

Qualification Pack

Insurance Agent

Electives: Process Life Insurance/ Process General Insurance/ Process Home, Travel, Accident, and Property Insurance/ Manage Health Insurance Policies

QP Code: BSC/Q3801

Version: 5.0

NSQF Level: 3.5

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BSC/Q3801: Insurance Agent

Brief Job Description

An Insurance Agent is responsible for identifying potential clients, analyzing their insurance needs, recommending suitable policies, assisting in policy issuance, and providing post-sale support, including claims assistance and policy servicing. The role requires strong networking, communication, and compliance with insurance regulatory frameworks to ensure customer satisfaction and ethical sales practices.

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/N3812: Identify and Approach Potential Clients for Insurance Sales](#)
2. [BSC/N3813: Recommend and Process Insurance Policies](#)
3. [BSC/N3814: Manage premium collection and policy servicing](#)
4. [BSC/N3815: Assist Clients with Insurance Claims and Documentation](#)
5. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Electives(mandatory to select at least one):

Elective 1: Process Life Insurance

This OS unit is about processing life insurance applications, explaining different policy types, ensuring accurate documentation, and assisting clients throughout the policy lifecycle.

1. [BSC/N3816: Process Life Insurance](#)

Elective 2: Process General Insurance

This OS unit is about processing general insurance applications, explaining different policy types, ensuring accurate documentation, and assisting clients throughout the policy lifecycle.

1. [BSC/N3817: Process General Insurance](#)

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Elective 3: Process Home, Travel, Accident, and Property Insurance

This OS unit is about processing home, travel, accident, and property insurance applications, ensuring accurate documentation, and assisting clients throughout the policy lifecycle.

1. [BSC/N3818: Process Home, Travel, Accident, and Property Insurance](#)

Elective 4: Manage Health Insurance Policies

This OS manages health insurance policies, explaining products, assessing eligibility, processing applications, maintaining records, ensuring compliance, claim processing, promoting benefits awareness, and ensuring timely renewals.

1. [BSC/N3819: Manage Health Insurance Policies](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	BFSI
Occupation	Independent Financial Advisory and Agency
Country	India
NSQF Level	3.5
Credits	17
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3321.0100
Minimum Educational Qualification & Experience	11th grade pass OR 10th grade pass with 1 Year of experience relevant experience OR 8th grade pass with 3 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	8th Class

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Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	NA
Next Review Date	07/10/2028
NSQC Approval Date	07/10/2025
Version	5.0
Reference code on NQR	QG-3.5-BF-04464-2025-V2-BFSI
NQR Version	2

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BSC/N3812: Identify and Approach Potential Clients for Insurance Sales

Description

This OS unit is about identifying potential customers, generating leads, and conducting consultations to assess their insurance needs.

Scope

The scope covers the following :

- Identify prospect leads
- Consult with clients and analyze their needs

Elements and Performance Criteria

Identify prospect leads

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

- PC1.** conduct market research to identify potential clients based on demographics, financial needs, and insurance requirements
- PC2.** utilize networking opportunities such as community events, business meetings, and professional gatherings to connect with potential leads
- PC3.** generate leads through multiple channels, including referrals, online platforms, social media, and cold calling
- PC4.** collaborate with existing clients to obtain referrals by offering incentives or highlighting the benefits of insurance coverage
- PC5.** maintain a structured database of potential clients with details such as contact information, financial background, and areas of interest
- PC6.** stay updated on market trends and competitor offerings to identify untapped customer segments and tailor sales strategies accordingly

Consult with clients and analyze their needs

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

- PC7.** schedule meetings with potential clients to discuss their financial situation, risk exposure, and insurance requirements
- PC8.** conduct a thorough needs analysis by assessing factors such as family status, financial goals, health conditions, business risks, and existing insurance policies
- PC9.** ask targeted questions to understand the client's concerns, priorities, and preferences regarding coverage options
- PC10.** evaluate the client's financial stability, liabilities, and future obligations to determine the most suitable insurance solutions
- PC11.** identify gaps in the client's current insurance coverage and recommend appropriate products to mitigate financial risks
- PC12.** educate the client on different types of insurance policies, including life, health, vehicle, property, and business insurance, explaining their benefits and limitations

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- PC13.** clarify technical aspects such as policy exclusions, premium structures, sum insured, and claim processes in simple and understandable terms
- PC14.** address any misconceptions or concerns clients may have about insurance policies and coverage limitations
- PC15.** maintain records of client consultations, noting key details discussed, preferences, and potential follow-up actions

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** fundamental insurance laws, IRDAI (Insurance Regulatory and Development Authority of India) guidelines, and industry best practices
- KU2.** different customer segments, including individual policyholders, businesses, and high-net-worth clients, and their specific insurance needs
- KU3.** various types of insurance policies, including life, health, motor, property, travel, and business insurance
- KU4.** features, benefits, premium structures, and coverage options of different insurance products
- KU5.** techniques for identifying gaps in coverage and recommending policies that align with the client's long-term financial goals
- KU6.** maintaining detailed records of client consultations, policy recommendations, and follow-up actions
- KU7.** use of CRM (Customer Relationship Management) software to manage client databases and track leads

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>Identify prospect leads</i>	12	24	-	5
PC1. conduct market research to identify potential clients based on demographics, financial needs, and insurance requirements	2	4	-	1
PC2. utilize networking opportunities such as community events, business meetings, and professional gatherings to connect with potential leads	2	4	-	1
PC3. generate leads through multiple channels, including referrals, online platforms, social media, and cold calling	2	4	-	1
PC4. collaborate with existing clients to obtain referrals by offering incentives or highlighting the benefits of insurance coverage	2	4	-	1
PC5. maintain a structured database of potential clients with details such as contact information, financial background, and areas of interest	2	4	-	1
PC6. stay updated on market trends and competitor offerings to identify untapped customer segments and tailor sales strategies accordingly	2	4	-	-
<i>Consult with clients and analyze their needs</i>	18	36	-	5
PC7. schedule meetings with potential clients to discuss their financial situation, risk exposure, and insurance requirements	2	4	-	1
PC8. conduct a thorough needs analysis by assessing factors such as family status, financial goals, health conditions, business risks, and existing insurance policies	2	4	-	-
PC9. ask targeted questions to understand the client's concerns, priorities, and preferences regarding coverage options	2	4	-	-
PC10. evaluate the client's financial stability, liabilities, and future obligations to determine the most suitable insurance solutions	2	4	-	1

