

Qualification Pack



Customer Service Associate -Financial Services

Options: Assist in Loan Processing/ Support Investment and Wealth Management Services

QP Code: BSC/Q8406

Version: 2.0

NSQF Level: 4

Banking, Financial Services and Insurance || 1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai



Qualification Pack

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Qualification Pack

Contents

BSC/Q8406: Customer Service Associate -Financial Services	4
<i>Brief Job Description</i>	4
Applicable National Occupational Standards (NOS)	4
<i>Compulsory NOS</i>	4
<i>Option 1: Assist in Loan Processing</i>	4
<i>Option 2: Support Investment and Wealth Management Services</i>	4
<i>Qualification Pack (QP) Parameters</i>	4
BSC/N8422: Handle Customer Inquiries in Financial Services	6
BSC/N8423: Resolve Customer Issues and Service Requests	13
BSC/N8424: Process customer transactions in financial services	18
BSC/N8425: Maintain customer records and ensure compliance	25
DGT/VSQ/N0102: Employability Skills (60 Hours)	32
BSC/N8426: Assist in loan processing	40
BSC/N8427: Support Investment and Wealth Management Services	45
Assessment Guidelines and Weightage	49
<i>Assessment Guidelines</i>	49
<i>Assessment Weightage</i>	50
Acronyms	52
Glossary	53

Qualification Pack

BSC/Q8406: Customer Service Associate -Financial Services

Brief Job Description

A Customer Service Associate - Financial Services is responsible for handling customer inquiries, resolving issues, processing transactions, providing financial guidance, and maintaining records while ensuring compliance with financial regulations and confidentiality guidelines.

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/N8422: Handle Customer Inquiries in Financial Services](#)
2. [BSC/N8423: Resolve Customer Issues and Service Requests](#)
3. [BSC/N8424: Process customer transactions in financial services](#)
4. [BSC/N8425: Maintain customer records and ensure compliance](#)
5. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Options(Not mandatory):

Option 1: Assist in Loan Processing

This OS unit is about collecting and verifying loan applications, coordinating with internal departments for processing, and supporting loan disbursement while guiding customers on loan terms and repayment.

1. [BSC/N8426: Assist in loan processing](#)

Option 2: Support Investment and Wealth Management Services

This OS unit is about assisting customers in understanding investment options and facilitating investment transactions and account management in compliance with financial regulations.

1. [BSC/N8427: Support Investment and Wealth Management Services](#)

Qualification Pack

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	BFSI
Occupation	Marketing and Sales
Country	India
NSQF Level	4
Credits	17
Aligned to NCO/ISCO/ISIC Code	NCO-2015/ 4225.0100, 5244.0301, 5244.0303
Minimum Educational Qualification & Experience	<p>12th grade Pass OR 11th grade pass with 1 Year of experience relevant experience OR 10th grade pass with 2 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</p>
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-04465-2025-V2-BFSI
NQR Version	2

Qualification Pack

BSC/N8422: Handle Customer Inquiries in Financial Services

Description

This OS unit is about responding to customer inquiries regarding accounts, transactions, loans, and investments, providing clear and accurate information on financial policies, and assisting customers in understanding financial products and services.

Scope

The scope covers the following :

- Respond to customer queries about banking
- Provide clear and accurate information about financial policies and procedures
- Assist customers in understanding financial products and services

Elements and Performance Criteria

Respond to customer queries about banking

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

- PC1.** acknowledge customer inquiries promptly and provide professional, courteous responses regarding accounts, transactions, loans, investments, and other financial products
- PC2.** retrieve and verify customer details by accessing banking systems and ensuring authentication procedures are followed as per regulatory guidelines
- PC3.** explain financial products and services clearly, including savings accounts, credit cards, loans, and investment options, ensuring customers understand their features, benefits, and terms
- PC4.** clarify transaction-related queries, such as fund transfers, deposits, withdrawals, and bill payments, guiding customers on applicable policies and charges
- PC5.** assist customers in loan-related inquiries, including eligibility, interest rates, EMI calculations, and required documentation
- PC6.** follow compliance guidelines to ensure accuracy and security while sharing financial information with customers
- PC7.** escalate complex inquiries or complaints to senior teams or relevant departments when additional expertise or approvals are required

Provide clear and accurate information about financial policies and procedures

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

- PC8.** explain financial policies and procedures to the customers by referring to bank guidelines, regulatory requirements, and institutional protocols
- PC9.** provide accurate and up-to-date information about account management, transaction processes, loan terms, investment options, and other financial services
- PC10.** use customer-friendly language to clarify complex financial concepts, ensuring customers fully understand the policies and their implications
- PC11.** respond to inquiries through multiple communication channels, including phone calls, emails, online chats, and in-person interactions

Qualification Pack

- PC12.** verify customer identity and account details before sharing sensitive financial information, ensuring compliance with data protection regulations
- PC13.** assist customers in navigating financial documents, statements, and terms and conditions to promote transparency and informed decision-making
- PC14.** stay updated on changes in financial regulations, new banking policies, and product offerings to provide relevant and compliant information

