Model Curriculum

QP Name: Junior Data Analyst-Financial Services

QP Code: BSC/Q4101

Version: 2.0

NSQF Level: 4

Model Curriculum Version: 2.0

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Training Parameters

Sector	BFSI Sector Skill Council
Sub-Sector	BFSI Processing, Broking, Fund Investment & Services, Lending, Payments
Occupation	Operations
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/4312.0100
Minimum Educational Qualification and Experience	12th grade pass with no experience OR Completed 2nd year of 3-year diploma (after 10th) with no experience OR 11th Grade Pass with 1.5 year relevant experience OR 10th Grade Pass with 3 years relevant experience OR Previous relevant Qualification of NSQF Level 3.5 with 1.5 years relevant experience OR Previous relevant Qualification of NSQF Level 3.0 with 3 years relevant experience
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	NA
Next Review Date	NA
NSQC Approval Date	
QP Version	2.0
Model Curriculum Creation Date	
Model Curriculum Valid Up to Date	
Model Curriculum Version	2.0

Minimum Duration of the Course	480 Hours
Maximum Duration of the Course	480 Hours

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:

- Locate and extract financial data from various internal and external sources such as spreadsheets, ERP systems, and transactional records.
- Demonstrate the ability to validate, clean, and standardize financial datasets to ensure accuracy, consistency, and usability.
- Implement structured data storage practices and apply basic access controls (e.g., password protection) in compliance with data governance protocols.
- Audit sample financial data for discrepancies and correct mismatches by comparing entries from multiple sources.
- Develop and document simple financial models (e.g., revenue forecasting, valuation models) using Excel, incorporating real-world assumptions and sensitivity analysis.
- Calculate and interpret financial metrics like ROI, profit margins, and liquidity ratios to evaluate performance and identify problem areas.
- Conduct variance analysis to identify performance gaps and derive actionable insights from financial deviations.
- Identify underperforming areas and recommend strategic improvements, supported by data-driven justifications and forecasts.
- Demonstrate awareness of financial data classifications, regulatory compliance, and document the procedures used during data handling exercises.

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
BSC/N4107: Collect and manage financial data NOS Version- 1.0 NSQF Level- 4	50:00	50:00	50:00	-	150:00
Module 1: Introduction to the Banking Sector and the Job Role of Junior Data Analyst -Financial Services	10:00	00:00	00:00	-	10:00
Module 2: Collect and manage financial data	40:00	50:00	50:00	-	140:00
BSC/N4108: Analyze financial data and generate reports NOS Version- 1.0	40:00	50:00	60:00	-	150:00

Module 3: Analyze financial data and generate reports	40:00	50:00	60:00	-	150:00
BSC/N4109: Monitor financial performance and risk **NOS Version- 1.0** **NSQF Level- 4**	**40:00**	**20:00**	**60:00**	**-**	**120:00**
Module 4: Monitor financial performance and risk	40:00	20:00	60:00	-	120:00
DGT/VSQ/N0102: Employability Skills (60 Hours) **NOS Version No. 1** **NSQF Level- 4**	**24:00**	**36:00**	**00:00**	**-**	**60:00**
Module 5: Employability Skills	24:00	36:00	00:00	-	60:00
Total Duration	**154:00**	**156:00**	**170:00**	**-**	**480:00**

Module Details

Module 1: Introduction to the Banking Sector and the Job Role Junior Data Analyst-Financial Services

Mapped to NOS: BSC/N4107, v1.0

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the role and responsibilities of a Junior Data Analyst - Financial Services

Duration: 10:00	Duration: 00:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
- 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 Junior Data Analyst - Financial Services - List the basic terminologies used in the banking services - Discuss about the career progression of a Junior Data Analyst - Financial Services in the BFSI Industry	
Classroom Aids	
Training Kit (Trainer Guide, Presentations), Whiteboard, Marker, Projector, Laptop	
Tools, Equipment and Other Requirements	
NA	

Module 2: Collect and manage financial data

Mapped to NOS: BSC/N4107, v1.0

Terminal Outcomes:

- Explain various internal and external sources of financial data, including ERP systems, market platforms, and internal transactional records, and understand their relevance in financial analysis.
- Apply standard validation techniques to check the accuracy, consistency, and completeness of financial data extracted from multiple records and formats.
- Demonstrate the ability to organize, store, and protect financial data using structured file systems and access control protocols, in accordance with confidentiality and sensitivity guidelines.