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC11. identify gaps in the client's current insurance coverage and recommend appropriate products to mitigate financial risks	2	4	-	1
PC12. educate the client on different types of insurance policies, including life, health, vehicle, property, and business insurance, explaining their benefits and limitations	2	4	-	1
PC13. clarify technical aspects such as policy exclusions, premium structures, sum insured, and claim processes in simple and understandable terms	2	4	-	1
PC14. address any misconceptions or concerns clients may have about insurance policies and coverage limitations	2	4	-	-
PC15. maintain records of client consultations, noting key details discussed, preferences, and potential follow-up actions	2	4	-	-
NOS Total	30	60	-	10

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3812
NOS Name	Identify and Approach Potential Clients for Insurance Sales
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
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/N3813: Recommend and Process Insurance Policies

Description

This OS unit is about advising clients on suitable insurance policies, completing application formalities, and facilitating policy issuance.

Scope

The scope covers the following :

- Recommend and explain policies
- Apply and underwrite policy
- Issue and deliver insurance policies

Elements and Performance Criteria

Recommend and explain policies

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

- PC1.** analyze the client's financial situation, lifestyle, and risk exposure to recommend suitable insurance products tailored to their needs
- PC2.** explain the key features, benefits, and coverage details of different insurance policies, including life, health, motor, property, and business insurance
- PC3.** provide a clear breakdown of premium costs, payment options, policy terms, and conditions to ensure the client fully understands their financial commitment
- PC4.** illustrate the advantages of specific policies by comparing different coverage options, riders, and add-ons to enhance protection
- PC5.** clarify technical terms such as sum insured, exclusions, claim procedures, and policy maturity in simple and understandable language
- PC6.** address client doubts, concerns, or misconceptions about insurance policies, including the importance of timely premium payments and claim eligibility
- PC7.** highlight tax benefits and financial planning advantages associated with specific insurance policies to support the client's decision-making process
- PC8.** provide printed or digital brochures, policy documents, and illustrations to help clients compare and review policy details before making a final decision

Apply and underwrite policy

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

- PC9.** filling out insurance policy application forms accurately, ensuring all required fields are completed
- PC10.** verify the authenticity of client-provided documents such as proof of identity, income statements, medical records, and business details
- PC11.** communicate with underwriters to clarify any discrepancies or additional information required for policy approval
- PC12.** assist clients in scheduling medical examinations or additional assessments if needed for certain policy types

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- PC13.** review approved policy details to ensure accuracy in coverage, premium amounts, and terms before issuing the final policy

Issue and deliver insurance policies

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

- PC14.** ensure all required documents, including proof of identity, medical records (if applicable), financial statements, and policy application forms, are complete and accurate before submission
- PC15.** submit the completed policy application to the insurance company for underwriting and approval, following standard procedures
- PC16.** track the policy application status and coordinate with the underwriting team to address any additional information requests or clarifications
- PC17.** generate and print policy documents or ensure digital policy issuance through the insurer's online platform
- PC18.** deliver the policy documents to the client physically or electronically, ensuring they receive all relevant documents such as policy terms, premium receipts, and claim guidelines
- PC19.** explain the final policy details to the client, ensuring they understand coverage limits, renewal terms, exclusions, and claim processes

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** different types of insurance policies, including life, health, motor, property, and business insurance
- KU2.** features, benefits, exclusions, and limitations of various insurance products
- KU3.** IRDAI (Insurance Regulatory and Development Authority of India) guidelines and legal regulations governing the insurance sector
- KU4.** document verification procedures, including proof of identity, income statements, medical records, and business details
- KU5.** impact of lifestyle factors, pre-existing conditions, and occupational hazards on policy eligibility and premium calculations
- KU6.** steps involved in submitting, processing, and approving insurance applications
- KU7.** communication strategies for explaining policy terms, renewal conditions, and claim procedures to customers
- KU8.** techniques for explaining complex policy details in simple, understandable language

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



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- 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>Recommend and explain policies</i>	10	20	-	3
PC1. analyze the client's financial situation, lifestyle, and risk exposure to recommend suitable insurance products tailored to their needs	1	2	-	-
PC2. explain the key features, benefits, and coverage details of different insurance policies, including life, health, motor, property, and business insurance	1	3	-	-
PC3. provide a clear breakdown of premium costs, payment options, policy terms, and conditions to ensure the client fully understands their financial commitment	2	3	-	1
PC4. illustrate the advantages of specific policies by comparing different coverage options, riders, and add-ons to enhance protection	1	2	-	-
PC5. clarify technical terms such as sum insured, exclusions, claim procedures, and policy maturity in simple and understandable language	1	3	-	-
PC6. address client doubts, concerns, or misconceptions about insurance policies, including the importance of timely premium payments and claim eligibility	1	2	-	1
PC7. highlight tax benefits and financial planning advantages associated with specific insurance policies to support the client's decision-making process	2	3	-	1
PC8. provide printed or digital brochures, policy documents, and illustrations to help clients compare and review policy details before making a final decision	1	2	-	-
<i>Apply and underwrite policy</i>	10	20	-	3
PC9. filling out insurance policy application forms accurately, ensuring all required fields are completed	2	4	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. verify the authenticity of client-provided documents such as proof of identity, income statements, medical records, and business details	2	4	-	1
PC11. communicate with underwriters to clarify any discrepancies or additional information required for policy approval	2	4	-	1
PC12. assist clients in scheduling medical examinations or additional assessments if needed for certain policy types	2	4	-	1
PC13. review approved policy details to ensure accuracy in coverage, premium amounts, and terms before issuing the final policy	2	4	-	-
<i>Issue and deliver insurance policies</i>	10	20	-	4
PC14. ensure all required documents, including proof of identity, medical records (if applicable), financial statements, and policy application forms, are complete and accurate before submission	2	3	-	1
PC15. submit the completed policy application to the insurance company for underwriting and approval, following standard procedures	2	4	-	1
PC16. track the policy application status and coordinate with the underwriting team to address any additional information requests or clarifications	1	4	-	1
PC17. generate and print policy documents or ensure digital policy issuance through the insurer's online platform	2	3	-	1
PC18. deliver the policy documents to the client physically or electronically, ensuring they receive all relevant documents such as policy terms, premium receipts, and claim guidelines	2	3	-	-
PC19. explain the final policy details to the client, ensuring they understand coverage limits, renewal terms, exclusions, and claim processes	1	3	-	-
NOS Total	30	60	-	10

