



## Customer Service Associate -Financial Services

QP Code: BSC/Q8406

QP Version: 2.0

NSQF Level: 4

Model Curriculum Version: 2.0

BFSI Sector Skill Council of India || 1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai, Mumbai - 400072  
Email: [neha.dave@bfsissc.com](mailto:neha.dave@bfsissc.com)

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## Training Parameters

<b>Sector</b>	BFSI Sector Skill Council
<b>Sub-Sector</b>	Lending, Fund Investment & Services, Payments, Broking
<b>Occupation</b>	Marketing and Sales
<b>Country</b>	India
<b>NSQF Level</b>	4
<b>Aligned to NCO/ISCO/ISIC Code</b>	NCO-2015/ 4225.0100, 5244.0301, 5244.0303
<b>Minimum Educational Qualification and Experience</b>	<p>12th grade pass with no experience</p> <p>OR</p> <p>Completed 2nd year of 3-year diploma (after 10th) with no experience</p> <p>OR</p> <p>11th Grade Pass with 1.5 year relevant experience</p> <p>OR</p> <p>10th Grade Pass with 3 years relevant experience</p> <p>OR</p> <p>Previous relevant Qualification of NSQF Level 3.5 with 1.5 years relevant experience</p> <p>OR</p> <p>Previous relevant Qualification of NSQF Level 3.0 with 3 years relevant experience</p>
<b>Pre-Requisite License or Training</b>	NA
<b>Minimum Job Entry Age</b>	18 Years
<b>Last Reviewed On</b>	7th Oct 2025
<b>Next Review Date</b>	7th Oct 2028
<b>NSQC Approval Date</b>	7th Oct 2025
<b>QP Version</b>	2.0
<b>Model Curriculum Creation Date</b>	7th Oct 2025
<b>Model Curriculum Valid Up to Date</b>	7th Oct 2028
<b>Model Curriculum Version</b>	2.0
<b>Minimum Duration of the Course</b>	450 Hours, 0 Minutes
<b>Maximum Duration of the Course</b>	510 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 should have acquired the listed knowledge and skills to:

- Demonstrate the ability to accurately and professionally respond to customer inquiries about banking products, transactions, and services.
- Explain various financial products and services, including savings accounts, loans, credit cards, and investment options.
- Deliver customers accurate information on banking policies, compliance regulations, and procedures.
- Record and maintain comprehensive details of customer interactions, service requests, and transactions in banking CRM and record management systems.
- Liaise with internal teams such as underwriting, risk assessment, and legal departments.
- Assist customers in selecting suitable investment options, including mutual funds, fixed deposits, and tax-saving instruments.
- Update and verify customer account details, loan applications, and investment transactions in banking systems.

### Compulsory Modules

The table lists the modules and their duration corresponding to the Compulsory NOS of the QP.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
<b>BFC/N8422: Handle Customer Inquiries in Financial Services</b> NOS Version- 1.0 NSQF Level- 4	30:00	40:00	50:00	-	120:00
Module 1: Introduction to the banking sector and the job role of Customer Service Associate - Financial Services	10:00	00:00	00:00	-	10:00
Module 2: Handle customer inquiries in financial services	20:00	40:00	50:00	-	110:00
<b>BFC/N8423: Resolve Customer Issues and Service Requests</b> NOS Version- 1.0 NSQF Level- 4	30:00	30:00	30:00	-	90:00
Module 3: Resolve customer issues and service requests	30:00	30:00	30:00	-	90:00

<b>BFC/N8424: Process Customer Transactions in Financial Services</b> NOS Version- 1.0 NSQF Level- 4	<b>30:00</b>	<b>40:00</b>	<b>50:00</b>	-	<b>120:00</b>
Module 4: Process customer transactions in financial services	30:00	40:00	50:00	-	120:00
<b>BFC/N8425: Maintain Customer Records and Ensure Compliance</b> NOS Version- 1.0 NSQF Level- 4	<b>20:00</b>	<b>10:00</b>	<b>30:00</b>	-	<b>60:00</b>
Module 5: Maintain customer records and ensure compliance	20:00	10:00	30:00	-	60:00
<b>DGT/VSQ/N0102: Employability Skills (60 Hours)</b> NOS Version No. 1 NSQF Level- 4	<b>24:00</b>	<b>36:00</b>	<b>00:00</b>	-	<b>60:00</b>
Module 6: Employability Skills	24:00	36:00	00:00	-	60:00
<b>Total Duration</b>	<b>134:00</b>	<b>156:00</b>	<b>160:00</b>	-	<b>450:00</b>