Duration: 50:00	Duration: 50:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
- Explain the various sources of financial data such as internal databases, ERP systems, and market platforms. - Identify the importance of data integrity and consistency in financial data management. - Describe the key financial metrics like transactional data, revenue, and cost reports used for analysis. - Discuss the principles of data governance and the significance of regulatory compliance (e.g., GDPR). - Differentiate between financial data based on sensitivity and confidentiality for access control. - Evaluate the potential risks of inaccurate or inconsistent financial data on business reporting. - Outline the standard procedures used for validating and storing financial data securely. - Summarize key financial regulations that influence data governance policies. - Interpret audit findings related to data discrepancies and propose rectification actions. - Design a basic financial data collection framework that includes validation, storage, and retrieval procedures.	- Identify relevant financial data sources from a given case study or dataset. - Extract data from mock financial records using tools like Excel or basic SQL queries (within a controlled lab). - Validate a set of financial entries by cross-checking them with sample statements and records. - Standardize a raw dataset by applying formatting and structuring rules using Excel. - Store formatted data into a structured file system with folders categorized by data type. - Create a data log to document the data collection process, noting any errors or missing entries. - Audit a given set of financial records for inconsistencies and highlight incorrect or missing values. - Cross-check entries from two sample data sources and correct discrepancies. - Implement basic access controls on spreadsheets (e.g., password-protection or sheet-level lock) to reflect confidentiality protocols. - Document the classroom-based data management process by writing a brief report detailing data validation steps, corrections made, and storage method used. - Fill out a sample data governance checklist

	provided by the trainer for a dummy financial dataset.
	● Monitor and correct errors in automated imports (e.g., linking Excel sheets with lookup functions or macro-based import) using provided datasets.
	● Review a case-based policy document and highlight compliance measures followed or missed.
	● Classify a sample dataset into confidential and non-confidential categories based on given parameters.

Classroom Aids:

Participant hand book, Whiteboard, Marker, Projector, Laptop

Tools, Equipment and Other Requirements

NA

Module 3: Analyze financial data and generate reports

Mapped to NOS: BSC/N4108, v1.0

Terminal Outcomes:

- Explain key components and structure of financial models used for projecting revenues, expenses, risks, and business valuation, including techniques like sensitivity and scenario analysis.
- Apply financial modeling skills using Excel or relevant tools to create revenue/expense forecasts, conduct risk simulations, and build valuation models using provided assumptions.
- Calculate key financial KPIs from sample statements to evaluate business performance and financial health.

Duration: 40:00	Duration: 50:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
- Explain the structure and components of financial models used to project revenues, expenses, and risk. - Describe various financial analysis techniques, including sensitivity analysis and scenario modeling. - Identify valuation methodologies for assets and business units, such as DCF, multiples, and NAV. - Explain key financial KPIs including ROI, debt-equity ratio, and cash flow statements. - Summarize the importance of data documentation and transparency in financial modeling for audits. - Interpret trends, anomalies, and patterns in financial data using historical and market insights. - Discuss the importance of data validation and cross-checking in identifying irregularities in financial transactions. - Define the role of dashboards and visualizations in communicating financial performance.	- Extract and compile financial data from spreadsheets, ERP systems, and sample databases for analysis. - Develop a basic financial model using historical data to forecast revenue and expenses in Excel. - Perform a sensitivity analysis by adjusting variables (e.g., cost, sales) and observing their impact on profitability. - Build a simple valuation model using Excel with provided assumptions and calculate net present value (NPV) or IRR. - Calculate KPIs such as ROI, current ratio, and debt-to-equity from given financial statements. - Design interactive dashboards using Excel, Power BI or Tableau to present financial performance visually. - Apply charts, trend lines, and heat maps to represent financial insights in a clear and engaging format. - Document the methodology and assumptions used while building a financial model using templates. - Analyze financial datasets to detect anomalies (e.g., unexpected spikes in cost or revenue) and justify findings. - Generate a consolidated financial report summarizing trends, patterns, and insights

| | using sample data. |
| | ● Simulate financial monitoring by identifying and logging fluctuations in a given dataset's revenue, expenses, or cash flow. |

Classroom Aids:

Participant hand book, Whiteboard, Marker, Projector, Laptop

Tools, Equipment and Other Requirements

NA

Module 4: Monitor financial performance and risk

Mapped to NOS: BSC/N4109, v1.0

Terminal Outcomes:

- Interpret and apply key financial performance indicators (KPIs) to assess business profitability, liquidity, and operational efficiency using real or sample data.
- Design and present data-driven financial reports or dashboards that highlight KPI trends, identify problem areas, and suggest relevant improvement strategies.
- Demonstrate effective collaboration and communication skills by working in groups to analyze financial data and present recommendations using charts, graphs, and structured reporting formats.

