

## Qualification Pack



# Mutual Fund Distributor

QP Code: BSC/Q3802

Version: 5.0

NSQF Level: 4

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## Qualification Pack

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## Qualification Pack

### BSC/Q3802: Mutual Fund Distributor

#### Brief Job Description

The individual at work is responsible for conducting research on mutual funds, facilitating the customers in selecting and buying mutual funds as per their financial goals, and providing post-sales services.

#### Personal Attributes

The job requires the individual to have good analytical, interpersonal, and communication skills with an eye to detail and ability to work under pressure.

#### Applicable National Occupational Standards (NOS)

##### Compulsory NOS:

1. [BSC/N3810: Identify and approach potential clients](#)
2. [BSC/N3811: Assist clients in mutual fund application and KYC process](#)
3. [BSC/N3820: Provide ongoing support for investment portfolio monitoring and redemptions](#)
4. [BSC/N3821: Ensure compliance and regulatory reporting](#)
5. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

#### Qualification Pack (QP) Parameters

<b>Sector</b>	BFSI
<b>Sub-Sector</b>	Fund Investment & Services
<b>Occupation</b>	Independent Financial Advisory and Agency
<b>Country</b>	India
<b>NSQF Level</b>	4
<b>Credits</b>	16
<b>Aligned to NCO/ISCO/ISIC Code</b>	NCO-2015/3311.0202

## Qualification Pack

<b>Minimum Educational Qualification &amp; Experience</b>	12th grade Pass OR 11th grade pass with 1.5 years of experience relevant experience OR 10th grade pass with 3 Years of experience relevant experience OR Previous relevant Qualification of NSQF Level (3.5) with 1.5 years of experience relevant experience OR Previous relevant Qualification of NSQF Level (3) with 3 Years of experience relevant experience
<b>Minimum Level of Education for Training in School</b>	10th Class
<b>Pre-Requisite License or Training</b>	NA
<b>Minimum Job Entry Age</b>	18 Years
<b>Last Reviewed On</b>	NA
<b>Next Review Date</b>	07/10/2028
<b>NSQC Approval Date</b>	07/10/2025
<b>Version</b>	5.0
<b>Reference code on NQR</b>	QG-04-BF-04468-2025-V2-BFSI
<b>NQR Version</b>	2

## Qualification Pack

### BSC/N3810: Identify and approach potential clients

#### Description

This OS unit is about identifying prospective investors, understanding their financial goals, and engaging them through targeted outreach to promote mutual fund investments.

#### Scope

The scope covers the following :

- Identify and acquire potential investors
- Explain mutual fund investment benefits and risks

#### Elements and Performance Criteria

##### *Identify and acquire potential investors*

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

- PC1.** conduct market research to identify prospective investors based on financial demographics and investment preferences
- PC2.** utilize multiple channels such as referrals, online platforms, and business networking to generate leads
- PC3.** engage with individuals, High Net-Worth Individuals (HNIs), and businesses to explain the benefits of mutual fund investments
- PC4.** evaluate investors' financial objectives, risk tolerance, and time horizons before recommending suitable funds
- PC5.** maintain and update a structured database of potential investors, ensuring periodic follow-ups

##### *Explain mutual fund investment benefits and risks*

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

- PC6.** clearly explain the advantages of mutual funds, including diversification, liquidity, and professional fund management
- PC7.** educate investors about different types of mutual fund schemes such as equity, debt, hybrid, and sectorial funds
- PC8.** clarify investment risks associated with mutual funds, including market fluctuations, interest rate risks, and credit risks
- PC9.** ensure investors understand fund-related fees, exit loads, and taxation implications before investing
- PC10.** address queries and concerns related to mutual fund products and recommend appropriate investment strategies

#### Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

## Qualification Pack

- KU1.** basics of financial markets, mutual funds, and asset allocation strategies
- KU2.** different types of mutual fund schemes and their suitability based on risk profiles
- KU3.** regulatory requirements, including SEBI (Securities and Exchange Board of India) guidelines for mutual fund distribution
- KU4.** techniques for investor profiling and risk assessment
- KU5.** key performance indicators such as NAV (Net Asset Value), fund returns, expense ratios, and benchmark comparisons

## 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>Identify and acquire potential investors</i>	<b>15</b>	<b>30</b>	-	<b>5</b>
<b>PC1.</b> conduct market research to identify prospective investors based on financial demographics and investment preferences	3	6	-	1
<b>PC2.</b> utilize multiple channels such as referrals, online platforms, and business networking to generate leads	3	6	-	1
<b>PC3.</b> engage with individuals, High Net-Worth Individuals (HNIs), and businesses to explain the benefits of mutual fund investments	3	6	-	1
<b>PC4.</b> evaluate investors' financial objectives, risk tolerance, and time horizons before recommending suitable funds	3	6	-	1
<b>PC5.</b> maintain and update a structured database of potential investors, ensuring periodic follow-ups	3	6	-	1
<i>Explain mutual fund investment benefits and risks</i>	<b>15</b>	<b>30</b>	-	<b>5</b>
<b>PC6.</b> clearly explain the advantages of mutual funds, including diversification, liquidity, and professional fund management	3	6	-	1
<b>PC7.</b> educate investors about different types of mutual fund schemes such as equity, debt, hybrid, and sectorial funds	3	6	-	1
<b>PC8.</b> clarify investment risks associated with mutual funds, including market fluctuations, interest rate risks, and credit risks	3	6	-	1
<b>PC9.</b> ensure investors understand fund-related fees, exit loads, and taxation implications before investing	3	6	-	1
<b>PC10.</b> address queries and concerns related to mutual fund products and recommend appropriate investment strategies	3	6	-	1
<b>NOS Total</b>	<b>30</b>	<b>60</b>	-	<b>10</b>

## Qualification Pack

### National Occupational Standards (NOS) Parameters

<b>NOS Code</b>	BSC/N3810
<b>NOS Name</b>	Identify and approach potential clients
<b>Sector</b>	BFSI
<b>Sub-Sector</b>	
<b>Occupation</b>	Independent Financial Advisory and Agency
<b>NSQF Level</b>	4
<b>Credits</b>	4
<b>Version</b>	1.0
<b>Last Reviewed Date</b>	07/10/2025
<b>Next Review Date</b>	07/10/2028
<b>NSQC Clearance Date</b>	07/10/2025



## Qualification Pack

### BSC/N3811: Assist clients in mutual fund application and KYC process

#### Description

This OS unit focuses on guiding investors through the mutual fund investment process, assisting in KYC (Know Your Customer) compliance, and ensuring seamless documentation.

#### Scope

The scope covers the following :

- Assist clients in completing mutual fund applications
- Verify and process KYC documentation

#### Elements and Performance Criteria

##### *Assist clients in completing mutual fund applications*

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

- PC1.** explain the procedure for mutual fund investments, including SIP (Systematic Investment Plan) and lump sum investment options
- PC2.** guide investors in filling out mutual fund application forms accurately
- PC3.** ensure all details such as nominee selection, scheme preference, and investment amount are correctly filled
- PC4.** submit applications to the respective Asset Management Company (AMC) for processing

##### *Verify and process KYC documentation*

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

- PC5.** collect and verify investor KYC documents, including PAN, Aadhaar, and bank account details
- PC6.** ensure compliance with SEBI's KYC guidelines by completing e-KYC or in-person verification (IPV)
- PC7.** validate investor signatures and cross-check against submitted documents
- PC8.** upload and update investor KYC details in the regulatory database for approval
- PC9.** address discrepancies in KYC documentation and guide clients to resolve them

#### Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** SEBI guidelines for KYC compliance and investor onboarding
- KU2.** different KYC verification modes such as Aadhaar-based e-KYC and in-person verification
- KU3.** importance of nominee registration and FATCA (Foreign Account Tax Compliance Act) declarations
- KU4.** online investment platforms and mutual fund application submission procedures
- KU5.** documentation and record-keeping practices to ensure compliance

## Qualification Pack

### 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>Assist clients in completing mutual fund applications</i>	<b>15</b>	<b>30</b>	-	<b>5</b>
<b>PC1.</b> explain the procedure for mutual fund investments, including SIP (Systematic Investment Plan) and lump sum investment options	4	7	-	1
<b>PC2.</b> guide investors in filling out mutual fund application forms accurately	4	8	-	2
<b>PC3.</b> ensure all details such as nominee selection, scheme preference, and investment amount are correctly filled	3	8	-	1
<b>PC4.</b> submit applications to the respective Asset Management Company (AMC) for processing	4	7	-	1
<i>Verify and process KYC documentation</i>	<b>15</b>	<b>30</b>	-	<b>5</b>
<b>PC5.</b> collect and verify investor KYC documents, including PAN, Aadhaar, and bank account details	3	6	-	1
<b>PC6.</b> ensure compliance with SEBI's KYC guidelines by completing e-KYC or in-person verification (IPV)	3	6	-	1
<b>PC7.</b> validate investor signatures and cross-check against submitted documents	3	6	-	1
<b>PC8.</b> upload and update investor KYC details in the regulatory database for approval	3	6	-	1
<b>PC9.</b> address discrepancies in KYC documentation and guide clients to resolve them	3	6	-	1
<b>NOS Total</b>	<b>30</b>	<b>60</b>	-	<b>10</b>

## Qualification Pack

### National Occupational Standards (NOS) Parameters

<b>NOS Code</b>	BSC/N3811
<b>NOS Name</b>	Assist clients in mutual fund application and KYC process
<b>Sector</b>	BFSI
<b>Sub-Sector</b>	
<b>Occupation</b>	Independent Financial Advisory and Agency
<b>NSQF Level</b>	4
<b>Credits</b>	4
<b>Version</b>	1.0
<b>Last Reviewed Date</b>	07/10/2025
<b>Next Review Date</b>	07/10/2028
<b>NSQC Clearance Date</b>	07/10/2025

## Qualification Pack

# BSC/N3820: Provide ongoing support for investment portfolio monitoring and redemptions

## Description

This OS unit covers post-investment client servicing, including portfolio tracking, investment rebalancing, redemptions, and investor queries.

## Scope

The scope covers the following :

- Monitor and review mutual fund investments
- Assist with portfolio rebalancing and redemptions

## Elements and Performance Criteria

### *Monitor and review mutual fund investments*

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

- PC1.** regularly track clients' mutual fund investments and provide portfolio performance updates
- PC2.** use digital platforms and Annual Maintenance Contract (AMC) reports to analyze investment growth, risk exposure, and returns
- PC3.** assist investors in reviewing their investment strategies based on market conditions
- PC4.** educate clients on mutual fund performance indicators, including CAGR (Compound Annual Growth Rate) and rolling returns
- PC5.** maintain records of investor transactions, portfolio changes, and reinvestment strategies

### *Assist with portfolio rebalancing and redemptions*

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

- PC6.** guide investors in switching between mutual fund schemes based on their changing financial goals
- PC7.** provide insights on asset rebalancing to maintain a risk-adjusted portfolio
- PC8.** assist clients in initiating mutual fund redemption requests and processing withdrawals
- PC9.** explain tax implications and exit load charges on redemptions
- PC10.** ensure timely execution of redemption requests while maintaining compliance with investor protection guidelines

## Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** mutual fund performance metrics and tracking tools
- KU2.** market trends and their impact on portfolio returns
- KU3.** rules regarding mutual fund switches, redemptions, and exit loads
- KU4.** taxation policies on short-term and long-term capital gains from mutual funds

