

Qualification Pack



Microfinance Executive

QP Code: BSC/Q2401

Version: 8.0

NSQF Level: 3.5

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BSC/Q2401: Microfinance Executive

Brief Job Description

A Microfinance Executive is responsible for reaching out to potential borrowers in rural and urban underserved areas, conducting financial education sessions, facilitating loan applications, and monitoring repayments. They work closely with self-help groups (SHGs) and individuals to promote responsible borrowing and financial inclusion.

Personal Attributes

The job requires the individual to have good communication and interpersonal skills with outcome focused and customer centric approach and an eye for detail.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N2407: Conduct client outreach and fieldwork](#)
2. [BSC/N2408: Facilitate loan processing and management](#)
3. [BSC/N2409: Conduct financial literacy and client education](#)
4. [BSC/N2410: Perform administrative and compliance tasks](#)
5. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	BFSI
Occupation	Microfinance Operations
Country	India
NSQF Level	3.5
Credits	14
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3312.0100

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Minimum Educational Qualification & Experience	11th grade pass OR 10th grade pass with 1.5 years of experience relevant experience OR 8th grade pass with 4.5 years of experience relevant experience OR Previous relevant Qualification of NSQF Level (3) with 1.5 years of experience relevant experience OR Previous relevant Qualification of NSQF Level 2.5 with 3 Years of experience relevant experience
Minimum Level of Education for Training in School	Ability to read and write
Pre-Requisite License or Training	NA
Minimum Job Entry Age	16 Years
Last Reviewed On	NA
Next Review Date	07/10/2028
NSQC Approval Date	07/10/2025
Version	8.0
Reference code on NQR	QG-3.5-BF-04466-2025-V2-BFSI
NQR Version	2

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BSC/N2407: Conduct client outreach and fieldwork

Description

This OS unit is about engaging with potential and existing clients, conducting group meetings to explain financial products, and building trust to understand their financial needs, ensuring better accessibility to microfinance services and fostering financial inclusion.

Scope

The scope covers the following :

- Engage with potential and existing clients
- Build trust and understand the financial needs of clients

Elements and Performance Criteria

Engage with potential and existing clients

To be competent, the user/individual on the job must be able to:

- PC1.** identify potential clients in rural and underserved areas by leveraging community connections, referrals, and field surveys
- PC2.** visit and understand client's financial needs, income sources, and challenges
- PC3.** explain the benefits and eligibility criteria for various microfinance products, including loans, savings schemes, and insurance options
- PC4.** assist clients in assessing their financial requirements and guide them toward suitable financial solutions based on their income and repayment capacity
- PC5.** address inquiries related to interest rates, repayment schedules, loan terms, and financial literacy, ensuring clarity in all transactions

Build trust and understand the financial needs of clients

To be competent, the user/individual on the job must be able to:

- PC6.** establish rapport with potential and existing clients through regular visits and open communication in their local language to build trust and credibility
- PC7.** engage with community leaders, self-help groups (SHGs), and local influencers to understand regional financial challenges and gain community acceptance
- PC8.** conduct informal discussions and home visits to assess clients' financial behaviors, existing income sources, and financial aspirations
- PC9.** listen actively to clients' concerns and provide clear, transparent information about available microfinance products, ensuring they make informed financial decisions
- PC10.** respect cultural norms and sensitivities while discussing financial matters to create a comfortable and trustworthy environment
- PC11.** address doubts and misconceptions about loans, savings, and insurance products, reinforcing the benefits and responsible usage of financial services
- PC12.** provide ongoing support and guidance to clients, helping them navigate financial challenges and improve their economic well-being

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Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** basic concepts of microfinance, its role in economic empowerment, and how it benefits underserved communities
- KU2.** features, eligibility criteria, benefits, and risks of various financial products, including micro-loans, savings schemes, insurance, and pension plans
- KU3.** methods to identify potential clients, evaluate their financial needs, repayment capacity, and overall creditworthiness
- KU4.** approaches to effectively interact with community leaders, self-help groups (SHGs), and local influencers to establish credibility and gain trust
- KU5.** best practices for educating clients on financial management, budgeting, saving habits, responsible borrowing, and debt repayment
- KU6.** RBI guidelines, fair lending practices, borrower rights, and legal aspects of microfinance services
- KU7.** techniques to maintain long-term client relationships, provide after-sales support, and address concerns or inquiries effectively

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** read and interpret organizational and regulatory guidelines, and legitimacy of documents submitted by prospective customers
- GS2.** communicate effectively with supervisors and the customers using language understandable by the individual
- GS3.** organize work and time in order to maximize productivity
- GS4.** build customer relationships and use customer-centric approach
- GS5.** address operational problems effectively and escalate unresolved concerns

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Engage with potential and existing clients</i>	15	30	-	5
PC1. identify potential clients in rural and underserved areas by leveraging community connections, referrals, and field surveys	3	6	-	1
PC2. visit and understand client's financial needs, income sources, and challenges	3	6	-	1
PC3. explain the benefits and eligibility criteria for various microfinance products, including loans, savings schemes, and insurance options	3	6	-	1
PC4. assist clients in assessing their financial requirements and guide them toward suitable financial solutions based on their income and repayment capacity	3	6	-	1
PC5. address inquiries related to interest rates, repayment schedules, loan terms, and financial literacy, ensuring clarity in all transactions	3	6	-	1
<i>Build trust and understand the financial needs of clients</i>	15	30	-	5
PC6. establish rapport with potential and existing clients through regular visits and open communication in their local language to build trust and credibility	2	4	-	-
PC7. engage with community leaders, self-help groups (SHGs), and local influencers to understand regional financial challenges and gain community acceptance	2	4	-	1
PC8. conduct informal discussions and home visits to assess clients' financial behaviors, existing income sources, and financial aspirations	3	5	-	1
PC9. listen actively to clients' concerns and provide clear, transparent information about available microfinance products, ensuring they make informed financial decisions	2	4	-	1