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3813
NOS Name	Recommend and Process Insurance Policies
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
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/N3814: Manage premium collection and policy servicing

Description

This OS unit is about ensuring timely premium collection, assisting clients with policy renewals, modifications, and overall customer support.

Scope

The scope covers the following :

- Collect premium and process payment
- Provide service and support existing policyholders

Elements and Performance Criteria

Collect premium and process payment

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

- PC1.** explain premium payment options to policyholders, including online payments, bank transfers, auto-debit, cash, and cheque deposits, ensuring they understand due dates and payment frequency (monthly, quarterly, annually)
- PC2.** remind clients of upcoming premium due dates through calls, emails, SMS, or automated notifications to prevent policy lapses
- PC3.** assist policyholders with setting up auto-debit mandates or ECS (Electronic Clearing Service) for hassle-free premium payments and policy continuity
- PC4.** issue payment receipts and acknowledgments in both digital and physical formats as per regulatory and insurer requirements
- PC5.** track premium payments and update the insurer's records to reflect successful transactions, missed payments, or pending dues
- PC6.** resolve payment-related issues, such as declined transactions, incorrect deductions, or refunds, by coordinating with the insurer's finance and customer service teams
- PC7.** advise policyholders on grace periods, late fees, and renewal terms in case of delayed payments, offering support for reinstating lapsed policies if needed

Provide service and support existing policyholders

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

- PC8.** maintain regular communication with policyholders to address queries, provide policy updates, and ensure customer satisfaction
- PC9.** assist policyholders in understanding their policy benefits, renewal procedures, and available add-ons or riders for enhanced coverage
- PC10.** process policy modifications such as changes in address, nominee updates, coverage adjustments, or premium payment frequency as per customer requests
- PC11.** provide step-by-step guidance on the claim filing process, required documentation, and expected timelines for claim resolution
- PC12.** act as a liaison between the client and the insurance company for claim-related inquiries, assisting in claim status tracking and dispute resolution if required

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- PC13.** notify clients about new product offerings, discounts, or policy upgrades that may benefit their financial planning and risk coverage

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** different premium payment modes, including online transfers, bank debits, ECS (Electronic Clearing Service), UPI, cheques, and cash deposits
- KU2.** regulatory guidelines related to premium collection and receipt issuance as per the Insurance Regulatory and Development Authority of India (IRDAI)
- KU3.** late payment charges, policy reinstatement procedures, and policy lapse consequences
- KU4.** types of policy modifications allowed, such as changes in nominee details, contact information updates, and policy upgrades
- KU5.** claims filing process, including documentation requirements, claim types, and expected processing time
- KU6.** common reasons for claim rejections and how to guide policyholders in resolving disputes
- KU7.** escalation process for claim-related grievances, coordinating between clients and the insurer's claims department

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>Collect premium and process payment</i>	15	30	-	5
PC1. explain premium payment options to policyholders, including online payments, bank transfers, auto-debit, cash, and cheque deposits, ensuring they understand due dates and payment frequency (monthly, quarterly, annually)	2	4	-	1
PC2. remind clients of upcoming premium due dates through calls, emails, SMS, or automated notifications to prevent policy lapses	2	4	-	1
PC3. assist policyholders with setting up auto-debit mandates or ECS (Electronic Clearing Service) for hassle-free premium payments and policy continuity	2	5	-	1
PC4. issue payment receipts and acknowledgments in both digital and physical formats as per regulatory and insurer requirements	2	4	-	-
PC5. track premium payments and update the insurer's records to reflect successful transactions, missed payments, or pending dues	2	4	-	1
PC6. resolve payment-related issues, such as declined transactions, incorrect deductions, or refunds, by coordinating with the insurer's finance and customer service teams	3	5	-	1
PC7. advise policyholders on grace periods, late fees, and renewal terms in case of delayed payments, offering support for reinstating lapsed policies if needed	2	4	-	-
<i>Provide service and support existing policyholders</i>	15	30	-	5
PC8. maintain regular communication with policyholders to address queries, provide policy updates, and ensure customer satisfaction	2	5	-	1
PC9. assist policyholders in understanding their policy benefits, renewal procedures, and available add-ons or riders for enhanced coverage	3	5	-	1

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. process policy modifications such as changes in address, nominee updates, coverage adjustments, or premium payment frequency as per customer requests	3	5	-	-
PC11. provide step-by-step guidance on the claim filing process, required documentation, and expected timelines for claim resolution	2	5	-	1
PC12. act as a liaison between the client and the insurance company for claim-related inquiries, assisting in claim status tracking and dispute resolution if required	3	5	-	1
PC13. notify clients about new product offerings, discounts, or policy upgrades that may benefit their financial planning and risk coverage	2	5	-	1
NOS Total	30	60	-	10

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3814
NOS Name	Manage premium collection and policy servicing
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
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/N3815: Assist Clients with Insurance Claims and Documentation

Description

This OS unit is about supporting clients in filing insurance claims, coordinating with the insurance company, and maintaining accurate documentation.