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**KU5.** investor protection norms and fraud prevention measures

### 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>Monitor and review mutual fund investments</i>	<b>15</b>	<b>30</b>	-	<b>5</b>
<b>PC1.</b> regularly track clients' mutual fund investments and provide portfolio performance updates	3	6	-	1
<b>PC2.</b> use digital platforms and Annual Maintenance Contract (AMC) reports to analyze investment growth, risk exposure, and returns	3	6	-	1
<b>PC3.</b> assist investors in reviewing their investment strategies based on market conditions	3	6	-	1
<b>PC4.</b> educate clients on mutual fund performance indicators, including CAGR (Compound Annual Growth Rate) and rolling returns	3	6	-	1
<b>PC5.</b> maintain records of investor transactions, portfolio changes, and reinvestment strategies	3	6	-	1
<i>Assist with portfolio rebalancing and redemptions</i>	<b>15</b>	<b>30</b>	-	<b>5</b>
<b>PC6.</b> guide investors in switching between mutual fund schemes based on their changing financial goals	3	6	-	1
<b>PC7.</b> provide insights on asset rebalancing to maintain a risk-adjusted portfolio	3	6	-	1
<b>PC8.</b> assist clients in initiating mutual fund redemption requests and processing withdrawals	3	6	-	1
<b>PC9.</b> explain tax implications and exit load charges on redemptions	3	6	-	1
<b>PC10.</b> ensure timely execution of redemption requests while maintaining compliance with investor protection guidelines	3	6	-	1
<b>NOS Total</b>	<b>30</b>	<b>60</b>	-	<b>10</b>

## Qualification Pack

### National Occupational Standards (NOS) Parameters

<b>NOS Code</b>	BSC/N3820
<b>NOS Name</b>	Provide ongoing support for investment portfolio monitoring and redemptions
<b>Sector</b>	BFSI
<b>Sub-Sector</b>	
<b>Occupation</b>	Independent Financial Advisory and Agency
<b>NSQF Level</b>	4
<b>Credits</b>	4
<b>Version</b>	1.0
<b>Last Reviewed Date</b>	07/10/2025
<b>Next Review Date</b>	07/10/2028
<b>NSQC Clearance Date</b>	07/10/2025



## Qualification Pack

### BSC/N3821: Ensure compliance and regulatory reporting

#### Description

This OS unit focuses on maintaining compliance with SEBI regulations, investor due diligence, and reporting mutual fund transactions to regulatory authorities.

#### Scope

The scope covers the following :

- Maintain compliance with SEBI and AMFI guidelines
- Report transactions and investor details accurately

#### Elements and Performance Criteria

##### *Maintain compliance with SEBI and AMFI guidelines*

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

- PC1.** adhere to SEBI and AMFI (Association of Mutual Funds in India) regulations while advising investors
- PC2.** ensure that all mutual fund transactions comply with anti-money laundering (AML) norms
- PC3.** maintain proper documentation of investor risk profiles and product suitability assessments
- PC4.** keep updated records of investor communications and risk disclosures

##### *Report transactions and investor details accurately*

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

- PC5.** submit periodic reports on mutual fund transactions to fund houses and regulators
- PC6.** ensure timely reporting of investor details, including nominee registration and FATCA declarations
- PC7.** maintain compliance records for audits and inspections by financial authorities
- PC8.** address investor grievances related to compliance issues and guide them on dispute resolution
- PC9.** participate in regular training sessions to stay updated on new regulatory norms

#### Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** SEBI regulations governing mutual fund distribution
- KU2.** Anti-money laundering (AML) and Know Your Customer (KYC) norms
- KU3.** FATCA compliance requirements for investors
- KU4.** mutual fund industry best practices and ethical selling guidelines
- KU5.** investor grievance redressal mechanisms and legal procedures