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. respect cultural norms and sensitivities while discussing financial matters to create a comfortable and trustworthy environment	2	4	-	1
PC11. address doubts and misconceptions about loans, savings, and insurance products, reinforcing the benefits and responsible usage of financial services	2	4	-	-
PC12. provide ongoing support and guidance to clients, helping them navigate financial challenges and improve their economic well-being	2	5	-	1
NOS Total	30	60	-	10

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2407
NOS Name	Conduct client outreach and fieldwork
Sector	BFSI
Sub-Sector	
Occupation	Microfinance Operations
NSQF Level	3.5
Credits	3
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

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BSC/N2408: Facilitate loan processing and management

Description

This OS unit is about assisting clients with loan applications, verifying documentation, assessing creditworthiness, and ensuring timely loan repayments while addressing defaults.

Scope

The scope covers the following :

- Assist clients with loan applications and verify required documentation
- Assess creditworthiness and repayment capacity
- Monitor loan repayments and address defaults

Elements and Performance Criteria

Assist clients with loan applications and verify required documentation

To be competent, the user/individual on the job must be able to:

- PC1.** guide clients in filling out loan application forms accurately, ensuring all required details are provided to avoid processing delays
- PC2.** verify the authenticity of client-provided documents, including proof of identity, income statements, business records, and collateral details if applicable
- PC3.** ensure that loan applications comply with microfinance institution (MFI) policies and regulatory guidelines before submission
- PC4.** cross-check client information with previous loan records, credit history, and repayment behavior to assess loan eligibility
- PC5.** assist clients in gathering any additional documentation required by lenders, such as guarantor details, self-help group (SHG) confirmations, or community recommendations
- PC6.** explain loan terms, interest rates, repayment schedules, and associated fees in simple language to ensure client understanding
- PC7.** submit completed loan applications to the concerned department for underwriting and approval, ensuring timely processing
- PC8.** maintain accurate records of submitted loan applications, verification status, and pending documentation for future reference
- PC9.** provide clients with updates on their loan application status and assist in resolving any discrepancies flagged during the approval process

Assess creditworthiness and repayment capacity

To be competent, the user/individual on the job must be able to:

- PC10.** gather relevant financial information from clients, including income sources, household expenses, existing debts, and business cash flow to assess their repayment ability
- PC11.** conduct field visits to verify the client's living conditions, business operations, and financial stability, ensuring authenticity in their declared income and expenditure
- PC12.** evaluate past borrowing history and repayment behavior using credit bureau reports, loan records, and references from community members or self-help groups (SHGs)

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- PC13.** analyze the client's ability to repay by calculating their debt-to-income ratio and ensuring that the loan amount is within their financial capacity
- PC14.** identify and assess potential risks such as unstable income, seasonal employment, or high dependency ratios that may affect the client's ability to make timely repayments
- PC15.** conduct interviews with clients and their guarantors to confirm financial stability and willingness to comply with repayment obligations
- PC16.** assign credit scores or risk ratings based on predefined criteria set by the microfinance institution, ensuring consistency and accuracy in creditworthiness assessment
- PC17.** recommend loan approval or necessary modifications based on financial analysis, repayment capacity, and the client's credit behavior to minimize default risks
- PC18.** provide clients with guidance on improving their creditworthiness, including budgeting advice, increasing savings, and maintaining a positive repayment history

Monitor loan repayments and address defaults

To be competent, the user/individual on the job must be able to:

- PC19.** track loan repayment schedules and follow up with borrowers through calls, SMS, and in-person visits to ensure timely payments
- PC20.** maintain detailed records of loan repayments, outstanding balances, and any missed installments to monitor borrower compliance
- PC21.** identify early signs of repayment difficulties by analyzing payment trends and engaging with borrowers to understand their financial situation
- PC22.** offer guidance to clients facing repayment challenges, assisting them in restructuring loans or adjusting payment plans where necessary
- PC23.** educate borrowers on the consequences of loan defaults, including potential penalties, impact on creditworthiness, and legal actions
- PC24.** collaborate with self-help groups (SHGs), local leaders, or community influencers to encourage repayment discipline among borrowers
- PC25.** implement and follow institutional guidelines for handling delinquent loans, escalating cases to senior management or legal teams when necessary
- PC26.** support clients in resolving disputes related to loan repayments, ensuring transparent communication and fair resolutions
- PC27.** conduct periodic portfolio reviews to assess the repayment performance of borrowers and suggest corrective measures for minimizing defaults
- PC28.** provide regular reports to management on repayment trends, default rates, and recovery actions taken to improve portfolio quality

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** different types of microfinance loans, savings schemes, and insurance products, along with their terms, interest rates, repayment structures, and eligibility criteria
- KU2.** necessary documents required for loan applications, including identity proof, income verification, business records, collateral (if applicable), and regulatory compliance standards
- KU3.** methods for evaluating creditworthiness, including debt-to-income ratio, past borrowing behavior, financial stability, and risk factors affecting repayment capacity