Assist customers in understanding financial products and services

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

- PC15.** explain financial products and services by providing clear and accurate information about savings accounts, loans, credit cards, investments, and other banking products
- PC16.** guide customers through product comparisons by explaining features, benefits, eligibility criteria, and applicable terms and conditions
- PC17.** address customer doubts and concerns regarding interest rates, repayment schedules, fees, and other product-related queries
- PC18.** assist customers in selecting appropriate financial products based on their needs, financial goals, and risk appetite
- PC19.** explain the use of online banking tools and digital services for managing financial transactions, investments, and loan applications

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** types of financial products, including savings and current accounts, credit cards, loans, and investment options
- KU2.** transaction-related processes, such as fund transfers, deposits, withdrawals, bill payments, and standing instructions
- KU3.** banking regulations and guidelines set by the Reserve Bank of India (RBI) and other financial authorities
- KU4.** loan processing rules, including interest rate structures, EMI calculations, repayment schedules, and default policies
- KU5.** effective communication techniques for explaining financial products and policies in a clear, customer-friendly manner
- KU6.** online banking tools and mobile applications, including account management, fund transfers, and e-KYC verification
- KU7.** banking software and CRM systems used for accessing customer details, processing transactions, and updating records
- KU8.** techniques for troubleshooting transaction errors and guiding customers through issue resolution

Generic Skills (GS)

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

Qualification Pack

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

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Respond to customer queries about banking</i>	10	20	-	3
PC1. acknowledge customer inquiries promptly and provide professional, courteous responses regarding accounts, transactions, loans, investments, and other financial products	1	3	-	-
PC2. retrieve and verify customer details by accessing banking systems and ensuring authentication procedures are followed as per regulatory guidelines	2	3	-	1
PC3. explain financial products and services clearly, including savings accounts, credit cards, loans, and investment options, ensuring customers understand their features, benefits, and terms	1	3	-	1
PC4. clarify transaction-related queries, such as fund transfers, deposits, withdrawals, and bill payments, guiding customers on applicable policies and charges	1	3	-	-
PC5. assist customers in loan-related inquiries, including eligibility, interest rates, EMI calculations, and required documentation	2	3	-	-
PC6. follow compliance guidelines to ensure accuracy and security while sharing financial information with customers	2	3	-	-
PC7. escalate complex inquiries or complaints to senior teams or relevant departments when additional expertise or approvals are required	1	2	-	1
<i>Provide clear and accurate information about financial policies and procedures</i>	10	20	-	3
PC8. explain financial policies and procedures to the customers by referring to bank guidelines, regulatory requirements, and institutional protocols	2	3	-	-
PC9. provide accurate and up-to-date information about account management, transaction processes, loan terms, investment options, and other financial services	1	3	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. use customer-friendly language to clarify complex financial concepts, ensuring customers fully understand the policies and their implications	1	3	-	1
PC11. respond to inquiries through multiple communication channels, including phone calls, emails, online chats, and in-person interactions	2	3	-	-
PC12. verify customer identity and account details before sharing sensitive financial information, ensuring compliance with data protection regulations	1	2	-	1
PC13. assist customers in navigating financial documents, statements, and terms and conditions to promote transparency and informed decision-making	2	3	-	1
PC14. stay updated on changes in financial regulations, new banking policies, and product offerings to provide relevant and compliant information	1	3	-	-
<i>Assist customers in understanding financial products and services</i>	10	20	-	4
PC15. explain financial products and services by providing clear and accurate information about savings accounts, loans, credit cards, investments, and other banking products	2	4	-	1
PC16. guide customers through product comparisons by explaining features, benefits, eligibility criteria, and applicable terms and conditions	2	4	-	1
PC17. address customer doubts and concerns regarding interest rates, repayment schedules, fees, and other product-related queries	2	4	-	-
PC18. assist customers in selecting appropriate financial products based on their needs, financial goals, and risk appetite	2	4	-	1
PC19. explain the use of online banking tools and digital services for managing financial transactions, investments, and loan applications	2	4	-	1

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8422
NOS Name	Handle Customer Inquiries in Financial Services
Sector	BFSI
Sub-Sector	
Occupation	Marketing and Sales
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

Qualification Pack

BSC/N8423: Resolve Customer Issues and Service Requests

Description

This OS unit is about addressing customer complaints, resolving billing and account discrepancies, and troubleshooting technical issues related to online banking and digital financial services.

Scope

The scope covers the following :

- Address complaints and resolve issues related to banking
- Troubleshoot technical problems

Elements and Performance Criteria

Address complaints and resolve issues related to banking

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

- PC1.** document customer complaints regarding billing errors, account discrepancies, failed transactions, or service concerns
- PC2.** verify customer details and transaction history by accessing banking systems to understand the nature of the issue
- PC3.** investigate discrepancies by cross-checking account statements, transaction logs, and financial records to identify the root cause
- PC4.** provide step-by-step resolutions by explaining corrective actions, such as reversing incorrect charges, processing refunds, or updating customer details
- PC5.** liaise with internal departments such as risk management, IT support, or compliance teams to resolve complex banking issues
- PC6.** ensure compliance with regulatory guidelines while addressing disputes, maintaining transparency, and protecting customer data
- PC7.** follow escalation procedures for unresolved issues by forwarding them to higher authorities, specialized teams, or grievance redressal units
- PC8.** track and update complaint status in banking software or CRM systems to ensure timely resolution and proper documentation
- PC9.** educate customers on preventive measures to avoid future issues, such as secure digital banking practices, setting transaction alerts, or updating account information