#### 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>Maintain compliance with SEBI and AMFI guidelines</i>	<b>15</b>	<b>30</b>	-	<b>5</b>
<b>PC1.</b> adhere to SEBI and AMFI (Association of Mutual Funds in India) regulations while advising investors	4	8	-	1
<b>PC2.</b> ensure that all mutual fund transactions comply with anti-money laundering (AML) norms	4	8	-	1
<b>PC3.</b> maintain proper documentation of investor risk profiles and product suitability assessments	4	7	-	2
<b>PC4.</b> keep updated records of investor communications and risk disclosures	3	7	-	1
<i>Report transactions and investor details accurately</i>	<b>15</b>	<b>30</b>	-	<b>3</b>
<b>PC5.</b> submit periodic reports on mutual fund transactions to fund houses and regulators	3	6	-	1
<b>PC6.</b> ensure timely reporting of investor details, including nominee registration and FATCA declarations	3	6	-	-1
<b>PC7.</b> maintain compliance records for audits and inspections by financial authorities	3	6	-	1
<b>PC8.</b> address investor grievances related to compliance issues and guide them on dispute resolution	3	6	-	1
<b>PC9.</b> participate in regular training sessions to stay updated on new regulatory norms	3	6	-	1
<b>NOS Total</b>	<b>30</b>	<b>60</b>	-	<b>8</b>

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### National Occupational Standards (NOS) Parameters

<b>NOS Code</b>	BSC/N3821
<b>NOS Name</b>	Ensure compliance and regulatory reporting
<b>Sector</b>	BFSI
<b>Sub-Sector</b>	
<b>Occupation</b>	Independent Financial Advisory and Agency
<b>NSQF Level</b>	4
<b>Credits</b>	2
<b>Version</b>	1.0
<b>Last Reviewed Date</b>	07/10/2025
<b>Next Review Date</b>	07/10/2028
<b>NSQC Clearance Date</b>	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



## Qualification Pack

### Assessment Criteria

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

## Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<b>PC10.</b> understand the difference between job and career	-	-	-	-
<b>PC11.</b> prepare a career development plan with short- and long-term goals, based on aptitude	-	-	-	-
<i>Communication Skills</i>	<b>2</b>	<b>2</b>	-	-
<b>PC12.</b> follow verbal and non-verbal communication etiquette and active listening techniques in various settings	-	-	-	-
<b>PC13.</b> work collaboratively with others in a team	-	-	-	-
<i>Diversity &amp; Inclusion</i>	<b>1</b>	<b>2</b>	-	-
<b>PC14.</b> communicate and behave appropriately with all genders and PwD	-	-	-	-
<b>PC15.</b> escalate any issues related to sexual harassment at workplace according to POSH Act	-	-	-	-
<i>Financial and Legal Literacy</i>	<b>2</b>	<b>3</b>	-	-
<b>PC16.</b> select financial institutions, products and services as per requirement	-	-	-	-
<b>PC17.</b> carry out offline and online financial transactions, safely and securely	-	-	-	-
<b>PC18.</b> identify common components of salary and compute income, expenses, taxes, investments etc	-	-	-	-
<b>PC19.</b> identify relevant rights and laws and use legal aids to fight against legal exploitation	-	-	-	-
<i>Essential Digital Skills</i>	<b>3</b>	<b>4</b>	-	-
<b>PC20.</b> operate digital devices and carry out basic internet operations securely and safely	-	-	-	-
<b>PC21.</b> use e- mail and social media platforms and virtual collaboration tools to work effectively	-	-	-	-
<b>PC22.</b> 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>	<b>2</b>	<b>3</b>	-	-
<b>PC23.</b> identify different types of Entrepreneurship and Enterprises and assess opportunities for potential business through research	-	-	-	-
<b>PC24.</b> develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	-	-
<b>PC25.</b> identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity	-	-	-	-
<i>Customer Service</i>	<b>1</b>	<b>2</b>	-	-
<b>PC26.</b> identify different types of customers	-	-	-	-
<b>PC27.</b> identify and respond to customer requests and needs in a professional manner.	-	-	-	-
<b>PC28.</b> follow appropriate hygiene and grooming standards	-	-	-	-
<i>Getting ready for apprenticeship &amp; Jobs</i>	<b>2</b>	<b>3</b>	-	-
<b>PC29.</b> create a professional Curriculum vitae (Résumé)	-	-	-	-
<b>PC30.</b> search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	-	-
<b>PC31.</b> apply to identified job openings using offline /online methods as per requirement	-	-	-	-
<b>PC32.</b> answer questions politely, with clarity and confidence, during recruitment and selection	-	-	-	-
<b>PC33.</b> identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	-	-
<b>NOS Total</b>	<b>20</b>	<b>30</b>	-	-