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- KU4.** techniques for effectively engaging with clients, explaining financial concepts in simple terms, and ensuring transparency in loan terms, interest rates, and repayment obligations
- KU5.** strategies for tracking repayment schedules, identifying signs of financial distress, and providing repayment support or restructuring options to minimize defaults
- KU6.** legal and regulatory framework governing microfinance operations, borrower rights, data protection policies, and fair lending practices
- KU7.** institutional policies for handling delinquent loans, collaborating with self-help groups (SHGs) or community leaders, and escalating cases to legal teams when necessary
- KU8.** best practices for educating borrowers on budgeting, saving, credit discipline, and the long-term impact of timely repayments on financial well-being
- KU9.** techniques for maintaining accurate loan records, analyzing repayment trends, preparing reports on loan performance, and recommending corrective actions for risk mitigation
- KU10.** methods for addressing client disputes related to loan terms, repayment issues, and settlement negotiations while ensuring ethical and fair collection practices

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** read and interpret organizational and regulatory guidelines, and legitimacy of documents submitted by prospective customers
- GS2.** communicate effectively with supervisors and the customers using language understandable by the individual
- GS3.** organize work and time in order to maximize productivity
- GS4.** build customer relationships and use customer-centric approach
- GS5.** address operational problems effectively and escalate unresolved concerns

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Assist clients with loan applications and verify required documentation</i>	10	20	-	3
PC1. guide clients in filling out loan application forms accurately, ensuring all required details are provided to avoid processing delays	1	2	-	-
PC2. verify the authenticity of client-provided documents, including proof of identity, income statements, business records, and collateral details if applicable	1	2	-	-
PC3. ensure that loan applications comply with microfinance institution (MFI) policies and regulatory guidelines before submission	1	2	-	-
PC4. cross-check client information with previous loan records, credit history, and repayment behavior to assess loan eligibility	1	2	-	1
PC5. assist clients in gathering any additional documentation required by lenders, such as guarantor details, self-help group (SHG) confirmations, or community recommendations	2	3	-	1
PC6. explain loan terms, interest rates, repayment schedules, and associated fees in simple language to ensure client understanding	1	2	-	1
PC7. submit completed loan applications to the concerned department for underwriting and approval, ensuring timely processing	1	2	-	-
PC8. maintain accurate records of submitted loan applications, verification status, and pending documentation for future reference	1	3	-	-
PC9. provide clients with updates on their loan application status and assist in resolving any discrepancies flagged during the approval process	1	2	-	-
<i>Assess creditworthiness and repayment capacity</i>	10	20	-	3

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. gather relevant financial information from clients, including income sources, household expenses, existing debts, and business cash flow to assess their repayment ability	1	2	-	-
PC11. conduct field visits to verify the client's living conditions, business operations, and financial stability, ensuring authenticity in their declared income and expenditure	1	2	-	-
PC12. evaluate past borrowing history and repayment behavior using credit bureau reports, loan records, and references from community members or self-help groups (SHGs)	1	2	-	-
PC13. analyze the client's ability to repay by calculating their debt-to-income ratio and ensuring that the loan amount is within their financial capacity	1	2	-	1
PC14. identify and assess potential risks such as unstable income, seasonal employment, or high dependency ratios that may affect the client's ability to make timely repayments	2	3	-	1
PC15. conduct interviews with clients and their guarantors to confirm financial stability and willingness to comply with repayment obligations	1	2	-	1
PC16. assign credit scores or risk ratings based on predefined criteria set by the microfinance institution, ensuring consistency and accuracy in creditworthiness assessment	1	2	-	-
PC17. recommend loan approval or necessary modifications based on financial analysis, repayment capacity, and the client's credit behavior to minimize default risks	1	3	-	-
PC18. provide clients with guidance on improving their creditworthiness, including budgeting advice, increasing savings, and maintaining a positive repayment history	1	2	-	-
<i>Monitor loan repayments and address defaults</i>	10	20	-	4

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC19. track loan repayment schedules and follow up with borrowers through calls, SMS, and in-person visits to ensure timely payments	1	2	-	-
PC20. maintain detailed records of loan repayments, outstanding balances, and any missed installments to monitor borrower compliance	1	2	-	-
PC21. identify early signs of repayment difficulties by analyzing payment trends and engaging with borrowers to understand their financial situation	1	2	-	-
PC22. offer guidance to clients facing repayment challenges, assisting them in restructuring loans or adjusting payment plans where necessary	1	2	-	1
PC23. educate borrowers on the consequences of loan defaults, including potential penalties, impact on creditworthiness, and legal actions	1	2	-	-
PC24. collaborate with self-help groups (SHGs), local leaders, or community influencers to encourage repayment discipline among borrowers	1	2	-	-
PC25. implement and follow institutional guidelines for handling delinquent loans, escalating cases to senior management or legal teams when necessary	1	2	-	-
PC26. support clients in resolving disputes related to loan repayments, ensuring transparent communication and fair resolutions	1	2	-	1
PC27. conduct periodic portfolio reviews to assess the repayment performance of borrowers and suggest corrective measures for minimizing defaults	1	2	-	-
PC28. provide regular reports to management on repayment trends, default rates, and recovery actions taken to improve portfolio quality	1	2	-	1
NOS Total	30	60	-	10

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2408
NOS Name	Facilitate loan processing and management
Sector	BFSI
Sub-Sector	
Occupation	Microfinance Operations
NSQF Level	3.5
Credits	3
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

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BSC/N2409: Conduct financial literacy and client education

Description

This OS unit is about educating clients on financial management, responsible borrowing, and effective saving practices through simplified financial concepts and workshops.