Troubleshoot technical problems

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

- PC10.** identify and diagnose technical issues related to online banking, mobile banking apps, ATM transactions, and internet banking services
- PC11.** guide customers through troubleshooting steps for common issues such as login failures, password resets, transaction errors, and account access restrictions
- PC12.** assist customers in resolving mobile banking issues, including app crashes, biometric authentication failures, and payment gateway errors

Qualification Pack

- PC13.** verify and validate customer credentials before assisting with account recovery or reset requests, ensuring compliance with security protocols
- PC14.** educate customers on digital banking security best practices, including safe login methods, two-factor authentication (2FA), and fraud prevention
- PC15.** escalate complex technical issues to IT support teams or banking system administrators for resolution when beyond standard troubleshooting procedures
- PC16.** document troubleshooting steps and resolutions in the banking system for future reference and quality assurance

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** common banking issues and customer complaints, including billing errors, account discrepancies, failed transactions, and service concerns
- KU2.** account verification and transaction history analysis to identify the root cause of disputes
- KU3.** online banking platforms and mobile banking applications, including login procedures, fund transfers, and transaction processing
- KU4.** troubleshooting techniques for resolving common technical issues, such as password resets, account lockouts, and mobile banking app failures
- KU5.** cybersecurity best practices for safe digital banking, including two-factor authentication (2FA), phishing awareness, and fraud prevention measures
- KU6.** effective communication techniques to explain solutions clearly and guide customers through troubleshooting steps
- KU7.** methods for educating customers on self-service solutions, such as setting up transaction alerts, updating account details, and using secure login methods
- KU8.** banking CRM and complaint management systems used for logging, tracking, and resolving customer issues

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>Address complaints and resolve issues related to banking</i>	15	30	-	5
PC1. document customer complaints regarding billing errors, account discrepancies, failed transactions, or service concerns	2	3	-	1
PC2. verify customer details and transaction history by accessing banking systems to understand the nature of the issue	2	4	-	1
PC3. investigate discrepancies by cross-checking account statements, transaction logs, and financial records to identify the root cause	-	3	-	-
PC4. provide step-by-step resolutions by explaining corrective actions, such as reversing incorrect charges, processing refunds, or updating customer details	2	3	-	-
PC5. liaise with internal departments such as risk management, IT support, or compliance teams to resolve complex banking issues	2	4	-	1
PC6. ensure compliance with regulatory guidelines while addressing disputes, maintaining transparency, and protecting customer data	1	3	-	1
PC7. follow escalation procedures for unresolved issues by forwarding them to higher authorities, specialized teams, or grievance redressal units	2	3	-	1
PC8. track and update complaint status in banking software or CRM systems to ensure timely resolution and proper documentation	2	4	-	-
PC9. educate customers on preventive measures to avoid future issues, such as secure digital banking practices, setting transaction alerts, or updating account information	2	3	-	-
<i>Troubleshoot technical problems</i>	15	30	-	5

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. identify and diagnose technical issues related to online banking, mobile banking apps, ATM transactions, and internet banking services	2	4	-	1
PC11. guide customers through troubleshooting steps for common issues such as login failures, password resets, transaction errors, and account access restrictions	2	4	-	1
PC12. assist customers in resolving mobile banking issues, including app crashes, biometric authentication failures, and payment gateway errors	2	5	-	-
PC13. verify and validate customer credentials before assisting with account recovery or reset requests, ensuring compliance with security protocols	3	4	-	-
PC14. educate customers on digital banking security best practices, including safe login methods, two-factor authentication (2FA), and fraud prevention	2	4	-	1
PC15. escalate complex technical issues to IT support teams or banking system administrators for resolution when beyond standard troubleshooting procedures	2	4	-	1
PC16. document troubleshooting steps and resolutions in the banking system for future reference and quality assurance	2	5	-	1
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8423
NOS Name	Resolve Customer Issues and Service Requests
Sector	BFSI
Sub-Sector	
Occupation	Marketing and Sales
NSQF Level	4
Credits	3
Version	1.0
Last Reviewed Date	07/10/2025
Next Review Date	07/10/2028
NSQC Clearance Date	07/10/2025

Qualification Pack

BSC/N8424: Process customer transactions in financial services

Description

This OS unit is about assisting customers with financial transactions, processing loan and credit card applications, and ensuring transaction accuracy and security in compliance with banking regulations.

Scope

The scope covers the following :

- Assist customers with financial transactions
- Process loan and credit card applications
- Maintain transaction accuracy and security

Elements and Performance Criteria

Assist customers with financial transactions

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

- PC1.** verify customer identity and authentication details before processing any financial transaction to ensure compliance with KYC and security protocols
- PC2.** assist customers with cash deposits, withdrawals, and fund transfers, ensuring accuracy in transaction processing
- PC3.** process check deposits and digital transactions, including NEFT, RTGS, IMPS, and UPI payments, while verifying transaction limits and charges
- PC4.** handle foreign currency exchanges and remittances, ensuring adherence to banking and regulatory guidelines
- PC5.** assist customers in setting up automatic payments, standing instructions, and scheduled fund transfers monitor suspicious transaction patterns and report potential fraudulent activities to the compliance or risk management team
- PC6.** monitor suspicious transaction patterns and report potential fraudulent activities to the compliance or risk management team
- PC7.** update customer transaction records in banking systems (LMS/CRM) to ensure proper tracking and audit readiness

