Qualification Pack

Junior Data Analyst -Financial Services

QP Code: BSC/Q4101

Version: 2.0

NSQF Level: 4

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Contents

Qualification Pack

BSC/Q4101: Junior Data Analyst -Financial Services

Brief Job Description

The job requires the individual to gather, assimilate, evaluate, analyze, and process an organization's data to produce meaningful and useful information based on which the management can take decisions to ensure future growth of the organization.

Personal Attributes

The individual at work should have analytical, problem-solving and good logical skills with an ability to perform under pressure.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. BSC/N4107: Collect and manage financial data

2. BSC/N4108: Analyze financial data and generate reports

3. BSC/N4109: Monitor financial performance and risk

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

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	BFSI Processing
Occupation	Operations
Country	India
NSQF Level	4
Credits	16
Aligned to NCO/ISCO/ISIC Code	NCO-2015/4312.0100

Minimum Educational Qualification & Experience	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
Minimum Level of Education for Training in School	10th Class
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	2.0
Reference code on NQR	QG-04-BF-04467-2025-V2-BFSI
NQR Version	1

BSC/N4107: Collect and manage financial data

Description

This storage for efficient analysis and OS unit is about gathering financial data from various sources, ensuring accuracy, and maintaining organized data reporting.

Scope

The scope covers the following :

- Collect data from financial systems and databases
- Ensure data integrity and consistency
- Implement data governance policies

Elements and Performance Criteria

Collect data from financial systems and databases

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

PC1. identify relevant financial data sources, including internal databases, financial software, enterprise resource planning (ERP) systems, and external market data platforms

PC2. extract financial data using SQL queries, API integrations, or manual downloads as per organizational data management policies

PC3. ensure timely collection of transactional data, revenue reports, cost statements, and other key financial metrics for accurate analysis

PC4. validate data accuracy by cross-checking with financial statements, system logs, and historical records

PC5. standardize collected data by formatting and structuring it according to predefined templates and reporting standards

PC6. store the extracted financial data securely in designated data warehouses, ensuring adherence to data security and governance protocols

PC7. maintain logs of data collection activities, noting discrepancies, missing records, and data quality issues for resolution

PC8. collaborate with finance, accounting, and IT teams to resolve data inconsistencies and optimize data collection workflows

Ensure data integrity and consistency

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

PC9. verify the accuracy and completeness of financial data before storing or processing it

PC10. cross-check financial records from multiple sources to identify and rectify discrepancies

PC11. implement data validation techniques to ensure consistency in financial reporting

PC12. follow standard data governance policies and regulatory guidelines for handling financial data

PC13. maintain structured and well-documented data storage systems for easy access and retrieval

PC14. regularly audit financial databases and systems to detect and correct inconsistencies

PC15. collaborate with relevant departments to ensure synchronized data entry and updates across all systems

PC16. monitor automated data imports and exports to prevent errors and duplication

PC17. establish quality control measures to minimize errors in financial data management

PC18. document data integrity issues and take corrective actions to maintain accurate and reliable records

Implement data governance policies

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

PC19. ensure all financial data collection, storage, and processing adhere to internal data governance policies and regulatory standards

PC20. maintain data accuracy, consistency, and integrity by following standardized procedures for data entry and validation

PC21. classify financial data based on confidentiality levels and implement appropriate access controls

PC22. establish data quality checks to identify and correct discrepancies, missing values, and formatting errors

PC23. monitor compliance with data privacy laws, including GDPR and financial regulations, to prevent unauthorized access or data breaches

PC24. collaborate with IT and compliance teams to implement secure data management practices and encryption measures

PC25. regularly audit financial data records to ensure compliance with industry best practices and regulatory requirements

PC26. document data governance procedures and update policies as per changes in financial regulations and business requirements

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. structure, functionality, and integration of financial databases, ERP systems, and financial management software

KU2. methods of extracting data using SQL queries, APIs, and manual processes from internal and external financial data sources

KU3. techniques for cross-checking financial data with reports, statements, and system logs to identify discrepancies

KU4. principles of data governance, including regulatory requirements such as GDPR, financial compliance standards, and internal data policies

