

Qualification Pack



Microfinance Executive

QP Code: BSC/Q2401

Version: 7.0

NSQF Level: 3

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BSC/Q2401: Microfinance Executive

Brief Job Description

The individual at work is responsible for selling variety of financial services related to loans, savings, insurance and remittances. The incumbent also identifies and sources the potential customers, assists them with microfinance application and loan disbursement process, and collect fees and installments from them as per organizational procedures.

Personal Attributes

The individual needs to be physically fit and self-driven with good communication, interpersonal and customer service skills.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N2401: Source customers for microfinance products](#)
2. [BSC/N2402: Assist customers with microfinance application process](#)
3. [BSC/N2403: Collect and follow-up for receivables](#)
4. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
Country	India
NSQF Level	3
Credits	16.99
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3312.0100

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Minimum Educational Qualification & Experience	<p>9th grade pass with NA of experience OR 8th grade pass with 1 year of (NTC/ NAC) after 8th with NA of experience OR 8th grade pass and pursuing continuous schooling in regular school with vocational subject with NA of experience OR 8th grade pass with 1 Year of experience OR 5th grade pass with 4 Years of experience OR Ability to read and write with 5 Years of experience OR Previous relevant Qualification of NSQF Level with 1 Year of experience</p>
Minimum Level of Education for Training in School	Ability to read and write
Pre-Requisite License or Training	NA
Minimum Job Entry Age	16 Years
Last Reviewed On	NA
Next Review Date	25/11/2024
NSQC Approval Date	25/11/2021
Version	7.0
Reference code on NQR	2019/BFSI /BFSISSC/02942
NQR Version	1

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BSC/N2401: Source customers for microfinance products

Description

This OS unit is about sourcing new customers for providing microfinance products such as loans, insurance, pension, etc., resolving their queries and performing related administrative tasks.

Scope

The scope covers the following :

- Identify and acquire potential customers
- Resolve customer queries and cross - sell the products
- Perform general administrative work

Elements and Performance Criteria

Identify and acquire potential customers

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

- PC1.** survey the assigned territory to assess business potential in purview of target customer's eligibility as per standard norms
- PC2.** identify customer groups by economic activity
- PC3.** organise group meetings in association with local panchayats or local government bodies
- PC4.** arrange for marketing brochures, pamphlets etc. prior to the meeting
- PC5.** maintain gender neutral behavior while conducting initial discussions with potential customers to understand their financial needs
- PC6.** create small borrower groups based on the economic activity or common borrowing needs
- PC7.** explain the microfinance process, loan amount and repayment as well as group responsibilities to the customers

Resolve customer queries and cross - sell the products

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

- PC8.** educate the customers on the benefits of micro-finance, interest rates, fees and charges.
- PC9.** ensure customer queries related to microfinance and other related products are resolved on time
- PC10.** sell other products such as insurance and pension schemes, both private and public, as per organization's policy

Perform general administrative work

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

- PC11.** update details of customers sourced and their status into the information systems/records
- PC12.** prepare and submit periodic reports on status of sourced customers to supervisor/manager
- PC13.** coordinate with supervisor and set revenue/ account targets as per organization's policy
- PC14.** prepare reports on targets achieved and review future target

Knowledge and Understanding (KU)

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The individual on the job needs to know and understand:

- KU1.** organization's operating environment, and structure
- KU2.** organization's pricing and discount policies
- KU3.** Standard Operating Procedure (SOP) for performing micro-finance functions
- KU4.** importance of the individual's role in the workflow
- KU5.** types and features of products and services offered to target customers
- KU6.** microfinance regulations, standard code of conduct and self regulatory associations such as MicroFinance Institutions Network (MFIN) and Sa-Dhan (The Association of Community Development Finance Institutions)
- KU7.** concept of group dynamics, income, health and age profiling
- KU8.** economic/ livelihood activities of the designated territory and markets associated
- KU9.** typical loan amounts, tenure and propensity to pay
- KU10.** risks associated with various products and compliance procedures
- KU11.** types of customer segments and their suitability to products offered
- KU12.** routes and schedules for visiting field areas assigned
- KU13.** maintenance and operating procedure for using equipment provided by bank
- KU14.** procedure for digitally updating details of acquired customers
- KU15.** marketing techniques when hosting group meetings
- KU16.** factors that impact the creditworthiness of the customer
- KU17.** basic economic, accounting and financial concepts such as interest rates, profit & loss, etc.

