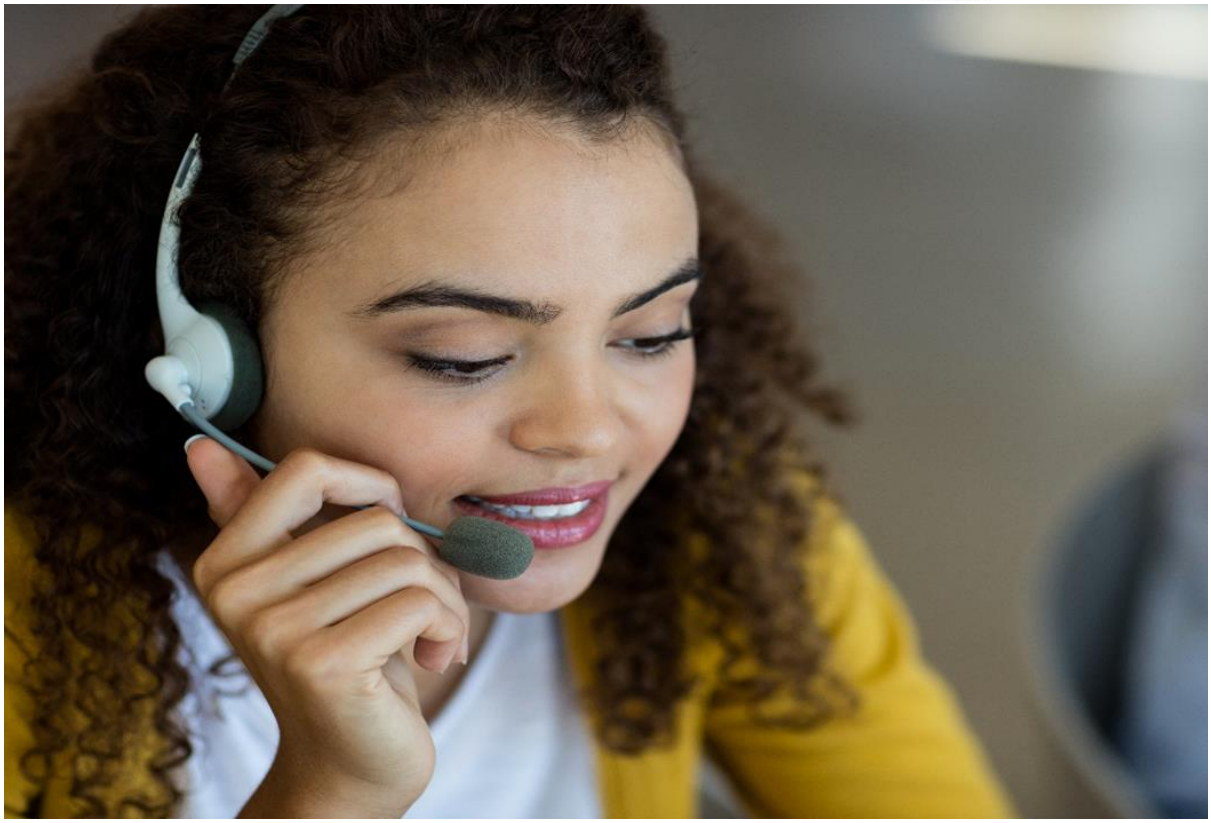

Model Curriculum

QP Name: Customer Service Associate – Financial Services

QP Code: BSC/Q8406

QP Version: 1.0

NSQF Level: 4

Model Curriculum Version: 1.0

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India
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Training Parameters

Sector	BFSI
Sub-Sector	Broking, Fund Investment & Services, Lending, Payments
Occupation	Marketing/Sales
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/ 4225.0100, 5244.0301, 5244.0303
Minimum Educational Qualification and Experience	Class 12th Pass + 6 months relevant work experience OR Class 10th Pass + ITI (2 years after Class 10th) OR Class 10th Pass and pursuing continuous regular schooling OR 3 year Diploma (after 10th) OR Previous relevant Qualification of NSQF level 3 + 2 years relevant work experience
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	30/06/2022
Next Review Date	30/06/2025
NSQC Approval Date	30/06/2022
QP Version	1.0
Model Curriculum Creation Date	30/06/2022
Model Curriculum Valid Up to Date	30/06/2025
Model Curriculum Version	1.0
Minimum Duration of the Course	480 Hours, 0 Minutes
Maximum Duration of the Course	480 Hours, 0 Minutes