## Optional Modules

### Optional 1: Loan processing

<b>BFC/N8426: Assist in Loan Processing</b> NOS Version No. 1 NSQF Level- 4	<b>10:00</b>	<b>10:00</b>	<b>10:00</b>	-	<b>30:00</b>
Module 7: Assist in loan processing	10:00	10:00	10:00	-	30:00

### Optional 2: Investment and Wealth Management Services

<b>BFC/N8427: Support Investment and Wealth Management Services</b> NOS Version No. 1 NSQF Level- 4	<b>10:00</b>	<b>10:00</b>	<b>10:00</b>	-	<b>30:00</b>
Module 8: Support investment and wealth management services	10:00	10:00	10:00	-	30:00

## Module Details

### Module 1: Introduction to the banking sector and the job role of Customer Service Associate

*Mapped to NOS: BSC/N8422, v1.0*

#### Terminal Outcomes:

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

<b>Duration: 10:00</b>	<b>Duration: 00:00</b>
<b>Theory – Key Learning Outcomes</b>	<b>Practical – Key Learning Outcomes</b>
<ul style="list-style-type: none"> <li>● Discuss the objectives and benefits of the Skill India Mission.</li> <li>● Outline the banking sector in India.</li> <li>● Describe the scope of the Banking Industry and its sub-sectors.</li> <li>● Discuss job roles and opportunities for a Customer Service Associate.</li> <li>● List the basic terminologies used in the banking services.</li> <li>● Illustrate the career progression of a Customer Service Associate.</li> </ul>	
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Markers, Notebooks, Pens, Audio-visual training materials, laptop with an Internet connection, projector or large screen.	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 2: Handle customer inquiries in financial services

*Mapped to NOS: BSC/ N8422, v1.0*

### Terminal Outcomes:

- Demonstrate the ability to handle customer inquiries professionally by retrieving customer details, verifying authentication, and providing accurate information about banking products and services.
- Explain financial products, services, and banking policies in a clear and customer-friendly manner.
- Analyze customer queries related to transactions, loans, and financial products to provide relevant solutions.
- Evaluate customer concerns and escalate complex issues appropriately to senior teams or relevant departments.

Duration: 20:00	Duration: 40:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the fundamentals of customer service in financial services,</li> <li>• Discuss the significance of maintaining professionalism, etiquette, and effective communication skills in customer service.</li> <li>• Discuss about different financial products and services such as savings accounts, credit cards, loans, and investment options.</li> <li>• Illustrate the transaction-related processes, such as fund transfers, deposits, withdrawals, and bill payments.</li> <li>• Summarize the compliance guidelines, data security policies, and RBI regulations related to customer interactions and financial disclosures.</li> <li>• Illustrate the role of banking software, CRM systems, online banking tools, and mobile applications in customer service.</li> <li>• Elaborate financial policies and procedures, including account management, transaction processes, and investment regulations.</li> <li>• Elucidate risk assessment in customer interactions and the importance of accurate information sharing.</li> <li>• State the importance of translating complex financial concepts into customer-friendly language.</li> </ul>	<ul style="list-style-type: none"> <li>• Role-play to acknowledge customer inquiries promptly and respond with professional and courteous communication across various channels.</li> <li>• Show how to retrieve and verify customer details using banking systems while following authentication and data protection procedures.</li> <li>• Role-play to explain financial products and services to customers, including their features, benefits, and applicable terms.</li> <li>• Clarify transaction-related queries by guiding customers on banking policies, charges, and processes.</li> <li>• Employ suitable ways to assist customers with loan-related inquiries, such as eligibility criteria, interest rates, EMI calculations, and required documentation.</li> <li>• Conduct a role-play to provide accurate and up-to-date information on banking policies and procedures.</li> <li>• Role-play a scenario to guide customers in selecting financial products based on their needs, financial goals, and risk appetite.</li> <li>• Display the use of online banking tools, mobile applications, and digital platforms for managing transactions and financial services.</li> <li>• Demonstrate the correct process to verify customer identity before sharing sensitive</li> </ul>

