



Model Curriculum

Qf Name: Customer Service Associate – Financial Services

Qf Code: BSC/Q8402

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 | Marketing/Sales |
| Country | India |
| NSQF Level | 4 |
| Aligned to NCO/ISCO/ISIC Code | NCO-2015/ 4225.0100, 5244.0301, 5244.0303 |
| Minimum Educational Qualification and Experience | Class 12th Pass + 6 months relevant work experience OR Class 10th Pass + ITI (2 years after Class 10th) OR Class 10th Pass and pursuing continuous regular schooling OR 3 year Diploma (after 10th) OR Previous relevant Qualification of NSQF level 3 + 2 years relevant work experience |
| Pre-Requisite License or Training | NA |
| Minimum Job Entry Age | 18 years |
| Last Reviewed On | 30/06/2022 |
| Next Review Date | 30/06/2025 |
| NSQC Approval Date | 30/06/2022 |
| Qf Version | 1.0 |
| Model Curriculum Creation Date | 30/06/2022 |
| Model Curriculum Valid Up to Date | 30/06/2025 |
| Model Curriculum Version | 1.0 |
| Minimum Duration of the Course | 480 Hours, 0 Minutes |
| Maximum Duration of the Course | 480 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 methods to identify customer queries and requirement
- Role play on how to provide effective customer service
- Employ proper procedure to maintain records and evaluate customer service
- Employ suitable practices to maintain data integrity and data privacy
- 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 | 06:00 | 00:00 | 00:00 | 00:00 | 06:00 |
| Module 1 Introduction to the Banking Sector and the Job Role of Customer Service Associate - Financial Services | 06:00 | 00:00 | 00:00 | 00:00 | 06:00 |
| BSC/N8405- Identify Customer Queries and Requirement NOS Version No. 1.0 NSQF Level 3 | 43:00 | 53:00 | 44:00 | 00:00 | 140:00 |
| Module 2: Attend Customer Queries and Requirements | 43:00 | 53:00 | 44:00 | 00:00 | 140:00 |
| BSC/N8406 - Provide Effective Customer Service NOS Version No. 1.0 NSQF Level 3 | 42:00 | 54:00 | 44:00 | 00:00 | 170:00 |
| Module 3: Resolve Customer Queries Effectively | 21:00 | 27:00 | 22:00 | 00:00 | 70:00 |
| Module 4: Provide Customer Service | 21:00 | 27:00 | 22:00 | 00:00 | 70:00 |
| BSC/N8407: Maintain Records and Evaluate | 43:00 | 53:00 | 44:00 | 00:00 | 140:00 |

| | | | | | |
|------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------|--------------|---------------|
| Customer Service NOS Version No. 1.0 NSQF Level 3 | | | | | |
| Module 5: Perform After-Sales Activities | 43:00 | 53:00 | 44:00 | 00:00 | 140:00 |
| BSC/N9903– Maintain Data Integrity Using Digital Tools NOS Version No. 2.0 NSQF Level 4 | 03:00 | 05:00 | 04:00 | 00:00 | 12:00 |
| Module 6: Maintain Data Integrity | 03:00 | 05:00 | 04:00 | 00:00 | 12:00 |
| BSC/N9904- Communicate Effectively and Maintain Inclusivity at the Workplace NOS Version No. 2.0 NSQF Level 4 | 03:00 | 05:00 | 04:00 | 00:00 | 12:00 |
| Module 7: Maintain Effective Communication and Service Standard | 03:00 | 05:00 | 04:00 | 00:00 | 12:00 |
| SSC/N9003– Maintain a Healthy, Safe and Secure Working Environment NOS Version No. 4.0 NSQF Level 4 | 04:00 | 04:00 | 04:00 | 00:00 | 12:00 |
| Module 8: Maintain Health and Safety Standard | 04:00 | 04:00 | 04:00 | 00:00 | 12:00 |
| SGJ/N1702 - Optimize Resource Utilization at Workplace NOS Version No. 1.0 NSQF Level 3 | 06:00 | 06:00 | 06:00 | 00:00 | 18:00 |
| Module 9: Material Conservation | 02:00 | 02:00 | 02:00 | 00:00 | 06:00 |
| Module 10: Energy/Electricity Conservation | 02:00 | 02:00 | 02:00 | 00:00 | 06:00 |
| Module 11: Waste Management/Recycling | 02:00 | 02:00 | 02:00 | 00:00 | 06:00 |
| Total Duration | 150:00 | 180:00 | 150:00 | 00:00 | 480:00 |



Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Customer Service Associate - Financial Services

Bridge Module

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking Industry and its sub-sectors
- Define the role and responsibilities of Customer Service Associate - Financial Services

| Duration: 06:00 | 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 Customer Service Associate - Financial Services• List the basic terminologies used in 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: Attend Customer Queries and Requirements

Mapped to BSC/N8405, v 1.0

Terminal Outcomes:

- Role play on how to greet and address the customers over the telephone and in person in friendly and professional manner
- Apply proper practices to seek customer's feedback on their experiences with the product and service
- Describe the methods of identifying and assessing customer's requirements for providing appropriate clarifications and solutions
- Explain standard policies and procedures to deal with customer's complaint
- Employ proper practices to build and maintain sustainable relationship and trust with customers

| Duration: 43:00 | Duration: 53:00 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Theory – Key Learning Outcomes | Practical – Key Learning Outcomes |
| <ul style="list-style-type: none"> • Discuss the principles of customer service • Describe the standard procedure of greeting the customers • Explain the methods of verifying customer identity using established security checking procedures • State the significance of listening to the customer's requirements, complaints or concerns attentively • Describe the methods of identifying and assessing customer's requirements for providing appropriate clarifications and solutions along with addressing their dissatisfaction • Outline the importance of following the standard procedures to address customers' dissatisfaction and complaints and gathering additional information to answer their queries • Explain the standard methods of identifying customers' complaints requiring escalation along with the standard escalation process • State the importance of maintaining sustainable relationship and trust with customer through open and interactive communication and responding to inquiries promptly | <ul style="list-style-type: none"> • Role play on how to greet and address the customers over the telephone and in person in friendly and professional manner • Apply proper methods to check information provided by customers for accuracy and completeness • Roleplay on how to seek customer's feedback on their experiences with the product or service and confer with customer to provide add on information about products, services and or complaints • Perform steps to obtain and examine all relevant information to assess validity of complaints and to determine possible causes • Dramatize on how to inform relevant stakeholders that complaint has been received from the customer • Role play on how to assist customers for generating sales opportunities for financial products • Apply proper methods to maintain procedures to acknowledge and record customers' perception of the problems |
| Classroom Aids | |
| Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point | |

Comment [RK1]: KU8

Comment [RK9]: PC1+KU2

Comment [RK2]: KU1

Comment [RK10]: PC3

Comment [RK3]: PC2

Comment [RK4]: PC6

Comment [RK11]: PC4+PC5

Comment [RK5]: PC7+PC8+KU3

Comment [RK12]: PC9

Comment [RK13]: PC11

Comment [RK6]: PC8+PC12+KU4+KU7

Comment [RK14]: PC15

Comment [RK7]: PC10+KU5

Comment [RK15]: PC16

Comment [RK8]: PC13+PC14+PC15+KU6



Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.

Tools, Equipment and Other Requirements

Required telephone, Sample list of customer’s complaints, Sample format of records to record customers’ perception of the problems etc.