Process loan and credit card applications

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

- PC8.** collect and verify loan and credit card applications by ensuring all required fields are completed and necessary documents are submitted
- PC9.** check applicant eligibility by reviewing income proofs, employment details, credit history, and repayment capacity as per lender policies
- PC10.** validate KYC documents such as Aadhaar, PAN, voter ID, and address proofs to ensure compliance with regulatory guidelines
- PC11.** assess creditworthiness by retrieving and analyzing credit bureau reports (CIBIL, Experian, Equifax) to determine applicant risk levels

Qualification Pack

- PC12.** guide customers on loan and credit card terms by explaining interest rates, repayment schedules, EMI options, fees, and applicable terms and conditions
- PC13.** submit applications for further processing by coordinating with underwriting, risk assessment, or credit approval teams
- PC14.** track the status of applications in the Loan Management System (LMS) or banking CRM and update customers on progress
- PC15.** ensure compliance with RBI and internal banking policies for loan and credit card approvals, ensuring adherence to fair lending practices

Maintain transaction accuracy and security

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

- PC16.** accurately record transaction details such as deposits, withdrawals, fund transfers, and bill payments in the banking system to maintain data integrity
- PC17.** monitor and cross-check transaction amounts against customer instructions to prevent errors or discrepancies
- PC18.** ensure compliance with security protocols by handling sensitive financial data with confidentiality and following digital banking safety measures
- PC19.** identify and report suspicious transactions that may indicate fraudulent activities, such as unusual deposit or withdrawal patterns
- PC20.** follow secure cash handling procedures in branch operations, including proper verification and reconciliation of cash deposits and withdrawals
- PC21.** assist customers in completing loan and credit card applications, ensuring all required documents are submitted and verified for accuracy
- PC22.** use banking software and transaction management systems to process payments, loan disbursements, and credit approvals efficiently
- PC23.** escalate unresolved transaction discrepancies to supervisors or relevant departments for further investigation and resolution

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** types of financial transactions, including cash deposits, withdrawals, fund transfers, check deposits, and digital payments (NEFT, RTGS, IMPS, UPI)
- KU2.** foreign currency exchange and remittance procedures, including regulatory compliance and transaction limits
- KU3.** KYC (Know Your Customer) and regulatory compliance for verifying identity using Aadhaar, PAN, voter ID, and address proofs
- KU4.** data integrity and transaction recording protocols to ensure financial accuracy in banking systems
- KU5.** fraud detection techniques, including identifying suspicious transaction patterns, unusual deposit/withdrawal behaviors, and high-risk activities
- KU6.** cybersecurity protocols, including confidential handling of sensitive financial data, adherence to data protection laws, and compliance with digital banking security measures
- KU7.** Reserve Bank of India (RBI) guidelines and internal banking policies related to transaction processing, loan approvals, and credit risk assessment

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 customers with financial transactions</i>	10	20	-	3
PC1. verify customer identity and authentication details before processing any financial transaction to ensure compliance with KYC and security protocols	2	3	-	-
PC2. assist customers with cash deposits, withdrawals, and fund transfers, ensuring accuracy in transaction processing	1	3	-	1
PC3. process check deposits and digital transactions, including NEFT, RTGS, IMPS, and UPI payments, while verifying transaction limits and charges	2	3	-	-
PC4. handle foreign currency exchanges and remittances, ensuring adherence to banking and regulatory guidelines	2	3	-	1
PC5. assist customers in setting up automatic payments, standing instructions, and scheduled fund transfers monitor suspicious transaction patterns and report potential fraudulent activities to the compliance or risk management team	1	3	-	1
PC6. monitor suspicious transaction patterns and report potential fraudulent activities to the compliance or risk management team	1	2	-	-
PC7. update customer transaction records in banking systems (LMS/CRM) to ensure proper tracking and audit readiness	1	3	-	-
<i>Process loan and credit card applications</i>	10	20	-	3
PC8. collect and verify loan and credit card applications by ensuring all required fields are completed and necessary documents are submitted	1	3	-	-
PC9. check applicant eligibility by reviewing income proofs, employment details, credit history, and repayment capacity as per lender policies	1	2	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. validate KYC documents such as Aadhaar, PAN, voter ID, and address proofs to ensure compliance with regulatory guidelines	1	3	-	1
PC11. assess creditworthiness by retrieving and analyzing credit bureau reports (CIBIL, Experian, Equifax) to determine applicant risk levels	2	2	-	1
PC12. guide customers on loan and credit card terms by explaining interest rates, repayment schedules, EMI options, fees, and applicable terms and conditions	1	2	-	-
PC13. submit applications for further processing by coordinating with underwriting, risk assessment, or credit approval teams	1	2	-	-
PC14. track the status of applications in the Loan Management System (LMS) or banking CRM and update customers on progress	1	3	-	-
PC15. ensure compliance with RBI and internal banking policies for loan and credit card approvals, ensuring adherence to fair lending practices	2	3	-	1
<i>Maintain transaction accuracy and security</i>	10	20	-	4
PC16. accurately record transaction details such as deposits, withdrawals, fund transfers, and bill payments in the banking system to maintain data integrity	1	4	-	-
PC17. monitor and cross-check transaction amounts against customer instructions to prevent errors or discrepancies	2	2	-	1
PC18. ensure compliance with security protocols by handling sensitive financial data with confidentiality and following digital banking safety measures	2	2	-	1
PC19. identify and report suspicious transactions that may indicate fraudulent activities, such as unusual deposit or withdrawal patterns	1	2	-	1
PC20. follow secure cash handling procedures in branch operations, including proper verification and reconciliation of cash deposits and withdrawals	1	4	-	1