<ul style="list-style-type: none"> <li>● State the significance of staying updated on financial regulations, new banking policies, and product offerings.</li> <li>● Illustrate procedures for escalating complex inquiries to relevant departments for resolution.</li> <li>● Discuss best practices for handling customer complaints and resolving concerns effectively.</li> </ul>	<p>financial information.</p> <ul style="list-style-type: none"> <li>● Demonstrate how to assist customers in navigating financial documents, statements, and terms &amp; conditions to promote informed decision-making.</li> </ul>
<b>Classroom Aids:</b>	
<p>Training Kit (Trainer Guide, Presentations), Whiteboard, Markers, Notebooks, Pens, Audio-visual training materials, laptop with an Internet connection, projector or large screen</p>	
<b>Tools, Equipment and Other Requirements</b>	
<p>NA</p>	



## Module 3: Resolve customer issues and service requests

*Mapped to NOS: BSC/ N8423, v1.0*

### Terminal Outcomes:

- Document customer complaints accurately by recording details of billing errors, transaction failures, and service concerns in banking CRM systems.
- Analyze transaction history and account discrepancies to identify the root cause of customer complaints and recommend appropriate solutions.
- Demonstrate the ability to troubleshoot common technical issues related to online banking, mobile apps, and ATM transactions.
- Evaluate the severity of unresolved issues and escalate them to the appropriate relevant teams.

Duration: 30:00	Duration: 30:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Identify common banking issues and customer complaints, including billing errors, account discrepancies, failed transactions, and service concerns.</li> <li>• Discuss about cybersecurity best practices for safe digital banking, including two-factor authentication (2FA), phishing awareness, and fraud prevention measures.</li> <li>• Explain regulatory guidelines and compliance requirements related to dispute resolution and customer service.</li> <li>• Discuss about banking CRM and complaint management systems used for logging, tracking, and resolving customer issues.</li> <li>• Elaborate troubleshooting methods for common technical issues related to online banking, mobile banking apps, ATM transactions, and Internet banking services.</li> </ul>	<ul style="list-style-type: none"> <li>• Show how to document customer complaints accurately regarding billing errors, account discrepancies, and service concerns.</li> <li>• Apply effective communication techniques to explain solutions clearly and guide customers through troubleshooting steps.</li> <li>• Conduct verification of customer details and transaction history using banking systems to assess the nature of the issue.</li> <li>• Show how to investigate discrepancies by cross-checking account statements, transaction logs, and financial records to identify the root cause.</li> <li>• Provide step-by-step resolutions for complaints, such as reversing incorrect charges, processing refunds, or updating customer details.</li> <li>• Liaise with internal departments such as risk management, IT support, or compliance teams to resolve complex banking issues.</li> <li>• Demonstrate the steps to track and update complaint status in banking software or CRM systems.</li> <li>• Show how to guide customers through troubleshooting steps for login failures, password resets, transaction errors, and account access restrictions.</li> <li>• Role-play to assist customers in resolving</li> </ul>

	<p>mobile banking issues, such as app crashes, biometric authentication failures, and payment gateway errors.</p> <ul style="list-style-type: none"> <li>● Demonstrate the procedure to verify and validate customer credentials before assisting with account recovery or reset requests, ensuring compliance with security protocols.</li> <li>● Role-play to escalate unresolved issues to higher authorities, specialized teams, or grievance redressal units.</li> <li>● Role-play to escalate complex technical issues to IT support teams or banking system administrators when beyond standard troubleshooting procedures.</li> <li>● Perform documentation of troubleshooting steps and resolutions in the banking system for future reference and quality assurance.</li> </ul>
<b>Classroom Aids:</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Markers, Notebooks, Pens, Audio-visual training materials, laptop with an Internet connection, projector or large screen	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 4: Process customer transactions in financial services

*Mapped to NOS: BSC/ N8424, v1.0*

### Terminal Outcomes:

- Execute financial transactions such as cash deposits, withdrawals, fund transfers, and digital payments.
- Evaluate loan and credit card applications by verifying customer eligibility, creditworthiness, and documentation as per financial policies.
- Detect fraudulent or suspicious transactions by analyzing customer transaction patterns and reporting potential risks to the compliance team.
- Demonstrate proficiency in using banking software, Loan Management Systems (LMS), and CRM tools for processing customer transactions efficiently.