Scope

The scope covers the following :

- Assist policyholders with insurance claims
- Maintain records and documentation

Elements and Performance Criteria

Assist policyholders with insurance claims

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

- PC1.** educate policyholders on the insurance claim process, eligibility criteria, and required documentation for different claim types (e.g., health, life, motor, property, or business insurance)
- PC2.** guide clients in filling out claim forms accurately, ensuring that all mandatory details are provided to avoid delays or rejections
- PC3.** collect and verify necessary claim documents such as medical reports, police FIR (for theft/accidents), death certificates, invoices, or proof of loss
- PC4.** submit the claim documents to the insurer within the required timeframe, ensuring compliance with company and regulatory guidelines
- PC5.** coordinate with the insurance company's claims department to track the claim status and provide timely updates to the policyholder
- PC6.** assist clients in resolving claim-related discrepancies, such as missing documents, policy coverage disputes, or additional investigation requirements
- PC7.** advise policyholders on claim settlement timelines, insurer evaluation procedures, and any required follow-ups
- PC8.** support clients in case of claim rejections by explaining the reasons and guiding them on appeal or alternative solutions

Maintain records and documentation

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

- PC9.** maintain accurate and up-to-date records of client interactions, including consultations, policy recommendations, premium payments, and claim assistance
- PC10.** store client details, policy documents, and transaction history securely in compliance with data protection regulations and insurance industry guidelines
- PC11.** ensure proper documentation of policy applications, underwriting approvals, and premium receipts for audit and regulatory purposes
- PC12.** track policy renewals, lapses, and modifications in the insurer's database to ensure smooth policy servicing and timely follow-ups

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- PC13.** maintain a systematic filing system (digital and physical) for quick retrieval of client documents, policy statements, and claim-related paperwork
- PC14.** update policyholder details such as address changes, nominee updates, and beneficiary modifications as per customer requests and insurer protocols
- PC15.** document claim applications, supporting evidence, and insurer correspondence to facilitate smooth claims processing
- PC16.** generate periodic reports on policy sales, renewals, and claims handled, ensuring compliance with internal and regulatory reporting requirements
- PC17.** ensure all documentation aligns with insurance regulatory frameworks, including IRDAI guidelines, to maintain ethical and legal standards in record-keeping

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** different types of insurance claims (e.g., life, health, motor, property, and business insurance) and their specific requirements
- KU2.** claim eligibility criteria, submission procedures, and insurer evaluation guidelines
- KU3.** standard claim-related documents such as medical reports, police FIR, death certificates, invoices, and proof of loss
- KU4.** methods to guide customers in accurately filling out claim forms to prevent delays or rejections
- KU5.** best practices for updating clients about claim statuses, settlement timelines, and required follow-ups
- KU6.** procedures for securely maintaining client records, policy applications, and claims-related documents (both digital and physical)
- KU7.** data protection regulations and industry standards for storing and handling sensitive client information
- KU8.** methods for organizing client files systematically for quick retrieval and audit readiness
- KU9.** importance of generating periodic reports on sales, renewals, and claims processing for compliance and operational transparency
- KU10.** legal obligations of insurance companies and policyholders under IRDAI guidelines

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 policyholders with insurance claims</i>	15	30	-	5
PC1. educate policyholders on the insurance claim process, eligibility criteria, and required documentation for different claim types (e.g., health, life, motor, property, or business insurance)	1	4	-	1
PC2. guide clients in filling out claim forms accurately, ensuring that all mandatory details are provided to avoid delays or rejections	2	4	-	1
PC3. collect and verify necessary claim documents such as medical reports, police FIR (for theft/accidents), death certificates, invoices, or proof of loss	2	3	-	1
PC4. submit the claim documents to the insurer within the required timeframe, ensuring compliance with company and regulatory guidelines	2	4	-	-
PC5. coordinate with the insurance company's claims department to track the claim status and provide timely updates to the policyholder	2	4	-	-
PC6. assist clients in resolving claim-related discrepancies, such as missing documents, policy coverage disputes, or additional investigation requirements	2	4	-	1
PC7. advise policyholders on claim settlement timelines, insurer evaluation procedures, and any required follow-ups	2	3	-	1
PC8. support clients in case of claim rejections by explaining the reasons and guiding them on appeal or alternative solutions	2	4	-	-
<i>Maintain records and documentation</i>	15	30	-	5
PC9. maintain accurate and up-to-date records of client interactions, including consultations, policy recommendations, premium payments, and claim assistance	1	4	-	1

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. store client details, policy documents, and transaction history securely in compliance with data protection regulations and insurance industry guidelines	2	3	-	-
PC11. ensure proper documentation of policy applications, underwriting approvals, and premium receipts for audit and regulatory purposes	1	3	-	-
PC12. track policy renewals, lapses, and modifications in the insurer's database to ensure smooth policy servicing and timely follow-ups	2	3	-	1
PC13. maintain a systematic filing system (digital and physical) for quick retrieval of client documents, policy statements, and claim-related paperwork	1	4	-	1
PC14. update policyholder details such as address changes, nominee updates, and beneficiary modifications as per customer requests and insurer protocols	2	4	-	1
PC15. document claim applications, supporting evidence, and insurer correspondence to facilitate smooth claims processing	2	3	-	1
PC16. generate periodic reports on policy sales, renewals, and claims handled, ensuring compliance with internal and regulatory reporting requirements	2	3	-	-
PC17. ensure all documentation aligns with insurance regulatory frameworks, including IRDAI guidelines, to maintain ethical and legal standards in record-keeping	2	3	-	-
NOS Total	30	60	-	10

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3815
NOS Name	Assist Clients with Insurance Claims and Documentation
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
NSQF Level	3.5
Credits	2
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:

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- 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.

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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

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- 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

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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	-	-

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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

Qualification Pack

BSC/N3816: Process Life Insurance

Description

This OS unit is about processing life insurance applications, explaining different policy types, ensuring accurate documentation, and assisting clients throughout the policy lifecycle.