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC21. assist customers in completing loan and credit card applications, ensuring all required documents are submitted and verified for accuracy	1	2	-	-
PC22. use banking software and transaction management systems to process payments, loan disbursements, and credit approvals efficiently	1	2	-	-
PC23. escalate unresolved transaction discrepancies to supervisors or relevant departments for further investigation and resolution	1	2	-	-
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8424
NOS Name	Process customer transactions in financial services
Sector	BFSI
Sub-Sector	
Occupation	Marketing and Sales
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

Qualification Pack

BSC/N8425: Maintain customer records and ensure compliance

Description

This OS unit is about documenting customer interactions and transactions accurately, ensuring compliance with financial data protection regulations, and updating customer records in banking systems.

Scope

The scope covers the following :

- Document customer interactions and transactions accurately
- Ensure compliance with financial data protection regulations
- Update customer records in banking systems

Elements and Performance Criteria

Document customer interactions and transactions accurately

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

- PC1.** record customer interactions in banking CRM systems by accurately documenting inquiries, service requests, complaints, and resolutions for future reference
- PC2.** log transaction details including deposits, withdrawals, fund transfers, loan applications, and credit approvals, ensuring data accuracy and completeness
- PC3.** maintain proper documentation of customer service activities, such as account modifications, dispute resolutions, and compliance-related updates
- PC4.** ensure adherence to financial data protection regulations by handling customer records securely and restricting access to authorized personnel only
- PC5.** verify the accuracy of recorded data to prevent discrepancies, ensuring alignment with regulatory and institutional standards
- PC6.** update customer account details when changes occur, such as address modifications, contact information updates, or product upgrades
- PC7.** follow institutional policies for data retention and documentation management to ensure audit readiness and compliance with banking laws
- PC8.** use digital banking platforms and Loan Management Systems (LMS) to ensure transaction records are stored and retrieved efficiently

Ensure compliance with financial data protection regulations

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

- PC9.** adhere to financial data protection regulations such as RBI guidelines, GDPR (where applicable), and internal banking policies to ensure secure handling of customer information
- PC10.** verify customer consent before accessing or updating financial records, ensuring compliance with data privacy laws
- PC11.** restrict access to sensitive customer data by following security protocols, such as role-based access controls in banking systems
- PC12.** ensure secure data storage and transmission by using encrypted banking platforms, secure email communication, and authorized digital channels

Qualification Pack

- PC13.** educate customers on data privacy best practices, such as safeguarding personal information and avoiding sharing sensitive details over unsecured channels
- PC14.** monitor and report data breaches or unauthorized access by promptly escalating incidents to the compliance and cybersecurity teams

Update customer records in banking systems

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

- PC15.** accurately enter and update customer details such as personal information, account changes, transaction history, and service requests in the banking system
- PC16.** verify and cross-check customer records to ensure that all updates are correct, consistent, and compliant with regulatory requirements
- PC17.** maintain digital and physical records of customer interactions, financial transactions, loan applications, and complaint resolutions for future reference and audits
- PC18.** update customer status and account modifications such as contact details, nominee changes, and account preferences in the banking CRM or Loan Management System (LMS)
- PC19.** record and track service requests, including loan processing updates, card issuance, and transaction disputes, ensuring timely resolution
- PC20.** monitor record-keeping accuracy to avoid data duplication, errors, or incomplete entries that may affect customer service and compliance
- PC21.** escalate discrepancies or suspicious modifications in customer records to supervisors or compliance teams for verification and correction

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** banking CRM systems and Loan Management Systems (LMS) used for recording customer interactions, service requests, and transaction details
- KU2.** data verification techniques to ensure recorded information is correct, up-to-date, and compliant with banking regulations
- KU3.** RBI guidelines, GDPR (where applicable), and internal banking policies related to customer data protection and privacy
- KU4.** secure data transmission protocols, including encryption standards, multi-factor authentication, and authorized banking channels
- KU5.** types of customer account modifications, such as nominee updates, contact changes, and account preference adjustments
- KU6.** techniques for monitoring transaction accuracy, avoiding errors, data duplication, or inconsistencies in financial records
- KU7.** steps for guiding customers through account modifications while ensuring compliance with institutional guidelines

Generic Skills (GS)