Duration: 40:00	Duration: 20:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
- Explain key financial performance indicators (KPIs) like revenue growth, liquidity ratios, and profit margins. - Describe the sources of financial data including ERP systems, balance sheets, income statements, and transactional databases. - Classify financial metrics into categories such as profitability, liquidity, and efficiency. - Interpret the significance of trends in financial KPIs and how they align with business objectives. - Differentiate between various types of financial risks: credit, market, liquidity, and operational. - Evaluate financial health using metrics such as ROI, EBITDA, and net profit margin. - Discuss the impact of external market trends, competitor performance, and regulatory updates on financial strategies. - Justify financial improvement strategies based on analytical findings and scenario simulations.	- Calculate basic KPIs like gross profit margin, net profit margin, and ROI using given financial statements. - Extract financial data from sample reports and compile it into a KPI tracking sheet. - Prepare a periodic KPI dashboard/report using sample data and provide observations on variances. - Analyze a set of financial statements to identify signs of inefficiencies or potential financial distress. - Conduct a basic variance analysis using provided budget and actual figures. - Develop a financial model using spreadsheet tools to simulate a basic business scenario. - Identify underperforming units or cost centers from a provided case study and recommend corrective actions. - Draft a financial improvement strategy including key actions, expected results, and monitoring metrics. - Present a financial improvement plan to the class using visual aids such as charts or dashboards. - Collaborate in small groups to interpret financial reports and recommend data-backed decisions.
Classroom Aids:	

Participant hand book, Whiteboard, Marker, Projector, Laptop
Tools, Equipment and Other Requirements
NA

Module 5: DGT/VSQ/N0102: Employability Skills (60 Hours)

Mandatory Duration: 60:00			
Location: On-Site			
S.No.	**Module Name**	**Key Learning Outcomes**	**Duration(hours)**
1.	Introduction to Employability Skills	• Discuss the Employability Skills required for jobs in various industries • List different learning and employability related GOI and private portals and their usage	1.5 Hours
2.	Constitutional values - Citizenship	• 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 • Show how to practice different environmentally sustainable practices.	1.5 Hours
3.	Becoming a Professional in the 21st Century	• Discuss importance of relevant 21st century skills. • 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. • Describe the benefits of continuous learning.	2.5 Hours
4.	Basic English Skills	• Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone • Read and interpret text written in basic English • Write a short note/paragraph / letter/e -mail using basic English	10 Hours
5.	Career Development & Goal Setting	• Create a career development plan with well-defined short- and long-term goals	2 Hours
6.	Communication Skills	• Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette. • Explain the importance of active listening for effective communication • Discuss the significance of working collaboratively with others in a team	5 Hours
7.	Diversity & Inclusion	• Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD • Discuss the significance of escalating sexual harassment issues as per POSH act.	2.5 Hours

8.	Basic English Skills	● Show how to use basic English sentences for everyday conversation in different contexts, in person and over the telephone ● Read and interpret text written in basic English ● Write a short note/paragraph / letter/e -mail using basic English	10 Hours
9.	Career Development & Goal Setting	● Create a career development plan with well-defined short- and long-term goals	2 Hours
10.	Communication Skills	● Demonstrate how to communicate effectively using verbal and nonverbal communication etiquette. ● Explain the importance of active listening for effective communication ● Discuss the significance of working collaboratively with others in a team	5 Hours
11.	Diversity & Inclusion	● Demonstrate how to behave, communicate, and conduct oneself appropriately with all genders and PwD ● Discuss the significance of escalating sexual harassment issues as per POSH act.	2.5 Hours
12.	Financial and Legal Literacy	● Outline the importance of selecting the right financial institution, product, and service ● Demonstrate how to carry out offline and online financial transactions, safely and securely ● List the common components of salary and compute income, expenditure, taxes, investments etc. ● Discuss the legal rights, laws, and aids	5 Hours
13.	Essential Digital Skills	● Describe the role of digital technology in today's life ● Demonstrate how to operate digital devices and use the associated applications and features, safely and securely ● Discuss the significance of displaying responsible online behavior while browsing, using various social media platforms, e-mails, etc., safely and securely ● Create sample word documents, excel sheets and presentations using basic features ● Utilize virtual collaboration tools to work effectively	10 Hours
14.	Entrepreneurship	● Explain the types of entrepreneurship and enterprises ● Discuss how to identify opportunities for potential business, sources of funding and	7 Hours