## Qualification Pack

### National Occupational Standards (NOS) Parameters

<b>NOS Code</b>	DGT/VSQ/N0102
<b>NOS Name</b>	Employability Skills (60 Hours)
<b>Sector</b>	Cross Sectoral
<b>Sub-Sector</b>	Professional Skills
<b>Occupation</b>	Employability
<b>NSQF Level</b>	4
<b>Credits</b>	2
<b>Version</b>	1.0
<b>Last Reviewed Date</b>	07/10/2025
<b>Next Review Date</b>	07/10/2028
<b>NSQC Clearance Date</b>	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/N3810.Identify and approach potential clients	30	60	0	10	100	22
BSC/N3811.Assist clients in mutual fund application and KYC process	30	60	0	10	100	22
BSC/N3820.Provide ongoing support for investment portfolio monitoring and redemptions	30	60	0	10	100	22
BSC/N3821.Ensure compliance and regulatory reporting	30	60	0	8	98	22
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	-	-	50	12
<b>Total</b>	<b>140</b>	<b>270</b>	<b>-</b>	<b>38</b>	<b>448</b>	<b>100</b>

## Qualification Pack

### Acronyms

<b>NOS</b>	National Occupational Standard(s)
<b>NSQF</b>	National Skills Qualifications Framework
<b>QP</b>	Qualifications Pack
<b>TVET</b>	Technical and Vocational Education and Training
<b>NOS</b>	National Occupational Standard(s)
<b>NSQF</b>	National Skills Qualifications Framework
<b>QP</b>	Qualifications Pack
<b>TVET</b>	Technical and Vocational Education and Training

## Qualification Pack

### Glossary

<b>Sector</b>	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.
<b>Sub-sector</b>	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
<b>Occupation</b>	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
<b>Job role</b>	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
<b>Occupational Standards (OS)</b>	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.
<b>Performance Criteria (PC)</b>	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
<b>National Occupational Standards (NOS)</b>	NOS are occupational standards which apply uniquely in the Indian context.
<b>Qualifications Pack (QP)</b>	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.
<b>Unit Code</b>	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
<b>Unit Title</b>	Unit title gives a clear overall statement about what the incumbent should be able to do.
<b>Description</b>	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.
<b>Scope</b>	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

<b>Knowledge and Understanding (KU)</b>	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.
<b>Organisational Context</b>	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.
<b>Technical Knowledge</b>	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
<b>Core Skills/ Generic Skills (GS)</b>	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.
<b>Electives</b>	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.
<b>Options</b>	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.
<b>Job role</b>	Job role defines a unique set of functions that together form a unique employment opportunity in an organization.
<b>NOS</b>	NOS are Occupational Standards which apply uniquely in the Indian context
<b>Qualifications Pack</b>	Qualifications Pack comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A Qualifications Pack is assigned a unique qualification pack code.
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## Qualification Pack

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<b>Performance Criteria (PC)</b>	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
<b>Scope</b>	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.
<b>Knowledge and Understanding KU</b>	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.