Duration: 30:00	Duration: 40:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>● Describe different types of financial transactions, including cash deposits, withdrawals, fund transfers, check deposits, and digital payments.</li> <li>● Explain foreign currency exchange and remittance procedures, including regulatory compliance and transaction limits.</li> <li>● Illustrate KYC (Know Your Customer) and regulatory compliance requirements for identity verification using Aadhaar, PAN, voter ID, and address proofs.</li> <li>● Outline loan and credit card application processes, including eligibility criteria, creditworthiness assessment, and required documentation.</li> <li>● Explain loan and credit card terms, including interest rates, repayment schedules, EMI options, fees, and applicable terms and conditions.</li> <li>● Summarize RBI regulations and internal banking policies related to financial transactions, loan processing, and credit card approvals.</li> <li>● Explain how to assist customers in completing loan and credit card applications, ensuring all required documents are submitted and</li> </ul>	<ul style="list-style-type: none"> <li>● Assist customers with cash deposits, withdrawals, and fund transfers while ensuring transaction accuracy.</li> <li>● Demonstrate the process of check deposits and digital transactions, including NEFT, RTGS, IMPS, and UPI payments, while verifying transaction limits and charges.</li> <li>● Show how to setup automatic payments, standing instructions, and scheduled fund transfers.</li> <li>● Role-play to report suspicious transactions that may indicate fraudulent activities, such as unusual deposit or withdrawal patterns.</li> <li>● Demonstrate the process of verifying loan and credit card applications by ensuring all required fields are completed, and necessary documents are submitted.</li> <li>● Employ suitable techniques to assess creditworthiness by retrieving and analyzing credit bureau reports (CIBIL, Experian, and Equifax) to determine applicant risk levels.</li> <li>● Display the procedure to track loan and credit card application status in the Loan Management System (LMS) and update customers on progress.</li> <li>● Apply appropriate techniques to accurately</li> </ul>

<p>verified.</p> <ul style="list-style-type: none"> <li>● Illustrate the process to check applicant eligibility by reviewing income proofs, employment details, credit history, and repayment capacity as per lender policies.</li> <li>● Analyze risk management and fraud detection in financial transactions, including monitoring suspicious transaction patterns.</li> <li>● Illustrate the usage of banking software, Loan Management Systems (LMS), and CRM tools for transaction processing and tracking.</li> <li>● Explain the importance of updating customer transaction records in banking systems (LMS/CRM).</li> <li>● Discuss the importance of training customers on secure digital banking practices, such as enabling two-factor authentication and setting up transaction alerts.</li> </ul>	<p>record transaction details such as deposits, withdrawals, fund transfers, and bill payments in the banking system.</p> <ul style="list-style-type: none"> <li>● Show how to monitor and cross-check transaction amounts against customer instructions to prevent errors or discrepancies.</li> <li>● Demonstrate secure cash handling procedures in branch operations.</li> <li>● Show how to efficiently process payments, loan disbursements, and credit approvals using banking software and transaction management systems.</li> <li>● Role-play to escalate unresolved transaction discrepancies to supervisors or relevant departments for further investigation and resolution.</li> <li>● Demonstrate the ability to troubleshoot digital transaction failures and assist customers with corrective measures.</li> <li>● Role-play to guide customers on self-service banking options, including ATMs, mobile banking, and online portals.</li> </ul>
<b>Classroom Aids</b>	
<p>Training Kit (Trainer Guide, Presentations), Whiteboard, Markers, Notebooks, Pens, Audio-visual training materials, laptop with an Internet connection, projector or large screen</p>	
<b>Tools, Equipment and Other Requirements</b>	
<p>NA</p>	

## Module 5: Maintain customer records and ensure compliance

*Mapped to NOS: BSC/ N8425, v1.0*

### Terminal Outcomes:

- Demonstrate how to accurately document customer interactions, financial transactions, and service requests in banking CRM systems.
- Verify and update customer records, ensuring compliance with regulatory guidelines and data protection laws to maintain data integrity.
- Apply security protocols for handling, storing, and transmitting sensitive financial data to prevent unauthorized access and fraud.
- Monitor transaction records for errors, duplication, or suspicious modifications and escalate discrepancies for corrective action.