Scope

The scope covers the following :

- Educate clients on financial management and responsible borrowing
- Simplify financial concepts for better understanding
- Conduct workshops on budgeting and saving

Elements and Performance Criteria

Educate clients on financial management and responsible borrowing

To be competent, the user/individual on the job must be able to:

- PC1.** explain fundamental financial concepts such as income management, budgeting, saving, and debt repayment in simple and easy-to-understand terms
- PC2.** educate clients on the importance of responsible borrowing, emphasizing timely repayments, credit discipline, and avoiding over-indebtedness
- PC3.** provide guidance on differentiating between essential and non-essential expenses to help clients make informed financial decisions
- PC4.** illustrate the impact of interest rates, loan tenures, and installment payments on overall financial well-being through real-life examples and case studies
- PC5.** promote the habit of regular savings by explaining the benefits of emergency funds, goal-based savings, and deposit schemes available in microfinance institutions
- PC6.** address common financial misconceptions and clarify doubts regarding loans, credit scores, and repayment obligations to prevent financial mismanagement
- PC7.** assist clients in setting realistic financial goals and developing step-by-step plans to achieve them based on their income levels and business potential

Simplify financial concepts for better understanding

To be competent, the user/individual on the job must be able to:

- PC8.** break down complex financial concepts into simple, easy-to-understand terms using real-life examples relevant to the client's daily financial activities
- PC9.** use local language and culturally familiar references to explain financial topics like interest rates, loan repayment, savings, and budgeting, ensuring better comprehension
- PC10.** illustrate key financial concepts visually using charts, infographics, and storytelling methods to enhance client engagement and understanding
- PC11.** address client queries and misconceptions about financial products, such as microloans, insurance, and savings schemes, ensuring they make informed decisions
- PC12.** adapt explanations to different literacy levels, ensuring that even clients with minimal education can grasp essential financial principles

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PC13. use interactive methods like games, quizzes, and group discussions to reinforce learning and make financial education more engaging

PC14. follow up with clients to assess their understanding and offer further guidance on applying financial knowledge in their daily lives

Conduct workshops on budgeting and saving

To be competent, the user/individual on the job must be able to:

PC15. plan and schedule financial literacy workshops in collaboration with local community leaders, self-help groups (SHGs), and microfinance institutions to ensure maximum participation

PC16. develop easy-to-understand training materials and visual aids that explain budgeting, saving, and responsible borrowing in a simple and relatable manner

PC17. conduct interactive sessions using real-life examples, storytelling, and role-playing to help participants grasp financial concepts effectively

PC18. educate clients on the importance of setting financial goals, tracking expenses, and distinguishing between essential and non-essential spending

PC19. demonstrate practical budgeting techniques, such as maintaining a household ledger, saving a portion of income regularly, and planning for future financial needs

PC20. explain different types of savings options, including formal savings accounts, group savings initiatives, and emergency funds, to encourage a savings habit among clients

PC21. introduce participants to various microfinance products such as small savings schemes, recurring deposits, and micro-insurance, explaining how these can contribute to financial security

PC22. encourage open discussions and answer client queries to clarify doubts and provide personalized financial guidance

PC23. distribute educational booklets, budgeting templates, and savings trackers to participants to reinforce learning and encourage long-term financial discipline

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. fundamentals of income management, budgeting, saving, debt repayment, and financial planning, along with their impact on financial stability

KU2. importance of credit discipline, timely repayments, avoiding over-indebtedness, and the role of credit scores in financial transactions

KU3. various microfinance products, including small savings schemes, recurring deposits, micro-insurance, and different types of loans, along with their eligibility criteria, terms, and benefits

KU4. methods for simplifying financial concepts using real-life examples, local language, visual aids, storytelling, and culturally familiar references to ensure comprehension among clients with different literacy levels

KU5. strategies to engage with local communities, self-help groups (SHGs), and community leaders to build trust and encourage participation in financial literacy programs

KU6. awareness of microfinance regulations, client protection policies, and ethical lending practices to ensure compliance with financial guidelines and maintain transparency

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- KU7.** techniques for assessing clients' understanding of financial literacy topics, tracking their progress in budgeting and saving, and providing continuous guidance to ensure sustainable financial habits

Generic Skills (GS)

User/individual on the job needs to know how to:

- GS1.** read and interpret organizational and regulatory guidelines, and legitimacy of documents submitted by prospective customers
- GS2.** communicate effectively with supervisors and the customers using language understandable by the individual
- GS3.** organize work and time in order to maximize productivity
- GS4.** build customer relationships and use customer-centric approach
- GS5.** address operational problems effectively and escalate unresolved concerns