KU5. methods to classify financial data, implement access control measures, and maintain compliance with data privacy regulations

KU6. best practices for financial data security, including encryption methods, secure storage, and protection against unauthorized access

KU7. documentation practices for recording data collection activities, governance policies, and data quality issues for future reference

KU8. techniques for performing financial data audits, detecting inconsistencies, and implementing corrective measures

KU9. industry best practices for monitoring automated data imports/exports and ensuring accurate financial data reporting

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

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Collect data from financial systems and databases	**10**	**20**	**-**	**3**
PC1. identify relevant financial data sources, including internal databases, financial software, enterprise resource planning (ERP) systems, and external market data platforms	1	2	-	-
PC2. extract financial data using SQL queries, API integrations, or manual downloads as per organizational data management policies	2	3	-	1
PC3. ensure timely collection of transactional data, revenue reports, cost statements, and other key financial metrics for accurate analysis	1	3	-	1
PC4. validate data accuracy by cross-checking with financial statements, system logs, and historical records	1	2	-	-
PC5. standardize collected data by formatting and structuring it according to predefined templates and reporting standards	1	2	-	-
PC6. store the extracted financial data securely in designated data warehouses, ensuring adherence to data security and governance protocols	1	3	-	-
PC7. maintain logs of data collection activities, noting discrepancies, missing records, and data quality issues for resolution	2	2	-	1
PC8. collaborate with finance, accounting, and IT teams to resolve data inconsistencies and optimize data collection workflows	1	3	-	-
Ensure data integrity and consistency	**10**	**20**	**-**	**3**
PC9. verify the accuracy and completeness of financial data before storing or processing it	1	2	-	-
PC10. cross-check financial records from multiple sources to identify and rectify discrepancies	1	2	-	-
PC11. implement data validation techniques to ensure consistency in financial reporting	1	2	-	1

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. follow standard data governance policies and regulatory guidelines for handling financial data	1	2	-	-
PC13. maintain structured and well-documented data storage systems for easy access and retrieval	1	2	-	1
PC14. regularly audit financial databases and systems to detect and correct inconsistencies	1	2	-	1
PC15. collaborate with relevant departments to ensure synchronized data entry and updates across all systems	1	2	-	-
PC16. monitor automated data imports and exports to prevent errors and duplication	1	2	-	-
PC17. establish quality control measures to minimize errors in financial data management	1	2	-	-
PC18. document data integrity issues and take corrective actions to maintain accurate and reliable records	1	2	-	-
Implement data governance policies	**10**	**20**	**-**	**4**
PC19. ensure all financial data collection, storage, and processing adhere to internal data governance policies and regulatory standards	1	2	-	-
PC20. maintain data accuracy, consistency, and integrity by following standardized procedures for data entry and validation	2	3	-	-
PC21. classify financial data based on confidentiality levels and implement appropriate access controls	1	2	-	1
PC22. establish data quality checks to identify and correct discrepancies, missing values, and formatting errors	1	2	-	1
PC23. monitor compliance with data privacy laws, including GDPR and financial regulations, to prevent unauthorized access or data breaches	2	3	-	-
PC24. collaborate with IT and compliance teams to implement secure data management practices and encryption measures	1	3	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC25. regularly audit financial data records to ensure compliance with industry best practices and regulatory requirements	1	3	-	1
PC26. document data governance procedures and update policies as per changes in financial regulations and business requirements	1	2	-	1
NOS Total	**30**	**60**	**-**	**10**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N4107
NOS Name	Collect and manage financial data
Sector	BFSI
Sub-Sector	
Occupation	Operations
NSQF Level	4
Credits	5
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

BSC/N4108: Analyze financial data and generate reports

Description

This OS unit focuses on analyzing financial data, identifying trends, and preparing reports and dashboards to assist in decision-making.

