch size is more than 30, then there should be 2 Assessors.

2. Testing Environment: Assessor must:

- Confirm that the centre is available at the same address as mentioned on SDMS or SIP
- Check the duration of the training.
- Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
- Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
- Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
- Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
- Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:

- Question papers created by the Subject Matter Experts (SME)
- Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
- Questions are mapped with NOS and PC
- Question papers are prepared considering that level 1 to 3 is for the unskilled & semi-skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
- Assessor must be ToA certified
- Assessment agency must follow the assessment guidelines to conduct the assessment

4. Types of evidence or evidence-gathering protocol:

- Time-stamped & geotagged reporting of the assessor from assessment location
- Centre photographs with signboards and scheme specific branding
- Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
- Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

5. Method of verification or validation:

- Surprise visit to the assessment location
- Random audit of the batch
- Random audit of any candidate

6. Method for assessment documentation, archiving, and access

- Hard copies of the documents are stored
- Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, understand and be able to do upon the completion of the training.
Terminal Outcome	Terminal outcome is a statement of what a learner will know, understand and be able to do upon the completion of a module. A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
QP	Qualification Pack
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time