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Educate clients on financial management and responsible borrowing</i>	10	20	-	3
PC1. explain fundamental financial concepts such as income management, budgeting, saving, and debt repayment in simple and easy-to-understand terms	2	3	-	-
PC2. educate clients on the importance of responsible borrowing, emphasizing timely repayments, credit discipline, and avoiding over-indebtedness	1	3	-	-
PC3. provide guidance on differentiating between essential and non-essential expenses to help clients make informed financial decisions	2	3	-	1
PC4. illustrate the impact of interest rates, loan tenures, and installment payments on overall financial well-being through real-life examples and case studies	2	2	-	1
PC5. promote the habit of regular savings by explaining the benefits of emergency funds, goal-based savings, and deposit schemes available in microfinance institutions	1	3	-	1
PC6. address common financial misconceptions and clarify doubts regarding loans, credit scores, and repayment obligations to prevent financial mismanagement	1	3	-	-
PC7. assist clients in setting realistic financial goals and developing step-by-step plans to achieve them based on their income levels and business potential	1	3	-	-
<i>Simplify financial concepts for better understanding</i>	10	20	-	3
PC8. break down complex financial concepts into simple, easy-to-understand terms using real-life examples relevant to the client's daily financial activities	2	3	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC9. use local language and culturally familiar references to explain financial topics like interest rates, loan repayment, savings, and budgeting, ensuring better comprehension	1	3	-	-
PC10. illustrate key financial concepts visually using charts, infographics, and storytelling methods to enhance client engagement and understanding	2	3	-	1
PC11. address client queries and misconceptions about financial products, such as microloans, insurance, and savings schemes, ensuring they make informed decisions	2	2	-	1
PC12. adapt explanations to different literacy levels, ensuring that even clients with minimal education can grasp essential financial principles	1	3	-	1
PC13. use interactive methods like games, quizzes, and group discussions to reinforce learning and make financial education more engaging	1	3	-	-
PC14. follow up with clients to assess their understanding and offer further guidance on applying financial knowledge in their daily lives	1	3	-	-
<i>Conduct workshops on budgeting and saving</i>	10	20	-	4
PC15. plan and schedule financial literacy workshops in collaboration with local community leaders, self-help groups (SHGs), and microfinance institutions to ensure maximum participation	1	2	-	1
PC16. develop easy-to-understand training materials and visual aids that explain budgeting, saving, and responsible borrowing in a simple and relatable manner	1	2	-	1
PC17. conduct interactive sessions using real-life examples, storytelling, and role-playing to help participants grasp financial concepts effectively	1	3	-	-2
PC18. educate clients on the importance of setting financial goals, tracking expenses, and distinguishing between essential and non-essential spending	1	2	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC19. demonstrate practical budgeting techniques, such as maintaining a household ledger, saving a portion of income regularly, and planning for future financial needs	1	2	-	-
PC20. explain different types of savings options, including formal savings accounts, group savings initiatives, and emergency funds, to encourage a savings habit among clients	1	2	-	1
PC21. introduce participants to various microfinance products such as small savings schemes, recurring deposits, and micro-insurance, explaining how these can contribute to financial security	1	2	-	-
PC22. encourage open discussions and answer client queries to clarify doubts and provide personalized financial guidance	2	3	-	1
PC23. distribute educational booklets, budgeting templates, and savings trackers to participants to reinforce learning and encourage long-term financial discipline	1	2	-	-
NOS Total	30	60	-	10

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2409
NOS Name	Conduct financial literacy and client education
Sector	BFSI
Sub-Sector	
Occupation	Microfinance Operations
NSQF Level	3.5
Credits	3
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

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BSC/N2410: Perform administrative and compliance tasks

Description

This OS unit is about maintaining accurate loan records, preparing reports for microfinance institutions, and staying updated on relevant regulations and policies.

Scope

The scope covers the following :

- Maintain loan records and client details
- Prepare reports for microfinance institutions
- Stay updated on microfinance regulations and policies

Elements and Performance Criteria

Maintain loan records and client details

To be competent, the user/individual on the job must be able to:

- PC1.** record and update client details, including personal information, loan application status, repayment schedules, and outstanding balances in digital or physical formats
- PC2.** maintain accurate records of loan disbursements, repayments, defaults, and restructuring cases as per microfinance institution (MFI) policies and regulatory requirements
- PC3.** ensure timely and systematic documentation of all client interactions, including loan approvals, payment follow-ups, financial literacy sessions, and customer queries
- PC4.** cross-check and reconcile loan records with the institution's financial database to identify discrepancies and correct errors in transaction entries
- PC5.** securely store client documents, ensuring compliance with data protection policies and institutional guidelines for confidentiality and record-keeping
- PC6.** regularly update loan portfolios, tracking borrower performance, overdue payments, and repayment trends to facilitate data-driven decision-making
- PC7.** maintain logs of loan modifications, rescheduled payments, and restructuring agreements, ensuring proper documentation for future reference and audits
- PC8.** generate periodic reports on loan performance, outstanding debts, repayment collection efficiency, and portfolio health for internal review and regulatory submissions
- PC9.** ensure that loan documentation adheres to microfinance policies, regulatory standards, and compliance frameworks to avoid legal and financial risks
- PC10.** collaborate with field officers, loan officers, and branch managers to verify and validate borrower records, ensuring data accuracy and consistency

Prepare reports for microfinance institutions

To be competent, the user/individual on the job must be able to:

- PC11.** collect and consolidate data on loan applications, disbursements, repayments, defaults, and financial literacy activities conducted
- PC12.** maintain detailed records of client interactions, loan performance, and repayment trends in both physical and digital formats