Generic Skills (GS)

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

- GS1.** read and interpret organizational documents
- GS2.** communicate effectively and clearly with customers and colleagues
- GS3.** organise work and time in order to maximize productivity
- GS4.** address problems arising either due to non-cooperation or administrative fault and escalate unresolved concerns

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Identify and acquire potential customers</i>	10	25	-	-
PC1. survey the assigned territory to assess business potential in purview of target customer's eligibility as per standard norms	-	-	-	-
PC2. identify customer groups by economic activity	-	-	-	-
PC3. organise group meetings in association with local panchayats or local government bodies	-	-	-	-
PC4. arrange for marketing brochures, pamphlets etc. prior to the meeting	-	-	-	-
PC5. maintain gender neutral behavior while conducting initial discussions with potential customers to understand their financial needs	-	-	-	-
PC6. create small borrower groups based on the economic activity or common borrowing needs	-	-	-	-
PC7. explain the microfinance process, loan amount and repayment as well as group responsibilities to the customers	-	-	-	-
<i>Resolve customer queries and cross - sell the products</i>	10	20	-	-
PC8. educate the customers on the benefits of micro-finance, interest rates, fees and charges.	-	-	-	-
PC9. ensure customer queries related to microfinance and other related products are resolved on time	-	-	-	-
PC10. sell other products such as insurance and pension schemes, both private and public, as per organization's policy	-	-	-	-
<i>Perform general administrative work</i>	10	25	-	-
PC11. update details of customers sourced and their status into the information systems/records	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. prepare and submit periodic reports on status of sourced customers to supervisor/manager	-	-	-	-
PC13. coordinate with supervisor and set revenue/ account targets as per organization's policy	-	-	-	-
PC14. prepare reports on targets achieved and review future target	-	-	-	-
NOS Total	30	70	-	-



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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2401
NOS Name	Source customers for microfinance products
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	5.63
Version	6.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

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BSC/N2402: Assist customers with microfinance application process

Description

This OS unit is about assisting customers with the application process for opening microfinance loan and other related products accounts.

Scope

The scope covers the following :

- Obtain and process requisite documents
- Verify the documents
- Facilitate disbursement of microfinance loan
- Maintain records and other administrative work

Elements and Performance Criteria

Obtain and process requisite documents

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

- PC1.** obtain all KYC related documents from the customers as per SOP
- PC2.** record all biometric inputs of customers into the designated IT systems
- PC3.** assist customers with filling the application form
- PC4.** ensure to obtain any missing information or document from the customer, if required
- PC5.** obtain credit rating as per organization's policy

Verify the documents

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

- PC6.** verify validity of all KYC documents
- PC7.** ensure documents are rechecked at the NBFC/microfinance institution
- PC8.** verify credit check report prepared by the field team
- PC9.** inquire from the referrals about the past records/ business of the customer to ensure safety of dealing with customers

Facilitate disbursement of microfinance loan

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

- PC10.** coordinate with credit team to check status of the loan application
- PC11.** inform customer if loan has been approved
- PC12.** assist customers in completing the loan formalities
- PC13.** ensure the disbursement of loan within stipulated time period

Maintain records and other administrative work

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

- PC14.** input all data into the system for verification and approval/ handover of application to credit-check team
- PC15.** update details of accounts opened and their status into information system or records

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- PC16.** prepare and submit periodic reports on status of acquired customers to designated superior
- PC17.** coordinate with supervisor and set revenue or account targets as per organization's policy
- PC18.** prepare reports on targets achieved and review future target
- PC19.** maintain confidentiality while handling customer's information

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** concept of credit rating
- KU2.** verification criteria for KYC documents
- KU3.** list of documents required for applications including KYC forms, acceptable identity and address proofs and other supporting documents as per SOP
- KU4.** operating procedure of biometric machines
- KU5.** layout and components of application form
- KU6.** significance of handling customer information safely
- KU7.** factors affecting creditworthiness of the customer
- KU8.** verification procedure of credit check report
- KU9.** loan sanctioning and disbursement process
- KU10.** procedure for digitally updating details of acquired customers
- KU11.** methods to cross verify the past record of the customers
- KU12.** types and format of reports like status of acquired customers, targets achieved etc.
- KU13.** how to set and review revenue or accounts target
- KU14.** organizational documentation and reporting procedures

Generic Skills (GS)

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

- GS1.** read and understand organizational documents
- GS2.** communicate clearly with customers and colleagues
- GS3.** complete tasks efficiently and accurately within stipulated time
- GS4.** take decisions in a time bound manner
- GS5.** improve and modify own work practices