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner will be able to:

- Apply proper methods to identify customer queries and requirement
- Role play on how to provide effective customer service
- Employ proper procedure to maintain records and evaluate customer service
- Develop employability skill

Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N8415- Identify Customer Queries and Requirement NOS Version No. 1.0 NSQF Level 4	**50:00**	**55:00**	**00:00**	**00:00**	**150:00**
Module 1 Introduction to the Banking Sector and the Job Role of Customer Service Associate - Financial Services	04:00	00:00	00:00	00:00	04:00
Module 2: Attend Customer Queries and Requirements	46:00	55:00	45:00	00:00	146:00
BSC/N8416 - Provide Effective Customer Service NOS Version No. 1.0 NSQF Level 4	**40:00**	**50:00**	**60:00**	**00:00**	**150:00**
Module 3: Resolve Customer Queries Effectively	20:00	25:00	30:00	00:00	75:00
Module 4: Provide Customer Service	20:00	25:00	30:00	00:00	75:00
BSC/N8417: Maintain Records and Evaluate Customer Service NOS Version No. 1.0 NSQF Level 4	**36:00**	**39:00**	**45:00**	**00:00**	**120:00**
Module 5: Perform After-Sales Activities	40:00	47:00	45:00	00:00	120:00

DGT/VSQ/N0102 V1.0: Employability Skills (60 Hours) **NOS Version No. 1.0** **NSQF Level 4**	**24:00**	**36:00**	**00:00**	**00:00**	**60:00**
Module 6: Employability Skills	24:00	36:00	00:00	00:00	60:00
Total Duration	**150:00**	**180:00**	**150:00**	**00:00**	**480:00**

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Customer Service Associate - Financial Services

Mapped to BSC/N8415, v 1.0

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking Industry and its sub-sectors
- Define the role and responsibilities of Customer Service Associate - Financial Services

Duration: *04:00*	**Duration**: *00:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the objectives and benefits of the Skill India Mission • Describe the scope of Banking Industry and its sub-sectors • Discuss job role and opportunities for a Customer Service Associate - Financial Services • List the basic terminologies used in banking services	NA
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 2: Attend Customer Queries and Requirements

Mapped to BSC/N8415, v 1.0

Terminal Outcomes:

- Role play on how to greet and address the customers over the telephone and in person in friendly and professional manner
- Apply proper practices to seek customer's feedback on their experiences with the product and service
- Describe the methods of identifying and assessing customer's requirements for providing appropriate clarifications and solutions
- Explain standard policies and procedures to deal with customer's complaint
- Employ proper practices to build and maintain sustainable relationship and trust with customers

Duration: *62:00*	**Duration**: *55:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the principles of customer service • Describe the standard procedure of greeting the customers • Explain the methods of verifying customer identity using established security checking procedures • State the significance of listening to the customer's requirements, complaints or concerns attentively • Describe the methods of identifying and assessing customer's requirements for providing appropriate clarifications and solutions along with addressing their dissatisfaction • Outline the importance of following the standard procedures to address customers' dissatisfaction and complaints and gathering additional information to answer their queries • Explain the standard methods of identifying customers' complaints requiring escalation along with the standard escalation process • State the importance of maintaining sustainable relationship and trust with customer through open and interactive communication and responding to inquiries promptly	• Role play on how to greet and address the customers over the telephone and in person in friendly and professional manner • Apply proper methods to check information provided by customers for accuracy and completeness • Roleplay on how to seek customer's feedback on their experiences with the product or service and confer with customer to provide add on information about products, services and or complaints • Perform steps to obtain and examine all relevant information to assess validity of complaints and to determine possible causes • Dramatize on how to inform relevant stakeholders that complaint has been received from the customer • Role play on how to assist customers for generating sales opportunities for financial products • Apply proper methods to maintain procedures to acknowledge and record customers' perception of the problems
Classroom Aids	

Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.
Tools, Equipment and Other Requirements
Required telephone, Sample list of customer's complaints, Sample format of records to record customers' perception of the problems etc.