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- PC13.** generate financial summaries and repayment analysis reports to track loan recovery rates and identify trends in defaults
- PC14.** ensure accuracy and completeness of all data before submitting reports to senior management, regulatory bodies, or funding agencies
- PC15.** maintain confidentiality of client data while sharing reports with relevant stakeholders, ensuring compliance with data protection policies

Stay updated on microfinance regulations and policies

To be competent, the user/individual on the job must be able to:

- PC16.** regularly review government guidelines, RBI directives, and microfinance institution (MFI) policies to stay informed about compliance requirements and industry regulations
- PC17.** attend training sessions, workshops, and seminars conducted by regulatory bodies, MFIs, and financial institutions to gain insights into updates in microfinance policies
- PC18.** monitor changes in lending norms, interest rate regulations, borrower protection laws, and fair practice codes to ensure adherence to legal and ethical standards
- PC19.** analyze and interpret new policies and guidelines, identifying their impact on loan processing, client interactions, and repayment procedures
- PC20.** collaborate with senior management and compliance teams to implement policy changes and ensure that all processes align with regulatory requirements
- PC21.** educate clients and team members about changes in microfinance policies, loan eligibility criteria, and borrower rights to promote transparency and informed decision-making

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** guidelines, compliance frameworks, and operational policies set by MFIs, RBI directives, and other financial regulatory bodies governing loan processing, repayment tracking, and borrower protection
- KU2.** procedures for maintaining and updating loan records, including borrower details, disbursements, repayment schedules, defaults, and modifications while ensuring accuracy and compliance
- KU3.** methods for consolidating loan performance data, preparing reports on repayment trends, outstanding debts, and financial literacy initiatives, and ensuring data-driven decision-making
- KU4.** protocols for securely storing and handling client information in adherence to data protection laws and institutional policies to prevent unauthorized access and misuse
- KU5.** principles of loan structuring, applicable interest rates, borrower eligibility criteria, and legal obligations of both lenders and borrowers
- KU6.** importance of adhering to financial regulations, conducting internal audits, and mitigating risks related to loan defaults, fraudulent applications, or data mismanagement
- KU7.** need to attend workshops, training programs, and industry events to stay informed about evolving financial regulations, microfinance products, and best practices in compliance and customer service

Generic Skills (GS)

User/individual on the job needs to know how to:

Qualification Pack

- GS1.** read and interpret organizational and regulatory guidelines, and legitimacy of documents submitted by prospective customers
- GS2.** communicate effectively with supervisors and the customers using language understandable by the individual
- GS3.** organize work and time in order to maximize productivity
- GS4.** build customer relationships and use customer-centric approach
- GS5.** address operational problems effectively and escalate unresolved concerns

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Maintain loan records and client details</i>	10	20	-	3
PC1. record and update client details, including personal information, loan application status, repayment schedules, and outstanding balances in digital or physical formats	1	2	-	-
PC2. maintain accurate records of loan disbursements, repayments, defaults, and restructuring cases as per microfinance institution (MFI) policies and regulatory requirements	1	2	-	-
PC3. ensure timely and systematic documentation of all client interactions, including loan approvals, payment follow-ups, financial literacy sessions, and customer queries	1	2	-	-
PC4. cross-check and reconcile loan records with the institution's financial database to identify discrepancies and correct errors in transaction entries	1	2	-	1
PC5. securely store client documents, ensuring compliance with data protection policies and institutional guidelines for confidentiality and record-keeping	1	2	-	-
PC6. regularly update loan portfolios, tracking borrower performance, overdue payments, and repayment trends to facilitate data-driven decision-making	1	2	-	-
PC7. maintain logs of loan modifications, rescheduled payments, and restructuring agreements, ensuring proper documentation for future reference and audits	1	2	-	1
PC8. generate periodic reports on loan performance, outstanding debts, repayment collection efficiency, and portfolio health for internal review and regulatory submissions	1	2	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC9. ensure that loan documentation adheres to microfinance policies, regulatory standards, and compliance frameworks to avoid legal and financial risks	1	2	-	-
PC10. collaborate with field officers, loan officers, and branch managers to verify and validate borrower records, ensuring data accuracy and consistency	1	2	-	1
<i>Prepare reports for microfinance institutions</i>	10	20	-	3
PC11. collect and consolidate data on loan applications, disbursements, repayments, defaults, and financial literacy activities conducted	2	4	-	-
PC12. maintain detailed records of client interactions, loan performance, and repayment trends in both physical and digital formats	2	4	-	1
PC13. generate financial summaries and repayment analysis reports to track loan recovery rates and identify trends in defaults	2	4	-	1
PC14. ensure accuracy and completeness of all data before submitting reports to senior management, regulatory bodies, or funding agencies	2	4	-	1
PC15. maintain confidentiality of client data while sharing reports with relevant stakeholders, ensuring compliance with data protection policies	2	4	-	-
<i>Stay updated on microfinance regulations and policies</i>	10	20	-	4
PC16. regularly review government guidelines, RBI directives, and microfinance institution (MFI) policies to stay informed about compliance requirements and industry regulations	2	4	-	1
PC17. attend training sessions, workshops, and seminars conducted by regulatory bodies, MFIs, and financial institutions to gain insights into updates in microfinance policies	2	3	-	1
PC18. monitor changes in lending norms, interest rate regulations, borrower protection laws, and fair practice codes to ensure adherence to legal and ethical standards	2	3	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC19. analyze and interpret new policies and guidelines, identifying their impact on loan processing, client interactions, and repayment procedures	2	3	-	-
PC20. collaborate with senior management and compliance teams to implement policy changes and ensure that all processes align with regulatory requirements	-	4	-	1
PC21. educate clients and team members about changes in microfinance policies, loan eligibility criteria, and borrower rights to promote transparency and informed decision-making	2	3	-	1
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2410
NOS Name	Perform administrative and compliance tasks
Sector	BFSI
Sub-Sector	
Occupation	Microfinance Operations
NSQF Level	3.5
Credits	3
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

Qualification Pack

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

Description

This unit is about employability skills, Constitutional values, becoming a professional in the 21st Century, digital, financial, and legal literacy, diversity and Inclusion, English and communication skills, customer service, entrepreneurship, and apprenticeship, getting ready for jobs and career development.