Scope

The scope covers the following :

- Perform data analysis and financial modeling
- Develop dashboards and reports
- Identify trends, patterns, and financial anomalies

Elements and Performance Criteria

Perform data analysis and financial modeling

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

PC1. extract relevant financial data from databases, spreadsheets, and reporting tools for analysis

PC2. perform financial modeling using historical data to project revenue, expenses, profitability, and risk factors

PC3. develop sensitivity analysis to assess the impact of market fluctuations, economic trends, and business decisions on financial performance

PC4. create valuation models for assets, investment portfolios, and business units using appropriate financial methodologies

PC5. analyze key performance indicators (KPIs) such as return on investment (ROI), debt-to-equity ratios, and cash flow projections

PC6. utilize data visualization tools like Power BI, Tableau, or Excel to represent financial insights through charts, graphs, and dashboards

PC7. document analytical processes, assumptions, and methodologies used in financial modeling for transparency and audit purposes

Develop dashboards and reports

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

PC8. gather financial data from multiple sources, including ERP systems, databases, and financial statements, to ensure comprehensive reporting

PC9. ensure that dashboards provide clear visual representation of financial trends, comparisons, and historical performance data

PC10. implement data visualization techniques such as charts, graphs, heat maps, and trend lines to enhance report readability and user engagement

Identify trends, patterns, and financial anomalies

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

PC11. extract and consolidate financial data from multiple sources, including internal databases, financial statements, and external market reports, ensuring comprehensive analysis

PC12. detect financial anomalies, inconsistencies, or irregularities in transactional data by applying data validation techniques and cross-checking with historical records

PC13. identify key performance indicators (KPIs) related to financial health, operational efficiency, and risk exposure, and generate insights for management decision-making

PC14. monitor fluctuations in financial data, including sudden changes in revenue, expenses, or cash flow, and assess their impact on overall financial stability

PC15. document findings from financial analysis, providing clear explanations and justifications for identified patterns, trends, and anomalies in reports

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. fundamentals of financial analysis, including financial modeling techniques, sensitivity analysis, and valuation methodologies

KU2. structure and components of financial statements, such as balance sheets, income statements, and cash flow statements, to extract relevant financial data

KU3. methods for identifying financial anomalies, including variance analysis, trend analysis, and predictive modeling, to detect inconsistencies or fraud risks

KU4. principles of data visualization and reporting, including the use of dashboards, charts, and trend lines to effectively present financial insights

KU5. advanced tools and software for data analysis and visualization, such as Microsoft Excel, Power BI, Tableau, SQL, and ERP systems

KU6. impact of economic and market trends on financial performance, including interest rates, inflation, and industry-specific factors

KU7. compliance requirements and best practices for financial reporting, ensuring adherence to regulatory guidelines and audit transparency

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

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Perform data analysis and financial modeling	**14**	**28**	**-**	**5**
PC1. extract relevant financial data from databases, spreadsheets, and reporting tools for analysis	2	4	-	1
PC2. perform financial modeling using historical data to project revenue, expenses, profitability, and risk factors	2	4	-	-
PC3. develop sensitivity analysis to assess the impact of market fluctuations, economic trends, and business decisions on financial performance	2	4	-	1
PC4. create valuation models for assets, investment portfolios, and business units using appropriate financial methodologies	2	4	-	1
PC5. analyze key performance indicators (KPIs) such as return on investment (ROI), debt-to-equity ratios, and cash flow projections	2	4	-	1
PC6. utilize data visualization tools like Power BI, Tableau, or Excel to represent financial insights through charts, graphs, and dashboards	2	4	-	-
PC7. document analytical processes, assumptions, and methodologies used in financial modeling for transparency and audit purposes	2	4	-	1
Develop dashboards and reports	**6**	**12**	**-**	**1**
PC8. gather financial data from multiple sources, including ERP systems, databases, and financial statements, to ensure comprehensive reporting	2	4	-	-
PC9. ensure that dashboards provide clear visual representation of financial trends, comparisons, and historical performance data	2	4	-	-
PC10. implement data visualization techniques such as charts, graphs, heat maps, and trend lines to enhance report readability and user engagement	2	4	-	1