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Obtain and process requisite documents</i>	10	15	-	-
PC1. obtain all KYC related documents from the customers as per SOP	-	-	-	-
PC2. record all biometric inputs of customers into the designated IT systems	-	-	-	-
PC3. assist customers with filling the application form	-	-	-	-
PC4. ensure to obtain any missing information or document from the customer, if required	-	-	-	-
PC5. obtain credit rating as per organization's policy	-	-	-	-
<i>Verify the documents</i>	10	15	-	-
PC6. verify validity of all KYC documents	-	-	-	-
PC7. ensure documents are rechecked at the NBFC/microfinance institution	-	-	-	-
PC8. verify credit check report prepared by the field team	-	-	-	-
PC9. inquire from the referrals about the past records/ business of the customer to ensure safety of dealing with customers	-	-	-	-
<i>Facilitate disbursement of microfinance loan</i>	10	15	-	-
PC10. coordinate with credit team to check status of the loan application	-	-	-	-
PC11. inform customer if loan has been approved	-	-	-	-
PC12. assist customers in completing the loan formalities	-	-	-	-
PC13. ensure the disbursement of loan within stipulated time period	-	-	-	-
<i>Maintain records and other administrative work</i>	10	15	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC14. input all data into the system for verification and approval/ handover of application to credit-check team	-	-	-	-
PC15. update details of accounts opened and their status into information system or records	-	-	-	-
PC16. prepare and submit periodic reports on status of acquired customers to designated superior	-	-	-	-
PC17. coordinate with supervisor and set revenue or account targets as per organization's policy	-	-	-	-
PC18. prepare reports on targets achieved and review future target	-	-	-	-
PC19. maintain confidentiality while handling customer's information	-	-	-	-
NOS Total	40	60	-	-



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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2402
NOS Name	Assist customers with microfinance application process
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	4.43
Version	3.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

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BSC/N2403: Collect and follow-up for receivables

Description

This OS unit is about collecting and following up for loan repayments, fees and other charges and reporting payment frauds to the concerned authority.

Scope

The scope covers the following :

- Collect and follow up for loan repayments, fees and other charges
- Report payment frauds

Elements and Performance Criteria

Collect and follow up for loan repayments, fees and other charges

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

- PC1.** ensure adherence to collection process of receivables and corresponding legal guidelines
- PC2.** report to branch about the collected loan repayments, fees and charges as per standards
- PC3.** deposit all amount collected in branch or bank and get the receipt as per SOP
- PC4.** perform all accounting formalities for the collected amount
- PC5.** coordinate with different teams at appropriate verticals and engage them in collection process, if required
- PC6.** follow-up and recover overdues from the defaulter/ debtors
- PC7.** update settlement details, if any, towards regularization or closure of loan
- PC8.** coordinate with credit department about writing off of overdue cases

Report payment frauds

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

- PC9.** report the event of theft or loss of cash in transit, if any to the manager
- PC10.** report any fraudulent activity observed in the field to vigilance
- PC11.** advocate new policy initiatives to minimize fraudulent cases
- PC12.** liaise with legal cell for any legal actions taken on non-recoverable(s)

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** SOP and legal guidelines for collection of receivables
- KU2.** organizational reporting and documentation policies
- KU3.** basics of accounting
- KU4.** procedure to follow-up and recover overdues from the defaulter/debtors
- KU5.** organizational format and process to update settlement details



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- KU6.** SOP to report payment frauds to the manager
- KU7.** techniques for detecting and preventing fraud
- KU8.** procedure to coordinate with legal cell for status update of non-recoverable(s)

Generic Skills (GS)

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

- GS1.** read and understand organizational documents
- GS2.** communicate clearly with customers, colleagues, and manager
- GS3.** resolve queries of the customer related to the application form
- GS4.** complete tasks efficiently and accurately within stipulated time
- GS5.** take decisions in a time bound manner
- GS6.** improve and modify own work practices