Scope

The scope covers the following :

- Assess client needs and recommend life insurance products
- Process life insurance applications
- Manage Whole Life and Related Long-Term Insurance
- Process life insurance applications
- Facilitate policy issuance and servicing

Elements and Performance Criteria

Discuss client needs and recommend life insurance products

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

- PC1.** conduct a comprehensive assessment of the client's financial profile by evaluating their income, liabilities, dependents, and long-term financial objectives to recommend the most appropriate life insurance solutions that align with their current and future needs.
- PC2.** communicate the structure and advantages of various life insurance products such as term insurance, level term, decreasing term, and return of premium plans
- PC3.** highlight their unique features, policy coverage, and associated tax-saving benefits under prevailing laws.
- PC4.** present clients with a transparent and detailed explanation of policy components, including premium amounts, sum assured, optional riders, and policy exclusions.
- PC5.** offer consistent support by resolving client queries related to policy servicing, including claim settlement procedures, maturity benefit disbursements, and timely policy renewal processes, to ensure a smooth and satisfactory post-sale experience.

Process term insurance applications

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

- PC6.** evaluate the client's financial goals, life stage, and risk tolerance are assessed to recommend suitable long-term insurance plans, ensuring alignment with their investment horizon and protection needs.
- PC7.** explain the features, benefits, premium structures, policy terms, death/maturity benefits, and surrender values of life insurance products, including fund options for ULIPs and applicable tax advantages.
- PC8.** guide clients through the accurate completion of insurance application forms and collect the necessary documents including identity proof, medical records, and income-related documents.
- PC9.** verify submitted documents, coordinate with underwriters for medical evaluations and risk assessment, and ensure timely policy issuance while keeping clients updated.

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- PC10.** educate clients on premium payment schedules, ensure reminders are sent on time, and assist with payment method selection or frequency modifications.
- PC11.** handle policy servicing requests such as nominee updates, endorsements, and policy reinstatements in case of lapses, while explaining the implications of missed payments.
- PC12.** maintain proper documentation of all issued policies, premium transactions, and client communications, and address client concerns related to claims, maturity, or policy interpretation.

Manage Whole Life and Related Long-Term Insurance

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

- PC13.** assess client's financial situation, future goals, and risk appetite are assessed to recommend suitable long-term insurance products, including whole life, ulips, endowment plans, retirement plans, and child insurance plans.
- PC14.** explain in clear terms the policy benefits, premium payment options, investment risks (in ULIPs), surrender values, death and maturity benefits, and tax advantages to help clients make informed decisions.
- PC15.** accurately assist clients in filling insurance application forms and collect required documents including identity, income, and medical records as per underwriting norms.
- PC16.** verify the authenticity of client documents, coordinate medical evaluations, and liaise with the underwriting team to ensure timely policy issuance.
- PC17.** ensure timely premium payments by sending reminders, assisting with digital or offline payment methods, and helping clients make changes in payment frequency if needed.
- PC18.** provide ongoing servicing support by facilitating nominee updates, addressing policy lapse or reinstatement processes, and clarifying terms of coverage or maturity payouts.
- PC19.** maintain organized records of issued policies, payments, and client interactions, and promptly resolve or escalate customer concerns regarding claims or policy terms.

Process life insurance applications

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

- PC20.** guide clients in filling out life insurance application forms accurately, ensuring completeness of all required details
- PC21.** collect and verify necessary documents such as proof of identity, income statements, and medical reports as per underwriting requirements
- PC22.** submit the application to the insurer for approval, coordinating with the underwriting team for additional requirements
- PC23.** track application status and ensure timely processing to avoid delays

Facilitate policy issuance and servicing

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

- PC24.** ensure timely premium payments by reminding clients of due dates and available payment methods
- PC25.** assist policyholders in making changes to their policies, such as nominee updates, premium mode adjustments, or adding riders
- PC26.** support clients in policy renewal procedures and explain the implications of policy lapse and reinstatement options
- PC27.** maintain accurate records of policy issuance, premium payments, and customer interactions for regulatory compliance

Qualification Pack

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** different types of life insurance policies, including term insurance, level term, decreasing term, and return of premium policies
- KU2.** underwriting process for life insurance applications, including medical and financial risk assessments
- KU3.** regulatory guidelines governing life insurance processing and client confidentiality
- KU4.** premium calculation methods, policy exclusions, and claim settlement procedures
- KU5.** techniques for explaining complex financial products in simple and understandable terms
- KU6.** importance of accurate documentation and data security when processing life insurance applications
- KU7.** customer service protocols for assisting policyholders with queries, complaints, and modifications
- KU8.** implications of policy lapses, renewals, and reinstatements on coverage and benefits

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>Discuss client needs and recommend life insurance products</i>	7	20	-	3
PC1. conduct a comprehensive assessment of the client's financial profile by evaluating their income, liabilities, dependents, and long-term financial objectives to recommend the most appropriate life insurance solutions that align with their current and future needs.	2	4	-	-
PC2. communicate the structure and advantages of various life insurance products such as term insurance, level term, decreasing term, and return of premium plans	2	4	-	-
PC3. highlight their unique features, policy coverage, and associated tax-saving benefits under prevailing laws.	1	4	-	1
PC4. present clients with a transparent and detailed explanation of policy components, including premium amounts, sum assured, optional riders, and policy exclusions.	1	4	-	1
PC5. offer consistent support by resolving client queries related to policy servicing, including claim settlement procedures, maturity benefit disbursements, and timely policy renewal processes, to ensure a smooth and satisfactory post-sale experience.	1	4	-	1
<i>Process term insurance applications</i>	11	20	-	3
PC6. evaluate the client's financial goals, life stage, and risk tolerance are assessed to recommend suitable long-term insurance plans, ensuring alignment with their investment horizon and protection needs.	2	3	-	-
PC7. explain the features, benefits, premium structures, policy terms, death/maturity benefits, and surrender values of life insurance products, including fund options for ULIPs and applicable tax advantages.	2	3	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC8. guide clients through the accurate completion of insurance application forms and collect the necessary documents including identity proof, medical records, and income-related documents.	2	3	-	1
PC9. verify submitted documents, coordinate with underwriters for medical evaluations and risk assessment, and ensure timely policy issuance while keeping clients updated.	2	3	-	1
PC10. educate clients on premium payment schedules, ensure reminders are sent on time, and assist with payment method selection or frequency modifications.	1	3	-	1
PC11. handle policy servicing requests such as nominee updates, endorsements, and policy reinstatements in case of lapses, while explaining the implications of missed payments.	1	3	-	-
PC12. maintain proper documentation of all issued policies, premium transactions, and client communications, and address client concerns related to claims, maturity, or policy interpretation.	1	2	-	-
Manage Whole Life and Related Long-Term Insurance	7	7	-	1
PC13. assess client's financial situation, future goals, and risk appetite are assessed to recommend suitable long-term insurance products, including whole life, ulips, endowment plans, retirement plans, and child insurance plans.	1	1	-	-
PC14. explain in clear terms the policy benefits, premium payment options, investment risks (in ULIPs), surrender values, death and maturity benefits, and tax advantages to help clients make informed decisions.	1	1	-	-
PC15. accurately assist clients in filling insurance application forms and collect required documents including identity, income, and medical records as per underwriting norms.	1	1	-	-
PC16. verify the authenticity of client documents, coordinate medical evaluations, and liaise with the underwriting team to ensure timely policy issuance.	1	1	-	1