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Identify trends, patterns, and financial anomalies	**10**	**20**	**-**	**4**
PC11. extract and consolidate financial data from multiple sources, including internal databases, financial statements, and external market reports, ensuring comprehensive analysis	2	4	-	1
PC12. detect financial anomalies, inconsistencies, or irregularities in transactional data by applying data validation techniques and cross-checking with historical records	2	4	-	1
PC13. identify key performance indicators (KPIs) related to financial health, operational efficiency, and risk exposure, and generate insights for management decision-making	2	4	-	1
PC14. monitor fluctuations in financial data, including sudden changes in revenue, expenses, or cash flow, and assess their impact on overall financial stability	2	4	-	1
PC15. document findings from financial analysis, providing clear explanations and justifications for identified patterns, trends, and anomalies in reports	2	4	-	-
NOS Total	**30**	**60**	**-**	**10**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N4108
NOS Name	Analyze financial data and generate reports
Sector	BFSI
Sub-Sector	
Occupation	Operations
NSQF Level	4
Credits	5
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

BSC/N4109: Monitor financial performance and risk

Description

This OS unit covers tracking key financial metrics, assessing profitability and risk, and identifying areas for improvement in financial performance.

Scope

The scope covers the following :

- Monitor key financial performance indicators (KPIs)
- Analyze profitability, risk, and other financial metrics
- Develop solutions for financial improvement

Elements and Performance Criteria

Monitor key financial performance indicators (KPIs)

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

PC1. identify and define key financial performance indicators (KPIs) relevant to business objectives, such as revenue growth, profit margins, liquidity ratios, and operational efficiency metrics

PC2. extract and compile financial data from multiple sources, including ERP systems, financial statements, and transactional databases, to calculate and track KPI performance

PC3. monitor financial KPIs periodically, analyzing deviations from budgeted or forecasted values and identifying underlying causes for variations

PC4. generate and distribute periodic KPI reports to senior management, providing insights and recommendations for improving financial performance

PC5. identify early warning signs of financial distress, operational inefficiencies, or liquidity risks through ongoing KPI trend analysis

Analyze profitability, risk, and other financial metrics

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

PC6. extract and consolidate financial data from income statements, balance sheets, and cash flow reports to assess profitability and financial stability

PC7. identify and calculate key financial metrics such as gross profit margin, net profit margin, return on investment (ROI), and earnings before interest, taxes, depreciation, and amortization (EBITDA)

PC8. perform risk assessments by analyzing credit risk, market risk, liquidity risk, and operational risk factors affecting financial performance

PC9. collaborate with finance, risk management, and business teams to interpret financial data and optimize decision-making processes

Develop solutions for financial improvement

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

PC10. conduct variance analysis to compare actual financial results against forecasts, budgets, and industry benchmarks, identifying discrepancies and inefficiencies

PC11. utilize financial modeling techniques to simulate different business scenarios and assess their impact on profitability and financial health

PC12. identify underperforming business segments, investment portfolios, or cost centers and recommend corrective measures to improve financial outcomes

PC13. monitor external market trends, competitor financial performance, and regulatory changes to provide strategic recommendations for financial growth

PC14. document financial improvement strategies, including implementation plans, expected outcomes, and key monitoring metrics for tracking progress over time

PC15. present financial improvement solutions to senior management and stakeholders through reports, dashboards, and data-driven insights for informed decision-making

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. key financial performance indicators (KPIs) such as revenue growth, net profit margin, liquidity ratios, and return on investment (ROI), along with their significance in evaluating business performance

KU2. methods for collecting and consolidating financial data from various sources, including ERP systems, balance sheets, financial statements, and transactional databases

KU3. financial modeling approaches used to simulate different business scenarios, assess financial risks, and project future profitability

KU4. strategies for optimizing financial performance, including cost reduction techniques, investment allocation, cash flow management, and process improvements

KU5. importance of maintaining data accuracy, consistency, and security while handling financial records and sensitive business information

KU6. best practices in preparing financial reports, dashboards, and presentations for senior management, ensuring clarity and accuracy in communicating financial insights