Duration: 20:00	Duration: 10:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>● Explain the importance of accurate documentation in banking CRM systems for customer interactions, transactions, and compliance.</li> <li>● Describe financial data protection regulations such as RBI guidelines, GDPR (where applicable), and internal banking policies.</li> <li>● Identify security protocols for data access control, encryption, and secure banking platforms.</li> <li>● Elaborate on the process of maintaining and updating customer records, including account modifications, nominee changes, and service requests in the banking system.</li> <li>● Ensure secure storage and retrieval of transaction records using digital banking platforms and Loan Management Systems (LMS).</li> <li>● Outline institutional policies for data retention, documentation management, and compliance.</li> <li>● Explain secure data storage, transmission, and handling practices for financial records.</li> <li>● Illustrate common risks related to data breaches and unauthorized access in banking services.</li> <li>● Discuss the importance of restricting access to</li> </ul>	<ul style="list-style-type: none"> <li>● Record customer inquiries, complaints, and resolutions in the banking CRM system with accuracy and completeness.</li> <li>● Show how to log transaction details, including deposits, withdrawals, fund transfers, loan applications, and credit approvals.</li> <li>● Demonstrate the process to verify recorded customer data for accuracy and completeness, ensuring it aligns with regulatory and institutional standards.</li> <li>● Role-play to escalate discrepancies, suspicious modifications, or unauthorized data access incidents to compliance teams.</li> <li>● Show how to monitor transaction records for duplication, errors, or incomplete entries that may impact compliance and customer service.</li> <li>● Role-play to educate customers on data privacy best practices to safeguard personal and financial information.</li> </ul>

<p>sensitive customer data by following role-based access control measures.</p> <ul style="list-style-type: none"> <li>● Explain methods to track and update service requests, financial transactions, and complaint resolutions.</li> </ul>	
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Markers, Notebooks, Pens, Audio-visual training materials, laptop with an Internet connection, projector or large screen	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 6: DGT/VSQ/N0102: Employability Skills (30 Hours)

<b>Mandatory Duration: 60:00</b>			
<b>Location: On-Site</b>			
<b>S.No.</b>	<b>Module Name</b>	<b>Key Learning Outcomes</b>	<b>Duration(hours)</b>
1.	Introduction to Employability Skills	<ul style="list-style-type: none"> <li>Discuss the Employability Skills required for jobs in various industries</li> <li>List different learning and employability related GOI and private portals and their usage</li> </ul>	1.5 Hours
2.	Constitutional values - Citizenship	<ul style="list-style-type: none"> <li>Explain the constitutional values, including civic rights and duties, citizenship, responsibility towards society and personal values and ethics such as honesty, integrity, caring and respecting others that are required to become a responsible citizen</li> <li>Show how to practice different environmentally sustainable practices.</li> </ul>	1.5 Hours
3.	Becoming a Professional in the 21st Century	<ul style="list-style-type: none"> <li>Discuss importance of relevant 21st century skills.</li> <li>Exhibit 21st century skills like Self-Awareness, Behavior Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn etc. in personal or professional life.</li> <li>Describe the benefits of continuous learning.</li> </ul>	2.5 Hours
4.	Basic English Skills	<ul style="list-style-type: none"> <li>Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone</li> <li>Read and interpret text written in basic English</li> <li>Write a short note/paragraph / letter/e -mail using basic English</li> </ul>	10 Hours
5.	Career Development & Goal Setting	<ul style="list-style-type: none"> <li>Create a career development plan with well-defined short- and long-term goals</li> </ul>	2 Hours
6.	Communication Skills	<ul style="list-style-type: none"> <li>Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette.</li> <li>Explain the importance of active listening for effective communication</li> <li>Discuss the significance of working collaboratively with others in a team</li> </ul>	5 Hours
7.	Diversity & Inclusion	<ul style="list-style-type: none"> <li>Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD</li> <li>Discuss the significance of escalating sexual harassment issues as per POSH act.</li> </ul>	2.5 Hours

