# Model Curriculum

**QF Name: Back Office Associate - Financial Services**

**QF Code: BSC/Q2101**

**QF Version: 1.0**

**NSQF Level: 4**

**Model Curriculum Version: 1.0**

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

| | |
|---|---|
| **Sector** | BFSI |
| **Sub-Sector** | Broking, Fund Investment & Services, Lending, Payments |
| **Occupation** | Operations |
| **Country** | India |
| **NSQF Level** | 4 |
| **Aligned to NCO/ISCO/ISIC Code** | NCO-2015/NIL |
| **Minimum Educational Qualification and Experience** | • 12th grade pass<br>OR<br>• 10th grade pass and pursuing continuous schooling |
| **Pre-Requisite License or Training** | NA |
| **Minimum Job Entry Age** | 18 years |
| **Last Reviewed On** | 05/01/23 |
| **Next Review Date** | 05/01/26 |
| **NSQC Approval Date** | 05/01/23 |
| **QF Version** | 1.0 |
| **Model Curriculum Creation Date** | 05/01/23 |
| **Model Curriculum Valid Up to Date** | 05/01/26 |
| **Model Curriculum Version** | 1.0 |
| **Minimum Duration of the Course** | 420 Hours, 0 Minutes |
| **Maximum Duration of the Course** | 420 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:

- Show how to handle documentation and customer records
- Role play on how to coordinate with other departments

## 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 |
|---|---|---|---|---|---|
| **BSC/N2101: Handle Documentation and Customer Records<br>NOS Version No. 1.0<br>NSQF Level 4** | **60:00** | **90:00** | **60:00** | **00:00** | **210:00** |
| Module 1: Introduction to BFSI & Handle Documentation and Customer Records | 60:00 | 90:00 | 60:00 | 00:00 | 210:00 |
| **BSC/N2102: Coordinate with Other Departments<br>NOS Version No. 1.0<br>NSQF Level 4** | **30:00** | **90:00** | **30:00** | **00:00** | **150:00** |
| Module 2: Coordinate with Other Departments | 30:00 | 90:00 | 30:00 | 00:00 | 150:00 |
| **DGT/VSQ/N0102: Employability Skills (60 Hours)<br>NOS Version No. 1.0<br>NSQF Level 4** | **00:00** | **00:00** | **00:00** | **00:00** | **60:00** |
| Module 3: Employability Skills | 00:00 | 00:00 | 00:00 | 00:00 | 60:00 |
| **Total Duration** | **90:00** | **180:00** | **90:00** | **00:00** | **420:00** |

# Module Details

## Module 1: Introduction to BFSI & Handle Documentation and Customer Records

### *Mapped to BSC/N2101, v 1.0*

**Terminal Outcomes:**

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the roles and responsibilities of a Back Office Associate - Financial Services
- Perform appropriate steps to collect the customer data from the sales team
- Show how to segregate the documents based on customer type and record details accurately in the prescribed format
- Demonstrate how to input data into computer systems to support document and information retrieval
- Show how to locate and correct data entry errors, and report them to the authorized person

| **Duration**: *60:00* | **Duration**: *90:00* |
|---|---|
| **Theory – Key Learning Outcomes** | **Practical – Key Learning Outcomes** |
| • Discuss the objectives and benefits of the Skill India Mission<br>• Describe the scope of Banking Industry and its sub-sectors<br>• Discuss job role and opportunities for a Back Office Associate - Financial Services<br>• List the basic terminologies used in the banking services<br>• Explain the standard procedure to maintain customer records<br>• Discuss different types of customers in financial organizations<br>• List various types of data and documents like KYC, legal and financial documents for data entry operations<br>• Explain the standard procedure to compile, sort and validate the accuracy of customer data and supporting documents before it is uploaded<br>• Discuss the significance of ensuring availability of all the documents as per the specified checklist<br>• State the significance of identifying the documents or data of customer to be uploaded | • Perform appropriate steps to collect the customer data from the sales team<br>• Apply proper methods to check and verify customer data, and documents like KYC, legal and financial documents for correctness<br>• Demonstrate how to operate computer systems, MS Office and databases<br>• Show how to segregate the documents based on customer type and record details accurately in the prescribed format<br>• Show how to create and update the records in the software<br>• Demonstrate how to enter data such as file numbers, new or updated information, or document information codes into computer systems to support document and information retrieval and compare them with source documents, or re-enter them in verification format to detect errors<br>• Show how to locate and correct data entry errors, and report them to the authorized person |

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|---|---|
| • State the significance of ensuring the data is captured from the "verified with original" documents<br>• Explain the importance of ensuring the entered data is error-free and completing all documentation within the stipulated time as per SOP<br>• State the significance of seeking approval of the appropriate authorities in case of any deviations taken, as defined in the organizational deviation matrix<br>• Discuss organizational escalation and deviation matrix for any discrepancy | • Employ appropriate methods to store completed documents in appropriate locations |

| **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** |
|---|
| Laptop or computer with software, Sample customer data, Sample customer documents etc. |

