



Model Curriculum

QF Name: Sales Associate - Direct Channel

QF Code: BSC/Q8404

QF Version: 1.0

NSQF Level: 4

Model Curriculum Version: 1.0

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha
Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai - 400072
e-mail: neha.dave@bfsissc.com

Table of Contents

Training Parameters	2
Program Overview	3
Training Outcomes	3
Compulsory Modules	3
Module 1: Identify Potential Customers	4
Module 2: Perform Pre-sales Activities	6
Module 3: Manage Sales and Post-sales activities	7
Module 4: Employability Skills	9
Module 5: On-the-Job Training	11
Annexure	12
Trainer Requirements	12
Assessor Requirements	13
Assessment Strategy	14
References	16
Glossary	16
Acronyms and Abbreviations	17

Training Parameters

Sector	BFSI
Sub-Sector	Broking, Fund Investment & Services, Lending, Payments
Occupation	Sales
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/ 5242.0102
Minimum Educational Qualification and Experience	<ul style="list-style-type: none"> • 12th grade pass OR • 10th grade pass and pursuing continuous schooling
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	05/01/2023
Next Review Date	05/01/2026
NSQC Approval Date	05/01/2023
QF Version	1.0
Model Curriculum Creation Date	05/01/2023
Model Curriculum Valid Up to Date	05/01/2026
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 perform pre-sales activities
- Apply proper methods to manage sales and post-sales activities

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/N8410: Perform pre-sales activities NOS Version No. 1.0 NSQF Level 4	60:00	120:00	60:00	00:00	240:00
Module 1: Identify Potential Customers	30:00	60:00	30:00	00:00	120:00
Module 2: Perform Pre-sales Activities	30:00	60:00	30:00	00:00	120:00
BSC/N8411: Manage sales and post-sales activities NOS Version No. 1.0 NSQF Level 4	30:00	60:00	30:00	00:00	120:00
Module 3: Manage Sales and Post-sales activities	30:00	60:00	30:00	00:00	120:00
DGT/VSQ/N0102: Employability Skills (60 Hours) NOS Version No. 1.0 NSQF Level 4	00:00	00:00	00:00	00:00	60:00
Module 5: Employability Skills	00:00	00:00	00:00	00:00	60:00
Total Duration	120:00	180:00	120:00	00:00	420:00

Module Details

Module 1: Identify Potential Customers

Mapped to BSC/N8410, v1.0

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking Industry and its sub-sectors
- Define the roles and responsibilities of a Sales Associate - Direct Channel
- Show how to conduct cold calls and marketing campaigns to generate direct leads
- Demonstrate how to set up meetings with potential clients to discuss product offerings in detail within the specified TAT
- Prepare a sample sales presentation or proposal to explain product/service specifications
- Role play on how to follow up with the interested customers to complete the process

Duration: 30:00	Duration: 60:00
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 Sales Associate - Direct Channel • List the basic terminologies used in the banking services • List the categories of leads • Discuss effective methods to generate sales leads • Explain the methods of identifying the potential customers via cold calling and their requirements and preferences • Describe the methods of determining the most suitable product/service offering for the customer as per the requirement • Explain standard specifications of various products/services offered by financial institutions • Discuss cross and up-selling service/products methods 	<ul style="list-style-type: none"> • Show how to conduct cold calls and marketing campaigns in the allocated catchment area to generate direct leads • Show how to set up meetings with potential clients to discuss product offerings in detail within the specified TAT • Prepare a sample sales presentation or proposal to explain product/service specifications • Role play on how to apprise the potential customers about products and services offered by the company • Employ appropriate methods to maintain records of sales leads, potential clouds, customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken • Role play on how to follow up with the interested customers to complete the process

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 sales records, sales presentation or proposal etc.

Module 2: Perform Pre-sales Activities

Mapped to BSC/N8410, v 1.0

Terminal Outcomes:

- Role play on how to inform customers about the contracts or other information pertaining to offered product/ services
- List the documents required for the sale of financial products/services
- Perform appropriate steps to collect the required information/documents for sales of product/services as per standard procedures

Duration: 30:00	Duration: 60:00
<p>Theory – Key Learning Outcomes</p> <ul style="list-style-type: none"> • Discuss customer service techniques • List the documents required for the sale of financial products/services • Explain the importance of confirming the suitability of the product/service with the customer • State the significance of confirming the availability of all the required documents with the customer • Explain the importance of ensuring all potential customers sign up for the agreement and provide all required documents • Explain the methods of taking feedback from the customers and work upon them • State the significance of achieving high level of customer service and satisfaction at all times 	<p>Practical – Key Learning Outcomes</p> <ul style="list-style-type: none"> • Role play on how to inform customers of contracts or other information pertaining to offered product/ services • Dramatize how to apprise the customer about specific features and details of the product/services chosen by them • Role play on how to resolve the customer queries about the chosen product, services, terms & conditions, and other legalities • Apply proper methods to check the eligibility of the interested customers • Perform appropriate steps to collect the required information/documents as per standard procedures • Role play on how to introduce promotions and new services/products to customer • Apply proper methods to document sales by updating customer records
<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 data, sales records, different types of records, promotion schemes etc.</p>	