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC17. ensure timely premium payments by sending reminders, assisting with digital or offline payment methods, and helping clients make changes in payment frequency if needed.	1	1	-	-
PC18. provide ongoing servicing support by facilitating nominee updates, addressing policy lapse or reinstatement processes, and clarifying terms of coverage or maturity payouts.	1	1	-	-
PC19. maintain organized records of issued policies, payments, and client interactions, and promptly resolve or escalate customer concerns regarding claims or policy terms.	1	1	-	-
<i>Process life insurance applications</i>	2	7	-	1
PC20. guide clients in filling out life insurance application forms accurately, ensuring completeness of all required details	1	2	-	-
PC21. collect and verify necessary documents such as proof of identity, income statements, and medical reports as per underwriting requirements	1	2	-	-
PC22. submit the application to the insurer for approval, coordinating with the underwriting team for additional requirements	-	2	-	-
PC23. track application status and ensure timely processing to avoid delays	-	1	-	1
<i>Facilitate policy issuance and servicing</i>	3	6	-	2
PC24. ensure timely premium payments by reminding clients of due dates and available payment methods	1	2	-	1
PC25. assist policyholders in making changes to their policies, such as nominee updates, premium mode adjustments, or adding riders	1	2	-	-
PC26. support clients in policy renewal procedures and explain the implications of policy lapse and reinstatement options	-	1	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC27. maintain accurate records of policy issuance, premium payments, and customer interactions for regulatory compliance	1	1	-	1
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3816
NOS Name	Process Life Insurance
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
NSQF Level	3.5
Credits	1
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

Qualification Pack

BSC/N3817: Process General Insurance

Description

This OS unit is about processing general insurance applications, explaining different policy types, ensuring accurate documentation, and assisting clients throughout the policy lifecycle.

Scope

The scope covers the following :

- Assess client needs and recommend general insurance products
- Process general insurance applications
- Facilitate policy issuance and servicing
- Assist in claims processing

Elements and Performance Criteria

Assess client needs and recommend general insurance products

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

- PC1.** analyze the client's financial situation, assets, and risk exposure to determine suitable general insurance options
- PC2.** explain the key features, benefits, and coverage details of general insurance policies, including health insurance and motor insurance
- PC3.** provide a clear breakdown of policy premiums, sum insured, coverage limits, and exclusions
- PC4.** address client inquiries regarding claim settlements, policy renewals, and add-on coverage options

Facilitate policy issuance and servicing

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

- PC5.** ensure timely premium payments by reminding clients of due dates and available payment methods
- PC6.** assist policyholders in making changes to their policies, such as coverage adjustments, policy renewals, and endorsements
- PC7.** support clients in policy renewal procedures and explain the implications of policy lapse and reinstatement options
- PC8.** maintain accurate records of policy issuance, premium payments, and customer interactions for regulatory compliance

Assist in claims processing

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

- PC9.** guide clients through the claims filing process, ensuring proper documentation submission
- PC10.** assist in coordinating with insurance surveyors, hospitals, garages, and other stakeholders for claim verification
- PC11.** ensure compliance with insurer guidelines and regulatory frameworks while processing claims

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- PC12.** follow up with insurance companies to expedite claim settlements and update clients on claim status

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** different types of general insurance policies, including health insurance and motor insurance (third-party and comprehensive)
- KU2.** underwriting process for general insurance applications, including risk assessment and premium calculations
- KU3.** regulatory guidelines governing general insurance processing and client confidentiality
- KU4.** claim settlement procedures for health and motor insurance, including documentation and verification requirements
- KU5.** techniques for explaining complex insurance policies in a simplified manner
- KU6.** importance of accurate documentation and data security when processing general insurance applications
- KU7.** customer service protocols for assisting policyholders with queries, complaints, and modifications
- KU8.** implications of policy lapses, renewals, and reinstatements on coverage and benefits

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>Assess client needs and recommend general insurance products</i>	10	20	-	3
PC1. analyze the client's financial situation, assets, and risk exposure to determine suitable general insurance options	2	5	-	1
PC2. explain the key features, benefits, and coverage details of general insurance policies, including health insurance and motor insurance	2	5	-	1
PC3. provide a clear breakdown of policy premiums, sum insured, coverage limits, and exclusions	3	5	-	-
PC4. address client inquiries regarding claim settlements, policy renewals, and add-on coverage options	3	5	-	1
<i>Facilitate policy issuance and servicing</i>	10	20	-	4
PC5. ensure timely premium payments by reminding clients of due dates and available payment methods	2	5	-	1
PC6. assist policyholders in making changes to their policies, such as coverage adjustments, policy renewals, and endorsements	2	5	-	1
PC7. support clients in policy renewal procedures and explain the implications of policy lapse and reinstatement options	3	5	-	1
PC8. maintain accurate records of policy issuance, premium payments, and customer interactions for regulatory compliance	3	5	-	1
<i>Assist in claims processing</i>	10	20	-	3
PC9. guide clients through the claims filing process, ensuring proper documentation submission	2	5	-	1
PC10. assist in coordinating with insurance surveyors, hospitals, garages, and other stakeholders for claim verification	2	5	-	1

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC11. ensure compliance with insurer guidelines and regulatory frameworks while processing claims	3	5	-	-
PC12. follow up with insurance companies to expedite claim settlements and update clients on claim status	3	5	-	1
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3817
NOS Name	Process General Insurance
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
NSQF Level	3.5
Credits	1
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

Qualification Pack

BSC/N3818: Process Home, Travel, Accident, and Property Insurance

Description

This OS unit is about processing home, travel, accident, and property insurance applications, ensuring accurate documentation, and assisting clients throughout the policy lifecycle.