8.	Basic English Skills	<ul style="list-style-type: none"> <li>Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone</li> <li>Read and interpret text written in basic English</li> <li>Write a short note/paragraph / letter/e -mail using basic English</li> </ul>	10 Hours
9.	Career Development & Goal Setting	<ul style="list-style-type: none"> <li>Create a career development plan with well-defined short- and long-term goals</li> </ul>	2 Hours
10.	Communication Skills	<ul style="list-style-type: none"> <li>Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette.</li> <li>Explain the importance of active listening for effective communication</li> <li>Discuss the significance of working collaboratively with others in a team</li> </ul>	5 Hours
11.	Diversity & Inclusion	<ul style="list-style-type: none"> <li>Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD</li> <li>Discuss the significance of escalating sexual harassment issues as per POSH act.</li> </ul>	2.5 Hours
12.	Financial and Legal Literacy	<ul style="list-style-type: none"> <li>Outline the importance of selecting the right financial institution, product, and service</li> <li>Demonstrate how to carry out offline and online financial transactions, safely and securely</li> <li>List the common components of salary and compute income, expenditure, taxes, investments etc.</li> <li>Discuss the legal rights, laws, and aids</li> </ul>	5 Hours
13.	Essential Digital Skills	<ul style="list-style-type: none"> <li>Describe the role of digital technology in today's life</li> <li>Demonstrate how to operate digital devices and use the associated applications and features, safely and securely</li> <li>Discuss the significance of displaying responsible online behavior while browsing, using various social media platforms, e-mails, etc., safely and securely</li> <li>Create sample word documents, excel sheets and presentations using basic features</li> <li>Utilize virtual collaboration tools to work effectively</li> </ul>	10 Hours
14.	Entrepreneurship	<ul style="list-style-type: none"> <li>Explain the types of entrepreneurship and enterprises</li> <li>Discuss how to identify opportunities for potential business, sources of funding and</li> </ul>	7 Hours



		<p>associated financial and legal risks with its mitigation plan</p> <ul style="list-style-type: none"> <li>Describe the 4Ps of Marketing-Product, Price, Place and Promotion and apply them as per requirement</li> <li>Create a sample business plan, for the selected business opportunity</li> </ul>	
15.	Customer Service	<ul style="list-style-type: none"> <li>Describe the significance of analyzing different types and needs of customers</li> <li>Explain the significance of identifying customer needs and responding to them in a professional manner.</li> <li>Discuss the significance of maintaining hygiene and dressing appropriately</li> </ul>	5 Hours
16.	Getting Ready for apprenticeship & Jobs	<ul style="list-style-type: none"> <li>Create a professional Curriculum Vitae (CV)</li> <li>Use various offline and online job search sources such as employment exchanges, recruitment agencies, and job portals respectively</li> <li>Discuss the significance of maintaining hygiene and confidence during an interview</li> <li>Perform a mock interview</li> <li>List the steps for searching and registering for apprenticeship opportunities</li> </ul>	8 Hours

LIST OF TOOLS & EQUIPMENT FOR EMPLOYABILITY SKILLS		
Sl No.	Name of the Equipment	Quantity
1.	Computer (PC) with latest configurations – and Internet connection with standard operating system and standard word processor and worksheet software (Licensed) (all software should either be latest version or one/two version below)	As required
2.	UPS	As required
3.	Scanner cum Printer	As required
4.	Computer Tables	As required
5.	Computer Chairs	As required
6.	LCD Projector	As required
7.	White Board 1200mm x 900mm	As required
<i>Note: Above Tools &amp; Equipment not required, if Computer LAB is available in the institute.</i>		

## Module 7: Assist in loan processing

*Mapped to NOS: BSC/N8426, v1.0*

### Terminal Outcomes:

- Verify loan applications by assessing applicant details, identity proofs, and financial documents to ensure compliance with KYC and AML regulations.
- Process loan applications by accurately entering customer data into the Loan Management System (LMS) and coordinating with internal departments for approval.
- Analyze applicant eligibility by reviewing credit history, income stability, and risk factors in collaboration with underwriting and risk assessment teams.
- Guide customers on loan terms, repayment schedules, interest rates, and digital loan disbursement processes to ensure informed decision-making.