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

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Monitor key financial performance indicators (KPIs)	**10**	**20**	**-**	**4**
PC1. identify and define key financial performance indicators (KPIs) relevant to business objectives, such as revenue growth, profit margins, liquidity ratios, and operational efficiency metrics	2	4	-	1
PC2. extract and compile financial data from multiple sources, including ERP systems, financial statements, and transactional databases, to calculate and track KPI performance	2	4	-	-
PC3. monitor financial KPIs periodically, analyzing deviations from budgeted or forecasted values and identifying underlying causes for variations	2	4	-	1
PC4. generate and distribute periodic KPI reports to senior management, providing insights and recommendations for improving financial performance	2	4	-	1
PC5. identify early warning signs of financial distress, operational inefficiencies, or liquidity risks through ongoing KPI trend analysis	2	4	-	1
Analyze profitability, risk, and other financial metrics	**8**	**16**	**-**	**2**
PC6. extract and consolidate financial data from income statements, balance sheets, and cash flow reports to assess profitability and financial stability	2	4	-	1
PC7. identify and calculate key financial metrics such as gross profit margin, net profit margin, return on investment (ROI), and earnings before interest, taxes, depreciation, and amortization (EBITDA)	2	4	-	-
PC8. perform risk assessments by analyzing credit risk, market risk, liquidity risk, and operational risk factors affecting financial performance	2	4	-	-
PC9. collaborate with finance, risk management, and business teams to interpret financial data and optimize decision-making processes	2	4	-	1

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Develop solutions for financial improvement	**12**	**24**	**-**	**4**
PC10. conduct variance analysis to compare actual financial results against forecasts, budgets, and industry benchmarks, identifying discrepancies and inefficiencies	2	4	-	-
PC11. utilize financial modeling techniques to simulate different business scenarios and assess their impact on profitability and financial health	2	4	-	1
PC12. identify underperforming business segments, investment portfolios, or cost centers and recommend corrective measures to improve financial outcomes	2	4	-	-
PC13. monitor external market trends, competitor financial performance, and regulatory changes to provide strategic recommendations for financial growth	2	4	-	1
PC14. document financial improvement strategies, including implementation plans, expected outcomes, and key monitoring metrics for tracking progress over time	2	4	-	1
PC15. present financial improvement solutions to senior management and stakeholders through reports, dashboards, and data-driven insights for informed decision-making	2	4	-	1
NOS Total	**30**	**60**	**-**	**10**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N4109
NOS Name	Monitor financial performance and risk
Sector	BFSI
Sub-Sector	
Occupation	Operations
NSQF Level	4
Credits	4
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

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:

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.

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

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

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Introduction to Employability Skills	**1**	**1**	**-**	**-**
PC1. identify employability skills required for jobs in various industries	-	-	-	-
PC2. identify and explore learning and employability portals	-	-	-	-
Constitutional values – Citizenship	**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	-	-	-	-
Becoming a Professional in the 21st Century	**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	-	-	-	-
Basic English Skills	**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	-	-	-	-
Career Development & Goal Setting	**1**	**2**	**-**	**-**

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	-	-	-	-
Communication Skills	**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	-	-	-	-
Diversity & Inclusion	**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	-	-	-	-
Financial and Legal Literacy	**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	-	-	-	-
Essential Digital Skills	**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	-	-	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Entrepreneurship	**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	-	-	-	-
Customer Service	**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	-	-	-	-
Getting ready for apprenticeship & Jobs	**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**	**-**	**-**

National Occupational Standards (NOS) Parameters

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

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down the proportion of marks for Theory and Skills Practical for each PC.

2. The assessment for the theory part will be based on the 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. Individual assessment agencies will create unique question papers for the theory part for each candidate at each examination/training center (as per assessment criteria below).

5. 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 assessment, every trainee should score a minimum of 50% of % aggregate marks to successfully clear the assessment.

7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification.

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/N4107.Collect and manage financial data	30	60	0	10	100	29
BSC/N4108.Analyze financial data and generate reports	30	60	0	10	100	29
BSC/N4109.Monitor financial performance and risk	30	60	0	10	100	29
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	-	-	50	13
Total	**110**	**210**	**-**	**30**	**350**	**100**

Acronyms

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

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.

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.