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

Qualification Pack

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

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Document customer interactions and transactions accurately</i>	10	20	-	3
PC1. record customer interactions in banking CRM systems by accurately documenting inquiries, service requests, complaints, and resolutions for future reference	1	3	-	-
PC2. log transaction details including deposits, withdrawals, fund transfers, loan applications, and credit approvals, ensuring data accuracy and completeness	1	2	-	-
PC3. maintain proper documentation of customer service activities, such as account modifications, dispute resolutions, and compliance-related updates	2	3	-	1
PC4. ensure adherence to financial data protection regulations by handling customer records securely and restricting access to authorized personnel only	1	3	-	-
PC5. verify the accuracy of recorded data to prevent discrepancies, ensuring alignment with regulatory and institutional standards	2	2	-	-
PC6. update customer account details when changes occur, such as address modifications, contact information updates, or product upgrades	1	2	-	1
PC7. follow institutional policies for data retention and documentation management to ensure audit readiness and compliance with banking laws	1	2	-	1
PC8. use digital banking platforms and Loan Management Systems (LMS) to ensure transaction records are stored and retrieved efficiently	1	3	-	-
<i>Ensure compliance with financial data protection regulations</i>	10	20	-	3
PC9. adhere to financial data protection regulations such as RBI guidelines, GDPR (where applicable), and internal banking policies to ensure secure handling of customer information	2	3	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. verify customer consent before accessing or updating financial records, ensuring compliance with data privacy laws	2	3	-	-
PC11. restrict access to sensitive customer data by following security protocols, such as role-based access controls in banking systems	1	4	-	1
PC12. ensure secure data storage and transmission by using encrypted banking platforms, secure email communication, and authorized digital channels	1	3	-	1
PC13. educate customers on data privacy best practices, such as safeguarding personal information and avoiding sharing sensitive details over unsecured channels	2	3	-	1
PC14. monitor and report data breaches or unauthorized access by promptly escalating incidents to the compliance and cybersecurity teams	2	4	-	-
<i>Update customer records in banking systems</i>	10	20	-	4
PC15. accurately enter and update customer details such as personal information, account changes, transaction history, and service requests in the banking system	1	3	-	1
PC16. verify and cross-check customer records to ensure that all updates are correct, consistent, and compliant with regulatory requirements	1	3	-	1
PC17. maintain digital and physical records of customer interactions, financial transactions, loan applications, and complaint resolutions for future reference and audits	2	2	-	-
PC18. update customer status and account modifications such as contact details, nominee changes, and account preferences in the banking CRM or Loan Management System (LMS)	1	3	-	-
PC19. record and track service requests, including loan processing updates, card issuance, and transaction disputes, ensuring timely resolution	1	3	-	1

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC20. monitor record-keeping accuracy to avoid data duplication, errors, or incomplete entries that may affect customer service and compliance	2	3	-	1
PC21. escalate discrepancies or suspicious modifications in customer records to supervisors or compliance teams for verification and correction	2	3	-	-
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8425
NOS Name	Maintain customer records and ensure compliance
Sector	BFSI
Sub-Sector	
Occupation	Marketing and Sales
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

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

Description

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

Scope

The scope covers the following :

- Introduction to Employability Skills
- Constitutional values - Citizenship
- Becoming a Professional in the 21st Century
- Basic English Skills
- Career Development & Goal Setting
- Communication Skills
- Diversity & Inclusion
- Financial and Legal Literacy
- Essential Digital Skills
- Entrepreneurship
- Customer Service
- Getting ready for Apprenticeship & Jobs

Elements and Performance Criteria

Introduction to Employability Skills

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

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

Constitutional values – Citizenship

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

- PC3.** recognize the significance of constitutional values, including civic rights and duties, citizenship, responsibility towards society etc. and personal values and ethics such as honesty, integrity, caring and respecting others, etc.
- PC4.** follow environmentally sustainable practices

Becoming a Professional in the 21st Century

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

- PC5.** recognize the significance of 21st Century Skills for employment
- PC6.** practice the 21st Century Skills such as Self-Awareness, Behaviour Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. in personal and professional life

Basic English Skills

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

Qualification Pack

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

Career Development & Goal Setting

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

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

Communication Skills

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

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

Diversity & Inclusion

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

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

Financial and Legal Literacy

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

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

Essential Digital Skills

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

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

Entrepreneurship

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

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

Customer Service

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

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

Qualification Pack

PC28. follow appropriate hygiene and grooming standards

Getting ready for apprenticeship & Jobs

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

PC29. create a professional Curriculum vitae (Résumé)

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

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

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

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

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

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

KU2. various constitutional and personal values

KU3. different environmentally sustainable practices and their importance

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

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

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

KU7. about effective communication

KU8. POSH Act

KU9. Gender sensitivity and inclusivity

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

KU11. how to compute income and expenditure

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

KU13. different legal rights and laws

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

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

KU16. how to identify business opportunities

KU17. types and needs of customers

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

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

Generic Skills (GS)

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

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

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

Qualification Pack

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

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Introduction to Employability Skills</i>	1	1	-	-
PC1. identify employability skills required for jobs in various industries	-	-	-	-
PC2. identify and explore learning and employability portals	-	-	-	-
<i>Constitutional values – Citizenship</i>	1	1	-	-
PC3. recognize the significance of constitutional values, including civic rights and duties, citizenship, responsibility towards society etc. and personal values and ethics such as honesty, integrity, caring and respecting others, etc.	-	-	-	-
PC4. follow environmentally sustainable practices	-	-	-	-
<i>Becoming a Professional in the 21st Century</i>	2	4	-	-
PC5. recognize the significance of 21st Century Skills for employment	-	-	-	-
PC6. practice the 21st Century Skills such as Self-Awareness, Behaviour Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. in personal and professional life	-	-	-	-
<i>Basic English Skills</i>	2	3	-	-
PC7. use basic English for everyday conversation in different contexts, in person and over the telephone	-	-	-	-
PC8. read and understand routine information, notes, instructions, mails, letters etc. written in English	-	-	-	-
PC9. write short messages, notes, letters, e-mails etc. in English	-	-	-	-
<i>Career Development & Goal Setting</i>	1	2	-	-

Qualification Pack

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

Qualification Pack

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

Qualification Pack

National Occupational Standards (NOS) Parameters

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

Qualification Pack

BSC/N8426: Assist in loan processing

Description

This OS unit is about collecting and verifying loan applications, coordinating with internal departments for processing, and supporting loan disbursement while guiding customers on loan terms and repayment.