Scope

The scope covers the following :

- Explain and recommend insurance products
- Process insurance applications
- Facilitate policy issuance and premium collection
- Support clients with claims and renewals

Elements and Performance Criteria

Explain and recommend insurance products

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

- PC1.** identify and assess customer needs for home, travel, accident, and property insurance based on their financial situation, risk exposure, and coverage requirements
- PC2.** explain the benefits, coverage limits, exclusions, and claim processes for various insurance types, including home, travel, accident, and property insurance
- PC3.** provide detailed information on commercial insurance options, such as employer's liability, public liability, and professional indemnity insurance
- PC4.** compare different policy options and help clients choose the most suitable coverage based on their financial goals and risk appetite
- PC5.** clarify policy terms, premium amounts, renewal procedures, and claim eligibility in a simple and understandable manner

Process insurance applications

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

- PC6.** guide clients in filling out application forms accurately, ensuring that all required details are provided
- PC7.** verify supporting documents such as proof of identity, property ownership documents, travel itineraries, and medical history as required
- PC8.** submit applications for underwriting approval, coordinating with the insurance provider to ensure timely processing
- PC9.** track application status and provide regular updates to clients regarding approval and issuance
- PC10.** ensure compliance with industry regulations and data protection standards while processing customer information

Facilitate policy issuance and premium collection

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

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- PC11.** generate and issue policy documents, ensuring clients receive copies in both digital and physical formats
- PC12.** explain policy documents to clients, ensuring they understand coverage details, payment schedules, and renewal terms
- PC13.** assist in premium collection by providing clients with multiple payment options and reminders for due dates
- PC14.** process modifications such as address updates, policy endorsements, and beneficiary changes as per client requests
- PC15.** maintain accurate records of policy details, premium payments, and policyholder communications

Support clients with claims and renewals

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

- PC16.** guide clients through the claims process, explaining required documentation, claim settlement timelines, and insurer requirements
- PC17.** assist policyholders in submitting claims for property damage, travel cancellations, accidental injuries, and liability claims
- PC18.** track claim status and follow up with the insurance provider for resolution, ensuring timely updates for the client
- PC19.** notify clients about upcoming policy renewals, explain renewal benefits, and assist in the renewal process
- PC20.** address customer queries and resolve any issues related to policy terms, claims, or renewals in a professional manner

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** different types of general insurance, including home, travel, accident, and property insurance, along with their coverage and exclusions
- KU2.** importance and benefits of commercial insurance products such as employer's liability, public liability, and professional indemnity insurance
- KU3.** regulatory guidelines governing insurance processing, customer confidentiality, and data protection
- KU4.** underwriting and approval process for various insurance policies, including risk assessments and documentation requirements
- KU5.** claim filing process, required documents, and settlement timelines for different types of insurance policies
- KU6.** techniques for explaining complex insurance products to clients in simple and easy-to-understand terms
- KU7.** premium calculation methods, policy exclusions, and legal implications of different insurance policies
- KU8.** impact of policy lapses, renewals, and reinstatements on coverage and benefits

Generic Skills (GS)

Qualification Pack

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

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Explain and recommend insurance products</i>	7	15	-	2
PC1. identify and assess customer needs for home, travel, accident, and property insurance based on their financial situation, risk exposure, and coverage requirements	1	3	-	-
PC2. explain the benefits, coverage limits, exclusions, and claim processes for various insurance types, including home, travel, accident, and property insurance	2	3	-	-
PC3. provide detailed information on commercial insurance options, such as employer's liability, public liability, and professional indemnity insurance	1	3	-	1
PC4. compare different policy options and help clients choose the most suitable coverage based on their financial goals and risk appetite	1	3	-	-
PC5. clarify policy terms, premium amounts, renewal procedures, and claim eligibility in a simple and understandable manner	2	3	-	1
<i>Process insurance applications</i>	7	15	-	2
PC6. guide clients in filling out application forms accurately, ensuring that all required details are provided	1	3	-	-
PC7. verify supporting documents such as proof of identity, property ownership documents, travel itineraries, and medical history as required	2	3	-	-
PC8. submit applications for underwriting approval, coordinating with the insurance provider to ensure timely processing	1	3	-	1
PC9. track application status and provide regular updates to clients regarding approval and issuance	1	3	-	-
PC10. ensure compliance with industry regulations and data protection standards while processing customer information	2	3	-	1

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Facilitate policy issuance and premium collection</i>	8	15	-	3
PC11. generate and issue policy documents, ensuring clients receive copies in both digital and physical formats	1	3	-	1
PC12. explain policy documents to clients, ensuring they understand coverage details, payment schedules, and renewal terms	2	3	-	1
PC13. assist in premium collection by providing clients with multiple payment options and reminders for due dates	1	3	-	-
PC14. process modifications such as address updates, policy endorsements, and beneficiary changes as per client requests	2	3	-	1
PC15. maintain accurate records of policy details, premium payments, and policyholder communications	2	3	-	-
<i>Support clients with claims and renewals</i>	8	15	-	3
PC16. guide clients through the claims process, explaining required documentation, claim settlement timelines, and insurer requirements	1	3	-	1
PC17. assist policyholders in submitting claims for property damage, travel cancellations, accidental injuries, and liability claims	2	3	-	1
PC18. track claim status and follow up with the insurance provider for resolution, ensuring timely updates for the client	1	3	-	-
PC19. notify clients about upcoming policy renewals, explain renewal benefits, and assist in the renewal process	2	3	-	1
PC20. address customer queries and resolve any issues related to policy terms, claims, or renewals in a professional manner	2	3	-	-
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3818
NOS Name	Process Home, Travel, Accident, and Property Insurance
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
NSQF Level	3.5
Credits	1
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

Qualification Pack

BSC/N3819: Manage Health Insurance Policies

Description

This OS manages health insurance policies, explaining products, assessing eligibility, processing applications, maintaining records, ensuring compliance, claim processing, promoting benefits awareness, and ensuring timely renewals.