Module 3: Resolve Customer Queries Effectively

Mapped to BSC/N8416, v 1.0

Terminal Outcomes:

- Role play on how to provide appropriate solutions and alternatives to the customers and follow up with them to ensure resolution
- State the significance of meeting the timelines and quality standards for resolution of customer's complaints
- Apply proper practices to route and direct customer's requests to appropriate department
- Employ appropriate process to ensure response to customer's requests are designed to maximize customer satisfaction

Duration: *20:00*	**Duration**: *25:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss various types of services and products provided by the financial organizations • State the significance of maintaining broad knowledge of products and services • Describe the methods of identifying implications of the customer complaint • Explain the standard methods to analyse options to resolve customers' complaints and resolving their queries regarding product and services • Discuss escalation matrix for customer query resolution • Explain the methods to assess the timelines for resolution of customer complaints • Outline the importance of ensuring that the services are provided withing the timelines and quality standards and following the standard procedures if agreed timelines are not achieved • Discuss effective ways of contributing ideas to resolve customer problems to improve productivity and delivering prompt and professional solution for customer inquiries via direct contact, phone, email, online chat, etc. • State the significance of ensuring that response to customer's requests is designed to maximize customer satisfaction	• Role play on how to handle customer complaints, provide appropriate solutions and alternatives and follow up with them to ensure resolution • Dramatize on how to respond customer's queries by understanding the same through reviewing previous inquiries and responses • Role play on how to provide accurate, valid and complete information, provide timelines and quality standards for resolution of the problem and verify customers' understanding of the provided information • Role play on how to refer unresolved customer's grievances to designated departments for further investigation • Employ proper practices to route and direct customer's requests to appropriate department ensure that all customer's expectations are met • Apply proper practices to solicit sales of new or additional services or products
Classroom Aids	

Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.
Tools, Equipment and Other Requirements
Sample list of queries and their solutions etc.

Module 4: Provide Customer Service

Mapped to BSC/N8416, v 1.0

Terminal Outcomes:

- Discuss the purpose and benefits of delivering effective customer service
- Apply appropriate methods to maintain regular communication with the customers

Duration: *20:00*	**Duration**: *25:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the relevant legal and data protection legislation in relation to delivering customer service and information handling • Discuss the purpose and benefits of delivering customer service that meets or exceeds and customer expectations along with the purpose and benefits of continuous improvement • State the significance of quality standards appropriate to own responsibilities • Describe the types of problems that customers may experience and the process to resolve or refer them • Explain the methods of reviewing previous interactions with the customers • State the significance of ensuring that the steps are taken to determine customer satisfaction with the product/service provided • Explain the methods to build effective relationship with the customers	• Apply appropriate methods to maintain regular communication with the customers and ensure the communication is based on information about customer needs • Employ proper practices to build working relationships with the customers
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Sample list of queries and their solutions etc.	

Module 5: Maintain Records and Evaluate Customer Service

Mapped to BSC/N8417, v 1.0

Terminal Outcomes:

- Role play on how to obtain and record customer feedback
- Discuss the relevant legal and data protection legislation in relation to delivering customer service and information handling
- Employ proper methods to maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken

Duration: *36:00*	**Duration**: *39:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Explain the standard procedure to obtain and evaluate customer feedback for its importance and impact on business • Discuss standard escalation matrix for customer feedback in a financial organization and techniques to improve customer service based on the feedbacks • Discuss effective ways of identifying improvements that can be made to services to customer for analysis of feedback • State the significance of following the relevant legal and data protection legislation in relation to delivering customer service and information handling • Explain the methods to monitor customer satisfaction • Describe various types of documents to be maintained for customer service as per the standards • Outline the importance of completing all documentation in accordance with legislation and standard procedures • Discuss standard procedure of collecting customer's information and check with existing records	• Role play on how to obtain and record customer feedback • Dramatize on how to respondto negative feedback and initiate remedial action in-line with standard procedures • Role play on how to report customer's complaints with appropriate person for unsafe or unsatisfactory behavior by representative • Employ proper methods to maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken • Draft a sample report for resolving customer complaints
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	

Sample list of customer's complaints and feedback, information report for resolving customer complaints, different types of documents form maintain records of customers etc.