Scope

The scope covers the following :

- Collect and verify loan applications
- Coordinate with internal departments
- Support loan disbursement and customer guidance

Elements and Performance Criteria

Collect and verify loan applications

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

- PC1.** guide customers through the loan application process, ensuring all mandatory fields are filled accurately
- PC2.** collect and verify applicant details, including identity, address, and income proofs, as per lender requirements
- PC3.** ensure compliance with KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations by validating Aadhaar, PAN, voter ID, and other relevant documents
- PC4.** check employment details and income stability by reviewing salary slips, bank statements, Income Tax Returns (ITR), and employer verification letters
- PC5.** enter loan application details into the Loan Management System (LMS) for accurate tracking and processing
- PC6.** ensure all collected documents are stored securely, following banking data protection regulations

Coordinate with internal departments

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

- PC7.** liaise with the credit underwriting team to provide complete loan application details, supporting documents, and applicant eligibility reports for verification
- PC8.** follow up with the operations team to track loan processing stages, ensuring timely approvals and disbursements
- PC9.** clarify discrepancies in loan applications by interacting with applicants and retrieving additional or corrected documents
- PC10.** coordinate with the risk assessment team to identify potential risks, verify flagged inconsistencies, and ensure compliance with internal lending policies
- PC11.** communicate with the legal and documentation team to validate property papers, loan agreements, and mortgage-related documents for secured loans

Support loan disbursement and customer guidance

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

Qualification Pack

- PC12.** verify loan approval status by coordinating with the credit underwriting and risk assessment teams before proceeding with disbursement
- PC13.** ensure all loan agreement formalities are completed by checking borrower signatures, compliance documents, and approval confirmations
- PC14.** guide customers on loan terms and conditions, including interest rates, EMI schedules, repayment tenure, foreclosure options, and applicable charges
- PC15.** provide step-by-step support for digital loan disbursement, including e-signing agreements and verifying fund transfers

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** types of loans (e.g., personal loans, home loans, vehicle loans, business loans) and their specific documentation requirements
- KU2.** KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations, ensuring proper validation of identity and financial documents such as Aadhaar, PAN, voter ID, and bank statements
- KU3.** loan eligibility criteria, including income stability, employment verification, and creditworthiness assessment
- KU4.** KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations, ensuring proper validation of identity and financial documents such as Aadhaar, PAN, voter ID, and bank statements
- KU5.** risk assessment techniques to identify potential fraud, financial inconsistencies, or high-risk applicants
- KU6.** loan agreement formalities, including borrower consent, digital agreement signing, and compliance checks
- KU7.** digital loan disbursement methods, including fund transfer verification, e-signature authentication, and online banking transactions

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>Collect and verify loan applications</i>	12	24	-	3
PC1. guide customers through the loan application process, ensuring all mandatory fields are filled accurately	2	4	-	-
PC2. collect and verify applicant details, including identity, address, and income proofs, as per lender requirements	2	4	-	-
PC3. ensure compliance with KYC (Know Your Customer) and AML (Anti-Money Laundering) regulations by validating Aadhaar, PAN, voter ID, and other relevant documents	2	4	-	1
PC4. check employment details and income stability by reviewing salary slips, bank statements, Income Tax Returns (ITR), and employer verification letters	2	4	-	1
PC5. enter loan application details into the Loan Management System (LMS) for accurate tracking and processing	2	4	-	1
PC6. ensure all collected documents are stored securely, following banking data protection regulations	2	4	-	-
<i>Coordinate with internal departments</i>	10	20	-	3
PC7. liaise with the credit underwriting team to provide complete loan application details, supporting documents, and applicant eligibility reports for verification	2	4	-	1
PC8. follow up with the operations team to track loan processing stages, ensuring timely approvals and disbursements	2	4	-	1
PC9. clarify discrepancies in loan applications by interacting with applicants and retrieving additional or corrected documents	2	4	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. coordinate with the risk assessment team to identify potential risks, verify flagged inconsistencies, and ensure compliance with internal lending policies	2	4	-	-
PC11. communicate with the legal and documentation team to validate property papers, loan agreements, and mortgage-related documents for secured loans	2	4	-	1
<i>Support loan disbursement and customer guidance</i>	8	16	-	4
PC12. verify loan approval status by coordinating with the credit underwriting and risk assessment teams before proceeding with disbursement	2	4	-	1
PC13. ensure all loan agreement formalities are completed by checking borrower signatures, compliance documents, and approval confirmations	2	4	-	1
PC14. guide customers on loan terms and conditions, including interest rates, EMI schedules, repayment tenure, foreclosure options, and applicable charges	2	4	-	1
PC15. provide step-by-step support for digital loan disbursement, including e-signing agreements and verifying fund transfers	2	4	-	1
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8426
NOS Name	Assist in loan processing
Sector	BFSI
Sub-Sector	
Occupation	Marketing and Sales
NSQF Level	4
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/N8427: Support Investment and Wealth Management Services

Description

This OS unit is about assisting customers in understanding investment options and facilitating investment transactions and account management in compliance with financial regulations.