Module 3: Resolve Customer Queries Effectively

Mapped to BSC/N8406, v 1.0

Terminal Outcomes:

- Role play on how to provide appropriate solutions and alternatives to the customers and follow up with them to ensure resolution
- State the significance of meeting the timelines and quality standards for resolution of customer's complaints
- Apply proper practices to route and direct customer's requests to appropriate department
- Employ appropriate process to ensure response to customer's requests are designed to maximize customer satisfaction

| Duration: 21:00 | Duration: 27:00 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Theory – Key Learning Outcomes | Practical – Key Learning Outcomes |
| <ul style="list-style-type: none"> • Discuss various types of services and products provided by the financial organizations • State the significance of maintaining broad knowledge of products and services • Describe the methods of identifying implications of the customer complaint • Explain the standard methods to analyse options to resolve customers' complaints and resolving their queries regarding product and services • Discuss escalation matrix for customer query resolution • Explain the methods to assess the timelines for resolution of customer complaints • Outline the importance of ensuring that the services are provided within the timelines and quality standards and following the standard procedures if agreed timelines are not achieved • Discuss effective ways of contributing ideas to resolve customer problems to improve productivity and delivering prompt and professional solution for customer inquiries via direct contact, phone, email, online chat, etc. • State the significance of ensuring that response to customer's requests is designed to maximize customer satisfaction | <ul style="list-style-type: none"> • Role play on how to handle customer complaints, provide appropriate solutions and alternatives and follow up with them to ensure resolution • Dramatize on how to respond customer's queries by understanding the same through reviewing previous inquiries and responses • Role play on how to provide accurate, valid and complete information, provide timelines and quality standards for resolution of the problem and verify customers' understanding of the provided information • Role play on how to refer unresolved customer's grievances to designated departments for further investigation • Employ proper practices to route and direct customer's requests to appropriate department ensure that all customer's expectations are met • Apply proper practices to solicit sales of new or additional services or products |
| | <p>Comment [RK16]: KU1</p> <p>Comment [RK25]: PC5+KU3</p> <p>Comment [RK17]: PC1</p> <p>Comment [RK26]: PC6</p> <p>Comment [RK18]: PC2+KU2</p> <p>Comment [RK19]: PC3+PC4</p> <p>Comment [RK27]: PC7+PC8+C9</p> <p>Comment [RK20]: KU5</p> <p>Comment [RK28]: PC12</p> <p>Comment [RK21]: KU4</p> <p>Comment [RK29]: PC15+PC16</p> <p>Comment [RK22]: PC11+PC10+KU12</p> <p>Comment [RK30]: PC17</p> <p>Comment [RK23]: PC13+PC14+KU6</p> <p>Comment [RK24]: PC18+KU9</p> |
| 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

Sample list of queries and their solutions etc.

Module 4: Provide Customer Service

Mapped to BSC/N8406, v 1.0

Terminal Outcomes:

- Discuss the purpose and benefits of delivering effective customer service
- Apply appropriate methods to maintain regular communication with the customers

| Duration: 21:00 | Duration: 27:00 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Theory – Key Learning Outcomes | Practical – Key Learning Outcomes |
| <ul style="list-style-type: none"> • Discuss the relevant legal and data protection legislation in relation to delivering customer service and information handling • Discuss the purpose and benefits of delivering customer service that meets or exceeds and customer expectations along with the purpose and benefits of continuous improvement • State the significance of quality standards appropriate to own responsibilities • Describe the types of problems that customers may experience and the process to resolve or refer them • Explain the methods of reviewing previous interactions with the customers • State the significance of ensuring that the steps are taken to determine customer satisfaction with the product/service provided • Explain the methods to build effective relationship with the customers | <ul style="list-style-type: none"> • Apply appropriate methods to maintain regular communication with the customers and ensure the communication is based on information about customer needs • Employ proper practices to build working relationships with the customers |
| <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 list of queries and their solutions etc.</p> | |

Comment [RK31]: KU15

Comment [RK38]: PC21+PC22+KU8

Comment [RK39]: PC23

Comment [RK32]: KU10+KU14

Comment [RK33]: KU11

Comment [RK34]: KU13

Comment [RK35]: PC19

Comment [RK36]: PC20

Comment [RK37]: KU7

Module 5: Maintain Records and Evaluate Customer Service

Mapped to BSC/N8407, v 1.0

Terminal Outcomes:

- Role play on how to obtain and record customer feedback
- Discuss the relevant legal and data protection legislation in relation to delivering customer service and information handling
- Employ proper methods to maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken

| Duration: 43:00 | Duration: 53:00 | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| Theory – Key Learning Outcomes | Practical – Key Learning Outcomes | |
| <ul style="list-style-type: none"> • Explain the standard procedure to obtain and evaluate customer feedback for its importance and impact on business | <ul style="list-style-type: none"> • Role play on how to obtain and record customer feedback | <p>Comment [RK40]: KU1</p> |
| <ul style="list-style-type: none"> • Discuss standard escalation matrix for customer feedback in a financial organization and techniques to improve customer service based on the feedbacks | <ul style="list-style-type: none"> • Dramatize on how to respond to negative feedback and initiate remedial action in-line with standard procedures | <p>Comment [RK49]: PC1</p> <p>Comment [RK41]: KU1+KU2+PC2</p> <p>Comment [RK50]: PC3</p> |
| <ul style="list-style-type: none"> • Discuss effective ways of identifying improvements that can be made to services to customer for analysis of feedback | <ul style="list-style-type: none"> • Role play on how to report customer’s complaints with appropriate person for unsafe or unsatisfactory behavior by representative | <p>Comment [RK42]: KU3+KU4</p> <p>Comment [RK51]: PC4</p> |
| <ul style="list-style-type: none"> • State the significance of following the relevant legal and data protection legislation in relation to delivering customer service and information handling | <ul style="list-style-type: none"> • Employ proper methods to maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken | <p>Comment [RK43]: PC5</p> <p>Comment [RK52]: PC7</p> |
| <ul style="list-style-type: none"> • Explain the methods to monitor customer satisfaction | <ul style="list-style-type: none"> • Draft a sample report for resolving customer complaints | <p>Comment [RK53]: PC9</p> <p>Comment [RK44]: PC6+KU5</p> <p>Comment [RK45]: KU7</p> |
| <ul style="list-style-type: none"> • Describe various types of documents to be maintained for customer service as per the standards | | <p>Comment [RK46]: KU6</p> |
| <ul style="list-style-type: none"> • Outline the importance of completing all documentation in accordance with legislation and standard procedures | | <p>Comment [RK47]: PC8</p> |
| <ul style="list-style-type: none"> • Discuss standard procedure of collecting customer’s information and check with existing records | | <p>Comment [RK48]: PC10</p> |
| 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 | | |
| Sample list of customer’s complaints and feedback, information report for resolving customer | | |



complaints, different types of documents form maintain records of customers etc.

Module 6: 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

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|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Duration: 03:00 | Duration: 05:00 |
| 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 7: 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: 03:00 | Duration: 05:00 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 | |
| Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook | |



Tools, Equipment and Other Requirements

Sample of escalation matrix, Organisation structure

Module 8: Maintain Health and Safety Standard

Mapped to SSC/N9003, v 4.0

Terminal Outcomes:

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

| Duration: 04:00 | Duration: 04:00 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 |



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| 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 9: Material Conservation

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

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

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Duration: 02:00 | Duration: 02:00 |
| 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 10: Energy/Electricity Conservation

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss optimal usage of energy/electricity

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Duration: 02:00 | Duration: 02:00 |
| 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 11: 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: 02:00 |
| 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 |
| “Customer Service Associate - Financial Services”, “BSC/Q8402, 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 |
| “Customer Service Associate – Financial Services”, “BSC/Q8402, 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

| Term | Description |
|------|-------------------------------------------------|
| Qf | Qualification |
| NSQF | National Skills Qualification Framework |
| NOS | National Occupational Standards |
| TVET | Technical and Vocational Education and Training |
| SOP | Standard Operating Practices |
| PwD | Persons with Disability |