Duration: 10:00	Duration: 10:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>• Explain the loan application process, including eligibility criteria and mandatory documentation.</li> <li>• Describe KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations related to loan processing.</li> <li>• Identify key financial documents used for loan applications, such as salary slips, bank statements, and ITR.</li> <li>• Explain the role of Loan Management Systems (LMS) in tracking and processing applications.</li> <li>• Describe the loan approval workflow and coordination between credit underwriting, risk assessment, and legal teams.</li> <li>• Outline the security measures for handling and storing customer documents as per data protection regulations.</li> <li>• Explain the significance of credit risk analysis and the factors considered in loan approvals.</li> <li>• Identify key aspects of loan agreements, including repayment schedules, interest rates, and foreclosure terms.</li> <li>• Explain the steps involved in loan disbursement and the importance of compliance checks before fund transfer.</li> <li>• Describe digital loan disbursement methods</li> </ul>	<ul style="list-style-type: none"> <li>• Role-play to guide customers through the loan application process, ensuring all required fields are completed accurately.</li> <li>• Show how to verify applicant details, including identity, address, and income proofs, following KYC and AML guidelines.</li> <li>• Conduct review and assess employment details and income stability by checking salary slips, bank statements, and employer verification letters.</li> <li>• Demonstrate the process of entering loan application details accurately into the Loan Management System (LMS) for tracking and approval.</li> <li>• Liaise with internal departments, such as credit underwriting and risk assessment teams, to verify loan eligibility and mitigate risks.</li> <li>• Role-play to clarify discrepancies in loan applications by retrieving additional or corrected documents from applicants.</li> <li>• Analyze and communicate loan terms, including interest rates, EMI schedules, repayment tenure, foreclosure options, and applicable charges.</li> <li>• Display the procedure to verify loan approval status with credit underwriting and risk assessment teams before</li> </ul>

and e-signing agreements for seamless processing.	proceeding with disbursement.
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Markers, Notebooks, Pens, Audio-visual training materials, laptop with an Internet connection, projector or large screen	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 8: Support investment and wealth management services

*Mapped to NOS: BSC/ N8427, v1.0*

### Terminal Outcomes:

- Explain various investment products, including mutual funds, fixed deposits, bonds, stocks, and insurance plans, highlighting their features, benefits, and risks.
- Assist customers in selecting suitable investment options based on their financial goals, risk appetite, and expected returns.
- Process investment transactions such as mutual fund purchases, SIP registrations, redemptions, and fixed deposit renewals while ensuring compliance with KYC and AML regulations.
- Demonstrate the use of online and mobile banking platforms to help customers track and manage their investment portfolios effectively.

Duration: 10:00	Duration: 10:00
Theory – Key Learning Outcomes	Practical – Key Learning Outcomes
<ul style="list-style-type: none"> <li>● Explain different types of investment products, such as mutual funds, fixed deposits, bonds, stocks, and insurance plans, along with their features, benefits, and risks.</li> <li>● Describe the tax-saving investment options such as ELSS, PPF, and NPS and their advantages in financial planning.</li> <li>● Interpret SEBI and RBI guidelines related to investment transactions, financial advisory services, and customer protection.</li> <li>● Explain the importance of compliance with KYC, AML, and data protection regulations in investment and wealth management.</li> <li>● Describe portfolio management principles, including market trends, risk diversification, and fund performance tracking.</li> <li>● Explain how fixed deposit renewals, withdrawal conditions, and premature closure policies work in banking.</li> <li>● Define key concepts in financial markets, including liquidity, returns, and exit strategies for different investment options.</li> <li>● Highlight secure data handling practices to protect customer confidentiality and adhere to AML policies.</li> </ul>	<ul style="list-style-type: none"> <li>● Demonstrate how to assess customer investment needs and financial goals to recommend suitable options based on their risk appetite and expected returns.</li> <li>● Guide customers to fill out investment application forms and upload necessary documents for account opening.</li> <li>● Assist customers in processing mutual fund purchases, SIP registrations, redemptions, and fixed deposit renewals.</li> <li>● Demonstrate how to verify customer documents such as PAN, Aadhaar, and bank details before processing investment transactions.</li> <li>● Display the process of monitoring investment portfolios and updating customers on market trends, fund performance, and risks.</li> <li>● Assist customers in setting up standing instructions for recurring investments to ensure automated transactions.</li> <li>● Show how to educate customers on using online and mobile banking platforms to track and manage their investment portfolios.</li> <li>● Role-play handling customer queries</li> </ul>

	<p>regarding investment returns, tax implications, and liquidity options.</p> <ul style="list-style-type: none"> <li>● Demonstrate escalation procedures to investment specialists or senior financial advisors for unresolved transaction discrepancies.</li> </ul>
<b>Classroom Aids</b>	
Training Kit (Trainer Guide, Presentations), Whiteboard, Markers, Notebooks, Pens, Audio-visual training materials, laptop with an Internet connection, projector or large screen	
<b>Tools, Equipment and Other Requirements</b>	
NA	