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Collect and follow up for loan repayments, fees and other charges</i>	20	40	-	-
PC1. ensure adherence to collection process of receivables and corresponding legal guidelines	-	-	-	-
PC2. report to branch about the collected loan repayments, fees and charges as per standards	-	-	-	-
PC3. deposit all amount collected in branch or bank and get the receipt as per SOP	-	-	-	-
PC4. perform all accounting formalities for the collected amount	-	-	-	-
PC5. coordinate with different teams at appropriate verticals and engage them in collection process, if required	-	-	-	-
PC6. follow-up and recover overdues from the defaulter/ debtors	-	-	-	-
PC7. update settlement details, if any, towards regularization or closure of loan	-	-	-	-
PC8. coordinate with credit department about writing off of overdue cases	-	-	-	-
<i>Report payment frauds</i>	20	40	-	-
PC9. report the event of theft or loss of cash in transit, if any to the manager	-	-	-	-
PC10. report any fraudulent activity observed in the field to vigilance	-	-	-	-
PC11. advocate new policy initiatives to minimize fraudulent cases	-	-	-	-
PC12. liaise with legal cell for any legal actions taken on non-recoverable(s)	-	-	-	-
NOS Total	40	80	-	-



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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2403
NOS Name	Collect and follow-up for receivables
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	6.93
Version	3.0
Last Reviewed Date	NA
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

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

Description

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

Scope

The scope covers the following :

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

Elements and Performance Criteria

Introduction to Employability Skills

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

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

Constitutional values - Citizenship

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

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

Becoming a Professional in the 21st Century

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

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

Basic English Skills

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

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

Career Development & Goal Setting

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

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

Communication Skills

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

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

Diversity & Inclusion

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

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

Financial and Legal Literacy

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

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

Essential Digital Skills

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

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

Entrepreneurship

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

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

Customer Service

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

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

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PC28. follow appropriate hygiene and grooming standards

Getting ready for apprenticeship & Jobs

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

PC29. create a professional Curriculum vitae (Résumé)

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

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

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

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

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

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

KU2. various constitutional and personal values

KU3. different environmentally sustainable practices and their importance

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

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

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

KU7. about effective communication

KU8. POSH Act

KU9. Gender sensitivity and inclusivity

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

KU11. how to compute income and expenditure

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

KU13. different legal rights and laws

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

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

KU16. how to identify business opportunities

KU17. types and needs of customers

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

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

Generic Skills (GS)

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

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

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



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

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Assessment Criteria

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

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

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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	30/09/2023
Next Review Date	30/09/2026
NSQC Clearance Date	30/09/2023

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3. Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/option NOS/set of NOS.
4. SSC/Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5. SSC/Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6. To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Qualification Pack

Minimum Aggregate Passing % at QP Level : 50

(Please note: Every Trainee should score a minimum aggregate passing percentage as specified above, to successfully clear the Qualification Pack assessment.)

Assessment Weightage

Compulsory NOS

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N2401.Source customers for microfinance products	30	70	-	-	100	35
BSC/N2402.Assist customers with microfinance application process	40	60	-	-	100	25
BSC/N2403.Collect and follow-up for receivables	40	80	-	-	120	20
DGT/VSQ/N0102.Employability Skills (60 Hours)	20	30	0	0	50	20
Total	130	240	0	0	370	100

Qualification Pack

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training
SOP	Standard Operating Procedure
KYC	Know Your Customer
NBFC	Non-Banking Financial Company
SSC	Sector Skill Council
OS	Occupational Standard(s)
NOS	National Occupational Standard(s)
UGC	University Grants Commission
NVEQF	National Vocational Education Qualifications Framework
NVQF	National Vocational Qualifications Framework
MHRD	Ministry of Human Resource Development
MoLE	Ministry of Labor and Employment
SSC	Sector Skill Council
SSC	Sector Skill Council
OS	Occupational Standard(s)
NOS	National Occupational Standard(s)
QP	Qualifications Pack

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.
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.

Qualification Pack

Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills (GS)	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
Electives	Electives are NOS/set of NOS that are identified by the sector as contributive to specialization in a job role. There may be multiple electives within a QP for each specialized job role. Trainees must select at least one elective for the successful completion of a QP with Electives.
Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.
Sector	Sector is a conglomeration of different business operations having similar businesses and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Function	Function is an activity necessary for achieving the key purpose of the sector, occupation, or area of work, which can be carried out by a person or a group of persons. Functions are identified through functional analysis and form the basis of OS
Performance Criteria	Performance Criteria are statements that together specify the standard of performance required when carrying out a task
Qualifications Pack	Qualifications Pack comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A Qualifications Pack is assigned a unique qualification pack code.
Occupation	Occupation is a set of job roles, which perform similar/related set of functions in a industry
Job Role	Job role defines a unique set of functions that together form a unique employment opportunity in an organization.

Qualification Pack

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 they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts
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.
Knowledge and Understanding	Knowledge and Understanding are statements which together specify the technical, generic, professional and organizational specific knowledge that an individual needs in order to perform to the required standard.