Module 6: Employability Skills
Mapped to DGT/VSQ/N0102 V1.0

Terminal Outcomes:

- 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

Duration: *24:00*	**Duration**: *36:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss employability skills required for jobs in various industries • Explain ways to explore learning and employability portals • Discuss the significance of legal 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. • Explain the significance of 21st century skills for employment • Describe the benefits of the continuous learning • Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in english • List the difference between job and career • Communicate and behave appropriately with all genders and pwd • Discuss how to escalate any issues related to sexual harassment at workplace according to posh act	• Demonstrate how to follow environmentally sustainable practices • Role play 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 • Practice the use basic english for everyday conversation in different contexts, in person and over the telephone • Write short messages, notes, letters, e-mails etc. In english • Prepare a sample career development plan with short- and long-term goals, based on aptitude • Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings • Roleplay how to work collaboratively with others in a team

• List common components of salary and compute income, expenses, taxes, investments etc • Discuss relevant rights and laws and use legal aids to fight against legal exploitation • Identify and list different types of entrepreneurship and enterprises and assess opportunities for potential business through research • Identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity • Explain how to identify different types of customers • Identify and list apprenticeship opportunities and register for it as per guidelines and requirements	• Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act • Show how to select financial institutions, products and services as per requirement • Practice how to carry out offline and online financial transactions, safely and securely • Operate digital devices and carry out basic internet operations securely and safely • Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively • Practice the of use basic features of word processor, spreadsheets, and presentations • Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion • Role play how to respond to customer requests and needs in a professional manner • Show how to follow appropriate hygiene and grooming standards • Create a sample professional curriculum vitae (résumé) • Practice how to search for suitable jobs using reliable offline and online sources such as employment exchange, recruitment agencies, newspapers etc. And job portals, respectively • Show how to apply to identified job openings using offline /online methods as per requirement • Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection
Classroom Aids	
Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster	
Tools, Equipment and Other Requirements	
PPE, Basic Stationary, digital devices as per the requirement	

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Trainer Certification	
Domain Certification	**Platform Certification**
"Customer Service Associate - Financial Services", "BSC/Q8406, v1.0", Minimum accepted score is 80%	"Trainer(VET and Skills)", mapped to Qualification Pack: "MEP/Q2602,v2.0" .The minimum accepted score is 80%.

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	**Platform Certification**
"Customer Service Associate – Financial Services", "BSC/Q8406, v1.0", Minimum accepted score is 80%	"Assessor(VET and Skills)", mapped to Qualification Pack: "MEP/Q2701,v2.0" .The minimum accepted score is 80%.

Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

1. Assessment System Overview:

    - Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
    - Assessment agencies send the assessment confirmation to VTP/TC looping SSC
    - Assessment agency deploys the ToA certified Assessor for executing the assessment
    - SSC monitors the assessment process & records
    - If the batch size is more than 30, then there should be 2 Assessors.

2. Testing Environment: Assessor must:

    - Confirm that the centre is available at the same address as mentioned on SDMS or SIP
    - Check the duration of the training.
    - Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
    - Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
    - Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
    - Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
    - Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:

    - Question papers created by the Subject Matter Experts (SME)
    - Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
    - Questions are mapped with NOS and PC
    - Question papers are prepared considering that level 1 to 3 is for the unskilled & semi-skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
    - Assessor must be ToA certified
    - Assessment agency must follow the assessment guidelines to conduct the assessment

4. Types of evidence or evidence-gathering protocol:
    - Time-stamped & geotagged reporting of the assessor from assessment location
    - Centre photographs with signboards and scheme specific branding
    - Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
    - Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

5. Method of verification or validation:
    - Surprise visit to the assessment location
    - Random audit of the batch
    - Random audit of any candidate

6. Method for assessment documentation, archiving, and access
    - Hard copies of the documents are stored
    - Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, understand and be able to do **upon the completion of the training**.
Terminal Outcome	Terminal outcome is a statement of what a learner will know, understand and be able to do **upon the completion of a module.** A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
QF	Qualification File
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
SOP	Standard Operating Practices
PwD	Persons with Disability