Module 3: Manage Sales and Post-sales activities

Mapped to BSC/N8411 v 1.0

Terminal Outcomes:

- Role play on how to assist the customers in filling up the application
- Show how to process the application form for the submission as per the TAT
- State the significance of conducting smooth onboarding of the customer with the company and providing ongoing support to the customers
- Dramatize how to apprise the customer of their responsibilities and duties as per the agreement
- Draft a sample monthly sales report

Duration: 30:00	Duration: 60:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> • List various documents required for the application • Explain appropriate ways to cross-verify the application form for correct details and verifying the documents with the originals • State the significance of confirming the basic eligibility of the customer before initiating the application for the service/product • Discuss the standard procedure to process the application form for the submission as per the TAT and submit the applications to the operation/credit team for further processing • Explain the importance of providing feedback and keeping the customer updated on the application status • State the significance of conducting smooth onboarding of the customer with the company and providing ongoing support to the customers • Describe the procedure to maintain customer records using the automated system • Discuss customer service standards • State the significance of ensuring high levels of customer satisfaction through excellent sales service 	<ul style="list-style-type: none"> • Role play on how to assist the customers in filling up the application form • Perform appropriate steps to collect all relevant KYC, banking, and financial documents from the customer • Dramatize how to apprise the customer of their responsibilities and duties as per the agreement and interact with them after sales or contract signings to resolve problems or complaints • Draft a sample monthly sales report • Role play on how to present sales reports to the higher management

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 different types of documents for sale, application forms, sales contract, monthly sales report etc.

Module 4: 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
<ul style="list-style-type: none"> • Discuss employability skills required for jobs in various industries • Explain ways to explore learning and employability portals • 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. • Explain the significance of 21st century skills for employment • Describe the benefits of the continuous learning • Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in English • List the difference between job and career • Communicate and behave appropriately with all genders and pwd • Discuss how to escalate any issues related to sexual harassment at workplace according to posh act • List common components of salary and compute income, expenses, taxes, investments etc 	<ul style="list-style-type: none"> • Demonstrate how to follow environmentally sustainable practices • 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 • Practice the use basic English for everyday conversation in different contexts, in person and over the telephone • Write short messages, notes, letters, e-mails etc. In English • Prepare a sample career development plan with short- and long-term goals, based on aptitude • Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings • Roleplay how to work collaboratively with others in a team • Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act

<ul style="list-style-type: none"> • Discuss relevant rights and laws and use legal aids to fight against legal exploitation • Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential business through research • Identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity • Explain how to identify different types of customers • Identify and list apprenticeship opportunities and register for it as per guidelines and requirements 	<ul style="list-style-type: none"> • Show how to select financial institutions, products and services as per requirement • Practice how to carry out offline and online financial transactions, safely and securely • Operate digital devices and carry out basic internet operations securely and safely • Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively • Practice the of use basic features of word processor, spreadsheets, and presentations • Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion • Role play how to respond to customer requests and needs in a professional manner • Show how to follow appropriate hygiene and grooming standards • Create a sample professional curriculum vitae (résumé) • 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 • Show how to apply to identified job openings using offline /online methods as per requirement • 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 5: On-the-Job Training

Mapped to Sales Associate - Direct Channel

Mandatory Duration: 90:00	Recommended Duration: 00:00
Location: On Site	
<ul style="list-style-type: none"> • Show how to conduct cold calls and marketing campaigns in the allocated catchment area to generate direct leads • Show how to set up meetings with potential clients to discuss product offerings in detail within the specified TAT • Prepare a sample sales presentation or proposal to explain product/service specifications • Role play on how to apprise the potential customers about products and services offered by the company • Employ appropriate methods to maintain records of sales leads, potential clouds, customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken • Role play on how to follow up with the interested customers to complete the process • Role play on how to inform customers of contracts or other information pertaining to offered product/ services • Dramatize how to apprise the customer about specific features and details of the product/services chosen by them • Role play on how to resolve the customer queries about the chosen product, services, terms & conditions, and other legalities • Apply proper methods to check the eligibility of the interested customers • Perform appropriate steps to collect the required information/documents as per standard procedures • Role play on how to introduce promotions and new services/products to customer • Apply proper methods to document sales by updating customer records • Role play on how to assist the customers in filling up the application form • Perform appropriate steps to collect all relevant KYC, banking, and financial documents from the customer • Dramatize how to apprise the customer of their responsibilities and duties as per the agreement and interact with them after sales or contract signings to resolve problems or complaints • Draft a sample monthly sales report • Role play on how to present sales reports to the higher management 	

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
"Sales Associate - Direct Channel", "BSC/Q8404, 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
"Sales Associate - Direct Channel", "BSC/Q8404, 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