Scope

The scope covers the following :

- 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

Elements and Performance Criteria

Introduction to Employability Skills

To be competent, the user/individual on the job must be able to:

- PC1.** identify employability skills required for jobs in various industries
- PC2.** identify and explore learning and employability portals

Constitutional values – Citizenship

To be competent, the user/individual on the job must be able to:

- PC3.** recognize the significance of constitutional 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.
- PC4.** follow environmentally sustainable practices

Becoming a Professional in the 21st Century

To be competent, the user/individual on the job must be able to:

- PC5.** recognize the significance of 21st Century Skills for employment
- PC6.** practice 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

Basic English Skills

To be competent, the user/individual on the job must be able to:

Qualification Pack

- PC7.** use basic English for everyday conversation in different contexts, in person and over the telephone
- PC8.** read and understand routine information, notes, instructions, mails, letters etc. written in English
- PC9.** write short messages, notes, letters, e-mails etc. in English

Career Development & Goal Setting

To be competent, the user/individual on the job must be able to:

- PC10.** understand the difference between job and career
- PC11.** prepare a career development plan with short- and long-term goals, based on aptitude

Communication Skills

To be competent, the user/individual on the job must be able to:

- PC12.** follow verbal and non-verbal communication etiquette and active listening techniques in various settings
- PC13.** work collaboratively with others in a team

Diversity & Inclusion

To be competent, the user/individual on the job must be able to:

- PC14.** communicate and behave appropriately with all genders and PwD
- PC15.** escalate any issues related to sexual harassment at workplace according to POSH Act

Financial and Legal Literacy

To be competent, the user/individual on the job must be able to:

- PC16.** select financial institutions, products and services as per requirement
- PC17.** carry out offline and online financial transactions, safely and securely
- PC18.** identify common components of salary and compute income, expenses, taxes, investments etc
- PC19.** identify relevant rights and laws and use legal aids to fight against legal exploitation

Essential Digital Skills

To be competent, the user/individual on the job must be able to:

- PC20.** operate digital devices and carry out basic internet operations securely and safely
- PC21.** use e- mail and social media platforms and virtual collaboration tools to work effectively
- PC22.** use basic features of word processor, spreadsheets, and presentations

Entrepreneurship

To be competent, the user/individual on the job must be able to:

- PC23.** identify different types of Entrepreneurship and Enterprises and assess opportunities for potential business through research
- PC24.** develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion
- PC25.** identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity

Customer Service

To be competent, the user/individual on the job must be able to:

- PC26.** identify different types of customers
- PC27.** identify and respond to customer requests and needs in a professional manner.

Qualification Pack

PC28. follow appropriate hygiene and grooming standards

Getting ready for apprenticeship & Jobs

To be competent, the user/individual on the job must be able to:

PC29. create a professional Curriculum vitae (Résumé)

PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively

PC31. apply to identified job openings using offline /online methods as per requirement

PC32. answer questions politely, with clarity and confidence, during recruitment and selection

PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. need for employability skills and different learning and employability related portals

KU2. various constitutional and personal values

KU3. different environmentally sustainable practices and their importance

KU4. Twenty first (21st) century skills and their importance

KU5. how to use English language for effective verbal (face to face and telephonic) and written communication in formal and informal set up

KU6. importance of career development and setting long- and short-term goals

KU7. about effective communication

KU8. POSH Act

KU9. Gender sensitivity and inclusivity

KU10. different types of financial institutes, products, and services

KU11. how to compute income and expenditure

KU12. importance of maintaining safety and security in offline and online financial transactions

KU13. different legal rights and laws

KU14. different types of digital devices and the procedure to operate them safely and securely

KU15. how to create and operate an e- mail account and use applications such as word processors, spreadsheets etc.

KU16. how to identify business opportunities

KU17. types and needs of customers

KU18. how to apply for a job and prepare for an interview

KU19. apprenticeship scheme and the process of registering on apprenticeship portal

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and write different types of documents/instructions/correspondence

GS2. communicate effectively using appropriate language in formal and informal settings

Qualification Pack

- GS3.** behave politely and appropriately with all
- GS4.** how to work in a virtual mode
- GS5.** perform calculations efficiently
- GS6.** solve problems effectively
- GS7.** pay attention to details
- GS8.** manage time efficiently
- GS9.** maintain hygiene and sanitization to avoid infection