Scope

The scope covers the following :

- Explain health insurance plans to clients
- Collect and verifying documentation
- Process new and renewal applications
- Assist in claim documentation and resolution
- Maintain client data and compliance records

Elements and Performance Criteria

Explain Health Insurance Plans to Clients

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

- PC1.** identify the client's requirements and suggest suitable health insurance plans (individual, family floater, critical illness, top-up, etc.)
- PC2.** explain the policy features, inclusions, exclusions, waiting periods, and premiums clearly to the client
- PC3.** clarify client doubts regarding cashless facilities, pre-existing conditions, and co-payment clauses
- PC4.** educate clients about tax benefits, claim procedures, and network hospitals

Process Health Insurance Applications

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

- PC5.** collect and verify client documents including ID proof, age proof, address proof, and medical records
- PC6.** accurately fill in proposal forms and ensure all disclosures are made truthfully
- PC7.** submit applications to the insurer through digital or physical channels within the stipulated time
- PC8.** follow up with the insurer for policy issuance or queries

Assist in Claims and Renewals

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

- PC9.** guide clients in filing claims by collecting necessary documents and coordinating with TPAs (Third Party Administrators)
- PC10.** track the claim process and assist in resolving queries or disputes
- PC11.** remind clients of upcoming policy renewals and assist in processing them timely
- PC12.** update clients on changes in coverage, premium, or terms during renewals

Qualification Pack

Maintain Records and Ensure Compliance

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

- PC13.** maintain proper digital or physical records of client details and policy documents
- PC14.** comply with IRDAI (Insurance Regulatory and Development Authority of India) regulations and company policies
- PC15.** handle client information with confidentiality and protect data as per prescribed guidelines

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** types of health insurance policies (individual, family floater, critical illness, top-up plans), their features, inclusions, exclusions, and suitability for different customer needs.
- KU2.** regulatory guidelines by IRDAI regarding health insurance, including customer rights, disclosures, free-look period, and grievance redressal mechanisms.
- KU3.** documentation and eligibility criteria for issuing policies and processing claims, including medical reports, KYC documents, and pre-existing condition declarations.
- KU4.** digital and manual procedures for proposal form submission, policy issuance, claim intimation, and renewal processing.
- KU5.** claim processing flow, including types of claims (cashless and reimbursement), coordination with TPAs, hospital networks, and common reasons for claim rejections.
- KU6.** importance of customer data confidentiality and data protection guidelines in accordance with company policy and legal norms.
- KU7.** use of CRM tools, digital insurance platforms, and client communication techniques for effective policy management and customer support.

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

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Explain Health Insurance Plans to Clients</i>	5	20	-	2
PC1. identify the client's requirements and suggest suitable health insurance plans (individual, family floater, critical illness, top-up, etc.)	1	5	-	1
PC2. explain the policy features, inclusions, exclusions, waiting periods, and premiums clearly to the client	1	5	-	-
PC3. clarify client doubts regarding cashless facilities, pre-existing conditions, and co-payment clauses	1	5	-	-
PC4. educate clients about tax benefits, claim procedures, and network hospitals	2	5	-	1
<i>Process Health Insurance Applications</i>	5	20	-	2
PC5. collect and verify client documents including ID proof, age proof, address proof, and medical records	1	5	-	1
PC6. accurately fill in proposal forms and ensure all disclosures are made truthfully	1	5	-	-
PC7. submit applications to the insurer through digital or physical channels within the stipulated time	1	5	-	-
PC8. follow up with the insurer for policy issuance or queries	2	5	-	1
<i>Assist in Claims and Renewals</i>	10	10	-	4
PC9. guide clients in filing claims by collecting necessary documents and coordinating with TPAs (Third Party Administrators)	3	3	-	1
PC10. track the claim process and assist in resolving queries or disputes	3	3	-	1
PC11. remind clients of upcoming policy renewals and assist in processing them timely	3	3	-	1

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. update clients on changes in coverage, premium, or terms during renewals	1	1	-	1
<i>Maintain Records and Ensure Compliance</i>	10	10	-	2
PC13. maintain proper digital or physical records of client details and policy documents	4	4	-	1
PC14. comply with IRDAI (Insurance Regulatory and Development Authority of India) regulations and company policies	4	4	-	1
PC15. handle client information with confidentiality and protect data as per prescribed guidelines	2	2	-	-
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3819
NOS Name	Manage Health Insurance Policies
Sector	BFSI
Sub-Sector	
Occupation	Independent Financial Advisory and Agency
NSQF Level	3.5
Credits	1
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 50 % 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/N3812.Identify and Approach Potential Clients for Insurance Sales	30	60	-	10	100	18
BSC/N3813.Recommend and Process Insurance Policies	30	60	-	10	100	18
BSC/N3814.Manage premium collection and policy servicing	30	60	-	10	100	18
BSC/N3815.Assist Clients with Insurance Claims and Documentation	30	60	-	10	100	18
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	-	-	50	10
Total	140	270	-	40	450	82

Elective: 1 Process Life Insurance

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N3816.Process Life Insurance	30	60	-	10	100	18
Total	30	60	-	10	100	18

Elective: 2 Process General Insurance

Qualification Pack

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N3817.Process General Insurance	30	60	-	10	100	18
Total	30	60	-	10	100	18

Elective: 3 Process Home, Travel, Accident, and Property Insurance

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N3818.Process Home, Travel, Accident, and Property Insurance	30	60	-	10	100	18
Total	30	60	-	10	100	18

Elective: 4 Manage Health Insurance Policies

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N3819.Manage Health Insurance Policies	30	60	-	10	100	18
Total	30	60	-	10	100	18

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 businesses and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
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Qualification Pack

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