## Module 9: On-the-Job Training

*Mapped to Customer Service Associate – Financial Services, BSC/Q8406*

<b>Mandatory Duration: 190:00</b>	<b>Recommended Duration: 00:00</b>
<b>Location: On-Site</b>	
<b>Terminal Outcomes</b> <ul style="list-style-type: none"> <li>● Acknowledge customer inquiries promptly and respond with professional and courteous communication across multiple service channels.</li> <li>● Retrieve and verify customer details using banking systems while ensuring authentication and data protection compliance.</li> <li>● Explain financial products and services, including features, benefits, eligibility criteria, and applicable terms, to assist customers in making informed decisions.</li> <li>● Process customer transactions such as cash deposits, withdrawals, fund transfers, check deposits, and digital payments while ensuring accuracy and compliance.</li> <li>● Verify loan and credit card applications, assess applicant eligibility, and validate submitted documents as per regulatory guidelines.</li> <li>● Monitor suspicious transaction patterns and report potential fraudulent activities to the compliance or risk management team.</li> <li>● Investigate customer complaints related to billing errors, failed transactions, and account discrepancies by cross-checking financial records.</li> <li>● Resolve customer complaints by providing corrective actions such as reversing incorrect charges, processing refunds, or updating customer details.</li> <li>● Guide customers through troubleshooting steps for login failures, password resets, mobile banking issues, and transaction errors.</li> <li>● Document customer interactions, transactions, complaints, and resolutions accurately in banking CRM and Loan Management Systems (LMS).</li> <li>● Operate banking software and digital platforms to track transaction records, update customer accounts, and process financial requests efficiently.</li> <li>● Educate customers on self-service banking options, online banking security, and data privacy best practices to enhance digital banking awareness.</li> <li>● Follow secure cash handling procedures and maintain transaction accuracy in branch operations.</li> <li>● Escalate unresolved issues, transaction discrepancies, or complex technical problems to supervisors, IT teams, or grievance redressal units.</li> <li>● Track and update the status of loan applications, credit approvals, and financial service requests while keeping customers informed.</li> </ul>	

## Annexure

### Trainer Requirements

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

Trainer Certification	
Domain Certification	Platform Certification
Job Role “ <b>Customer Service Associate - Financial Services</b> ”, “BSC/Q8406, v2.0”, Minimum accepted score is 80%	Job Role: “ <b>Trainer (VET and Skills)</b> ”, “MEP/Q2601” v3.0, Minimum accepted score is 80%.

## Assessor Requirements

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

Assessor Certification	
Domain Certification	Platform Certification
Job Role “ <b>Customer Service Associate -Financial Services</b> ”, “BSC/Q8406, v2.0”, Minimum accepted score is 80%	Job Role: “ <b>Assessor (VET and Skills)</b> ”, “MEP/Q2701” v3.0, Minimum accepted score is 80%



## Assessment Strategy

### 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.
- The assessment agency deploys the ToA certified Assessor for executing the assessment.
- SSC monitors the assessment process & records.

### 2. Testing Environment:

- 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.
- If the batch size is more than 30, then there should be 2 Assessors.
- 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 verified by the other subject Matter Experts.
- Questions are mapped with NOS and PC.
- Question papers are prepared considering that level 1 to 3 are for the unskilled & semi- skilled individuals, and level 4 and above are for the skilled, supervisor & higher management.
- An assessor must be ToA certified & the trainer must be ToT Certified.
- The 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.
- Center 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:

- A surprise visit to the assessment location.
- A 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.

- Soft copies of the documents & photographs of the assessment are stored in the Hard Drives.

## References

## Glossary

Term	Description
<b>Declarative Knowledge</b>	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.
<b>Key Learning Outcome</b>	A key learning outcome is a 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).
<b>OJT (M)</b>	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on-site
<b>OJT (R)</b>	On-the-job training (Recommended); trainees are recommended the specified hours of training on-site
<b>Procedural Knowledge</b>	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.
<b>Training Outcome</b>	Training outcome is a statement of what a learner will know, understand and be able to do upon the completion of the training.
<b>Terminal Outcome</b>	The 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
NOS	National Occupational Standard (s)
NSQF	National Skills Qualifications Framework
OJT	On-the-job Training
QP	Qualifications Pack
PwD	People with Disability
PPE	Personal Protective Equipment