## Module 2: Coordinate with Other Departments

### *Mapped to BSC/N2102, v 1.0*

**Terminal Outcomes:**

- Demonstrate how to create a backup of data and documents
- Show how to update records, filing, inventory, mailing, and database systems, either manually or using a computer
- Demonstrate how to find, retrieve, and make copies of information from files
- Role play on how to report to the development team about issues faced with the system

| **Duration**: *30:00* | **Duration**: *90:00* |
|---|---|
| **Theory – Key Learning Outcomes** | **Practical – Key Learning Outcomes** |
| • Discuss relevant department policies, processes, standard operating procedures, and instructions<br>• Describe the standard procedure to prepare, update and retrieve reports and data backup<br>• State the significant of ensuring the availability of the documents to appropriate authorities at all times for inspection<br>• Explain the importance of supporting sales staff in handling and documenting customer accounts<br>• Discuss organizational escalation matrix | • Show how to share data and reports to the reporting manager and other internal teams as per the defined TAT<br>• Show how to operate computer system<br>• Demonstrate how to create a backup of data and documents at the prescribed time interval<br>• Apply proper methods to maintain and update records, logs of activities and completed work, filing, inventory, mailing, and database systems, either manually or using a computer, as applicable<br>• Demonstrate how to find, retrieve, and make copies of information from files, as required<br>• Show how to check the system and the software for proper functioning<br>• Role play on how to report to the development team about issues faced with the system<br>• Show how to compile data from records to prepare periodic reports |
| **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** | |
| Laptop or computer with software, sample customer data, sample back up data etc. | |

## Module 3: Employability Skills
### *Mapped to DGT/VSQ/N0102, V1.0*

**Terminal Outcomes:**

- 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

| **Duration**: *24:00* | **Duration**: *36:00* |
|---|---|
| **Theory – Key Learning Outcomes** | **Practical – Key Learning Outcomes** |
| • Discuss employability skills required for jobs in various industries<br>• Explain ways to explore learning and employability portals<br>• Discuss the significance of legal 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.<br>• Explain the significance of 21st century skills for employment<br>• Describe the benefits of the continuous learning<br>• Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in English<br>• List the difference between job and career<br>• Communicate and behave appropriately with all genders and pwd<br>• Discuss how to escalate any issues related to sexual harassment at workplace according to posh act<br>• List common components of salary and compute income, expenses, taxes, investments etc | • Demonstrate how to follow environmentally sustainable practices<br>• Role play 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<br>• Practice the use basic English for everyday conversation in different contexts, in person and over the telephone<br>• Write short messages, notes, letters, e-mails etc. In English<br>• Prepare a sample career development plan with short- and long-term goals, based on aptitude<br>• Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings<br>• Roleplay how to work collaboratively with others in a team<br>• Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act |

| | |
|---|---|
| • Discuss relevant rights and laws and use legal aids to fight against legal exploitation<br>• Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential business through research<br>• Identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity<br>• Explain how to identify different types of customers<br>• Identify and list apprenticeship opportunities and register for it as per guidelines and requirements | • Show how to select financial institutions, products and services as per requirement<br>• Practice how to carry out offline and online financial transactions, safely and securely<br>• Operate digital devices and carry out basic internet operations securely and safely<br>• Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively<br>• Practice the of use basic features of word processor, spreadsheets, and presentations<br>• Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion<br>• Role play how to respond to customer requests and needs in a professional manner<br>• Show how to follow appropriate hygiene and grooming standards<br>• Create a sample professional curriculum vitae (résumé)<br>• Practice how to search for suitable jobs using reliable offline and online sources such as employment exchange, recruitment agencies, newspapers etc. And job portals, respectively<br>• Show how to apply to identified job openings using offline /online methods as per requirement<br>• Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection |
| **Classroom Aids:** | |
| Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster | |
| **Tools, Equipment and Other Requirements** | |
| PPE, Basic Stationary, digital devices as per the requirement. | |

## Module 4: On-the-Job Training

*Mapped to Back Office Associate - Financial Services*

| **Mandatory Duration:** *90:00* | **Recommended Duration:** *00:00* |
|---|---|
| **Location: On Site** | |
| • Perform appropriate steps to collect the customer data from the sales team<br>• Apply proper methods to check and verify customer data, and documents like KYC, legal and financial documents for correctness<br>• Demonstrate how to operate computer systems, MS Office and databases<br>• Show how to segregate the documents based on customer type and record details accurately in the prescribed format<br>• Show how to create and update the records in the software<br>• Demonstrate how to enter data such as file numbers, new or updated information, or document information codes into computer systems to support document and information retrieval and compare them with source documents, or re-enter them in verification format to detect errors<br>• Show how to locate and correct data entry errors, and report them to the authorized person<br>• Employ appropriate methods to store completed documents in appropriate locations<br>• Show how to share data and reports to the reporting manager and other internal teams as per the defined TAT<br>• Show how to operate computer system<br>• Demonstrate how to create a backup of data and documents at the prescribed time interval<br>• Apply proper methods to maintain and update records, logs of activities and completed work, filing, inventory, mailing, and database systems, either manually or using a computer, as applicable<br>• Demonstrate how to find, retrieve, and make copies of information from files, as required<br>• Show how to check the system and the software for proper functioning<br>• Role play on how to report to the development team about issues faced with the system<br>• Show how to compile data from records to prepare periodic reports | |

# 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** |
| "Back Office Associate - Financial Services", "BSC/Q2101, v1.0", 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** |
| "Back Office Associate - Financial Services", "BSC/Q2101, v1.0", 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

| | |
|---|---|
| **NOS** | National Occupational Standard(s) |
| **NSQF** | National Skills Qualifications Framework |
| **QF** | Qualifications File |
| **TVET** | Technical and Vocational Education and Training |
| **SOP** | Standard Operating Procedure |
| **TAT** | Turn Around Time |
| **MS Office** | Microsoft Office |