Scope

The scope covers the following :

- Assist customers in availing investment options
- Facilitate investment transactions and account management

Elements and Performance Criteria

Assist customers in availing investment options

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

- PC1.** explain different investment products such as mutual funds, fixed deposits, bonds, stocks, and insurance plans, highlighting their features, benefits, and risks
- PC2.** assess customer investment needs and financial goals to recommend suitable options based on risk appetite, expected returns, and investment duration
- PC3.** guide customers in selecting tax-saving investments, including Equity Linked Savings Schemes (ELSS), Public Provident Fund (PPF), and National Pension System (NPS)
- PC4.** assist in opening investment accounts, helping customers complete application forms and upload necessary documents
- PC5.** monitor investment portfolios and provide updates on market trends, fund performance, and potential risks
- PC6.** address customer queries regarding returns, liquidity, exit options, and investment tax implications to help them make informed decisions

Facilitate investment transactions and account management

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

- PC7.** assist customers in opening investment accounts, ensuring all required documents, including PAN, Aadhaar, and bank details, are verified for compliance
- PC8.** process investment transactions, such as mutual fund purchases, SIP (Systematic Investment Plan) registrations, redemptions, and fixed deposit renewals
- PC9.** guide customers in using online and mobile banking platforms to track and manage their investment portfolios
- PC10.** help customers set up standing instructions for recurring investments, ensuring smooth and automated transactions
- PC11.** ensure secure handling of financial data, protecting customer confidentiality and adhering to AML (Anti-Money Laundering) policies
- PC12.** escalate unresolved transaction discrepancies to investment specialists or senior financial advisors for further review

Qualification Pack

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** types of investment products, including mutual funds, fixed deposits, bonds, stocks, and insurance plans, along with their features, risks, and expected returns
- KU2.** SEBI (Securities and Exchange Board of India) and RBI (Reserve Bank of India) guidelines related to investment transactions, financial advisory services, and customer protection
- KU3.** market trends and portfolio management, including how to track fund performance and provide customers with insights on financial growth
- KU4.** fixed deposit management, such as renewal procedures, withdrawal conditions, and premature closure policies
- KU5.** online and mobile banking platforms, guiding customers in managing their investments digitally

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 customers in availing investment options</i>	15	30	-	5
PC1. explain different investment products such as mutual funds, fixed deposits, bonds, stocks, and insurance plans, highlighting their features, benefits, and risks	3	5	-	1
PC2. assess customer investment needs and financial goals to recommend suitable options based on risk appetite, expected returns, and investment duration	3	5	-	1
PC3. guide customers in selecting tax-saving investments, including Equity Linked Savings Schemes (ELSS), Public Provident Fund (PPF), and National Pension System (NPS)	-	5	-	1
PC4. assist in opening investment accounts, helping customers complete application forms and upload necessary documents	3	5	-	1
PC5. monitor investment portfolios and provide updates on market trends, fund performance, and potential risks	3	5	-	-
PC6. address customer queries regarding returns, liquidity, exit options, and investment tax implications to help them make informed decisions	3	5	-	1
<i>Facilitate investment transactions and account management</i>	15	30	-	5
PC7. assist customers in opening investment accounts, ensuring all required documents, including PAN, Aadhaar, and bank details, are verified for compliance	3	5	-	1
PC8. process investment transactions, such as mutual fund purchases, SIP (Systematic Investment Plan) registrations, redemptions, and fixed deposit renewals	3	5	-	1
PC9. guide customers in using online and mobile banking platforms to track and manage their investment portfolios	-	5	-	1

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. help customers set up standing instructions for recurring investments, ensuring smooth and automated transactions	3	5	-	1
PC11. ensure secure handling of financial data, protecting customer confidentiality and adhering to AML (Anti-Money Laundering) policies	3	5	-	-
PC12. escalate unresolved transaction discrepancies to investment specialists or senior financial advisors for further review	3	5	-	1
NOS Total	30	60	-	10

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8427
NOS Name	Support Investment and Wealth Management Services
Sector	BFSI
Sub-Sector	
Occupation	Marketing and Sales
NSQF Level	4
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 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.

Qualification Pack

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/N8422.Handle Customer Inquiries in Financial Services	30	60	-	10	100	22
BSC/N8423.Resolve Customer Issues and Service Requests	30	60	-	10	100	22
BSC/N8424.Process customer transactions in financial services	30	60	-	10	100	22
BSC/N8425.Maintain customer records and ensure compliance	30	60	-	10	100	22
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	-	-	50	12
Total	140	270	-	40	450	100

Optional: 1 Assist in Loan Processing

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N8426.Assist in loan processing	30	60	-	10	100	22
Total	30	60	-	10	100	22

Qualification Pack

Optional: 2 Support Investment and Wealth Management Services

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N8427.Support Investment and Wealth Management Services	30	60	-	10	100	22
Total	30	60	-	10	100	22

Qualification Pack

Acronyms

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

Qualification Pack

Glossary

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

Qualification Pack

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

Qualification Pack

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