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Introduction to Employability Skills</i>	1	1	-	-
PC1. identify employability skills required for jobs in various industries	-	-	-	-
PC2. identify and explore learning and employability portals	-	-	-	-
<i>Constitutional values – Citizenship</i>	1	1	-	-
PC3. recognize the significance of constitutional 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.	-	-	-	-
PC4. follow environmentally sustainable practices	-	-	-	-
<i>Becoming a Professional in the 21st Century</i>	2	4	-	-
PC5. recognize the significance of 21st Century Skills for employment	-	-	-	-
PC6. practice 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	-	-	-	-
<i>Basic English Skills</i>	2	3	-	-
PC7. use basic English for everyday conversation in different contexts, in person and over the telephone	-	-	-	-
PC8. read and understand routine information, notes, instructions, mails, letters etc. written in English	-	-	-	-
PC9. write short messages, notes, letters, e-mails etc. in English	-	-	-	-
<i>Career Development & Goal Setting</i>	1	2	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. understand the difference between job and career	-	-	-	-
PC11. prepare a career development plan with short- and long-term goals, based on aptitude	-	-	-	-
<i>Communication Skills</i>	2	2	-	-
PC12. follow verbal and non-verbal communication etiquette and active listening techniques in various settings	-	-	-	-
PC13. work collaboratively with others in a team	-	-	-	-
<i>Diversity & Inclusion</i>	1	2	-	-
PC14. communicate and behave appropriately with all genders and PwD	-	-	-	-
PC15. escalate any issues related to sexual harassment at workplace according to POSH Act	-	-	-	-
<i>Financial and Legal Literacy</i>	2	3	-	-
PC16. select financial institutions, products and services as per requirement	-	-	-	-
PC17. carry out offline and online financial transactions, safely and securely	-	-	-	-
PC18. identify common components of salary and compute income, expenses, taxes, investments etc	-	-	-	-
PC19. identify relevant rights and laws and use legal aids to fight against legal exploitation	-	-	-	-
<i>Essential Digital Skills</i>	3	4	-	-
PC20. operate digital devices and carry out basic internet operations securely and safely	-	-	-	-
PC21. use e- mail and social media platforms and virtual collaboration tools to work effectively	-	-	-	-
PC22. use basic features of word processor, spreadsheets, and presentations	-	-	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Entrepreneurship</i>	2	3	-	-
PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for potential business through research	-	-	-	-
PC24. develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	-	-
PC25. identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity	-	-	-	-
<i>Customer Service</i>	1	2	-	-
PC26. identify different types of customers	-	-	-	-
PC27. identify and respond to customer requests and needs in a professional manner.	-	-	-	-
PC28. follow appropriate hygiene and grooming standards	-	-	-	-
<i>Getting ready for apprenticeship & Jobs</i>	2	3	-	-
PC29. create a professional Curriculum vitae (Résumé)	-	-	-	-
PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	-	-
PC31. apply to identified job openings using offline /online methods as per requirement	-	-	-	-
PC32. answer questions politely, with clarity and confidence, during recruitment and selection	-	-	-	-
PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	-	-
NOS Total	20	30	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	DGT/VSQ/N0102
NOS Name	Employability Skills (60 Hours)
Sector	Cross Sectoral
Sub-Sector	Professional Skills
Occupation	Employability
NSQF Level	4
Credits	2
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3. Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/option NOS/set of NOS.
4. SSC/Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5. SSC/Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6. To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Qualification Pack

Minimum Aggregate Passing % at QP Level : 50

(Please note: Every Trainee should score a minimum aggregate passing percentage as specified above, to successfully clear the Qualification Pack assessment.)

Assessment Weightage

Compulsory NOS

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N2407.Conduct client outreach and fieldwork	30	60	-	10	100	22
BSC/N2408.Facilitate loan processing and management	30	60	-	10	100	22
BSC/N2409.Conduct financial literacy and client education	30	60	-	10	100	22
BSC/N2410.Perform administrative and compliance tasks	30	60	-	10	100	22
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	-	-	50	12
Total	140	270	-	40	450	100

Qualification Pack

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training
NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualification Pack
TVET	Technical and Vocational Education and Training

Qualification Pack

Glossary

Sector	Sector is a conglomeration of different business operations having similar business and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Occupation	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Occupational Standards (OS)	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the Knowledge and Understanding (KU) they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
Performance Criteria (PC)	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
National Occupational Standards (NOS)	NOS are occupational standards which apply uniquely in the Indian context.
Qualifications Pack (QP)	QP comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A QP is assigned a unique qualifications pack code.
Unit Code	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Scope	Scope is a set of statements specifying the range of variables that an individual may have to deal with in carrying out the function which have a critical impact on quality of performance required.

Qualification Pack

Knowledge and Understanding (KU)	Knowledge and Understanding (KU) are statements which together specify the technical, generic, professional and organisational specific knowledge that an individual needs in order to perform to the required standard.
Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills (GS)	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
Electives	Electives are NOS/set of NOS that are identified by the sector as contributive to specialization in a job role. There may be multiple electives within a QP for each specialized job role. Trainees must select at least one elective for the successful completion of a QP with Electives.
Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.
Sector	Sector is a conglomeration of different business operations having similar business and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Occupation	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Occupational Standards (OS)	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the Knowledge and Understanding (KU) they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
National Occupational Standard	NOS are occupational standards which apply uniquely in the Indian context.

Qualification Pack

Qualification Pack (QP)	QP comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A QP is assigned a unique qualifications pack code.
Unit Code	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Knowledge and Understanding	Knowledge and Understanding (KU) are statements which together specify the technical, generic, professional and organisational specific knowledge that an individual needs in order to perform to the required standard.
Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
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Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.