		associated financial and legal risks with its mitigation plan • Describe the 4Ps of Marketing-Product, Price, Place and Promotion and apply them as per requirement • Create a sample business plan, for the selected business opportunity	
15.	Customer Service	• Describe the significance of analyzing different types and needs of customers • Explain the significance of identifying customer needs and responding to them in a professional manner. • Discuss the significance of maintaining hygiene and dressing appropriately	5 Hours
16.	Getting Ready for apprenticeship & Jobs	• Create a professional Curriculum Vitae (CV) • Use various offline and online job search sources such as employment exchanges, recruitment agencies, and job portals respectively • Discuss the significance of maintaining hygiene and confidence during an interview • Perform a mock interview • List the steps for searching and registering for apprenticeship opportunities	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
Note: Above Tools &Equipment not required, if Computer LAB is available in the institute.		

Module 6: On-the-Job Training

Mapped to Junior Data Analyst -Financial Services, BSC/Q4101

Mandatory Duration: 170:00	Recommended Duration: 00:00
Location: On-Site	

Terminal Outcomes

1. Identify and list financial data sources used in the organization such as ERP systems, accounting software, and transaction logs.

2. Extract relevant financial entries (e.g., sales, expenses) from sample reports or financial systems under supervision.

3. Validate transaction records by cross-checking with physical or digital invoices and statements.

4. Standardize raw data entries using spreadsheet tools to ensure consistency in formatting and labeling.

5. Create a structured digital folder system for storing financial data segregated by month, category, or department.

6. Maintain a data logbook capturing each day's entries, updates, errors found, and actions taken.

7. Conduct a basic internal audit on a dataset to detect inconsistencies or mismatched financial entries.

8. Implement basic access protection on sensitive Excel files using password locks or restricted editing features.

9. Assist in preparing a compliance checklist for data governance based on internal policies.

10. Review policy documents related to data management and highlight implemented data privacy protocols.

11. Compile historical financial data for the past quarters to be used for trend analysis and modeling.

12. Use spreadsheet tools to simulate future revenue projections based on past trends.

13. Perform a sensitivity analysis by altering key inputs such as sales growth or expenses and recording their impact on profitability.

14. Build a basic valuation model (NPV or IRR) using provided assumptions and present calculated outputs.

15. Calculate financial KPIs like ROI, gross profit margin, and current ratio from current company reports.

16. Track and update KPIs in a performance tracking sheet, comparing actuals against budgeted figures.

17. Generate financial dashboards or visual reports using Excel or Power BI to present trends and patterns.

18. Prepare a financial summary report highlighting key performance deviations and suggesting areas for improvement.

19. Analyze financial variances between projected and actual performance, identifying reasons for underperformance.

20. Support the finance team in preparing management reports, participating in reviewing drafts and offering feedback.

21. Identify underperforming cost centers or business units using provided data and propose possible corrective measures.

22. Participate in group discussions or meetings where financial results are reviewed and actions are decided.

23. Draft a financial improvement strategy, suggesting actions, expected financial outcomes, and tracking

indicators.

24. Document assumptions and inputs used while building a financial analysis or model.

25. Present improvement suggestions or findings to a small internal group using charts, dashboards, or PowerPoint presentations.

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 "**Junior Data Analyst -Financial Services**", "BSC/Q4101, v2.0", Minimum accepted score is 80%	Job Role: "**Trainer (VET and Skills)**", "**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 "**Junior Data Analyst -Financial Services**", "BSC/Q4101, v2.0", Minimum accepted score is 80%	Job Role: "**Assessor (VET and Skills)**", "**MEP/Q2701**" **v3.0, Minimum accepted score is 80%**

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
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	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).
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	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