



Microfinance Executive

QP Code: BSC/Q2401

Version: 1.0

NSQF Level: 3

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha Supremus
Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai - 400072 || email:manasvi.bohra@bwssc.in

Qualification Pack

Contents

BSC/Q2401: Microfinance Executive	3
<i>Brief Job Description</i>	3
Applicable National Occupational Standards (NOS)	3
<i>Compulsory NOS</i>	3
<i>Qualification Pack (QP) Parameters</i>	3
BSC/N2401: Source micro-finance customers	5
BSC/N2402: Assist with micro-finance application process	11
BSC/N2403: Disburse micro-finance loan	17
BSC/N2404: Collect receivables and follow-up	21
BSC/N9901: Communicate effectively and maintain customer-centric service orientation	25
BSC/N9903: Maintain integrity and ethics	30
BSC/N9904: Focus on teamwork	34
Assessment Guidelines and Weightage	37
<i>Assessment Guidelines</i>	37
<i>Assessment Weightage</i>	38
Acronyms	39
Glossary	40

BSC/Q2401: Microfinance Executive

Brief Job Description

Microfinance Executive is responsible for selling micro-loans, micro-savings, micro-insurance and micro-pensions, predominantly, to the financially excluded. The individual at work identifies potential customer groups, evaluates potential locations, sources potential customers, assists in application and loan disbursement process and collects fees and installments

Personal Attributes

The job requires the individual to be self-driven to work in the field and capable of handling multiple situations pertaining to micro-finance delivery and customer service

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N2401: Source micro-finance customers](#)
2. [BSC/N2402: Assist with micro-finance application process](#)
3. [BSC/N2403: Disburse micro-finance loan](#)
4. [BSC/N2404: Collect receivables and follow-up](#)
5. [BSC/N9901: Communicate effectively and maintain customer-centric service orientation](#)
6. [BSC/N9903: Maintain integrity and ethics](#)
7. [BSC/N9904: Focus on teamwork](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
Country	India
NSQF Level	3

Qualification Pack

Aligned to NCO/ISCO/ISIC Code	NCO-2015/3312.0100
Minimum Educational Qualification & Experience	10th Class
Minimum Level of Education for Training in School	
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	25/10/2017
Next Review Date	31/03/2022
NSQC Approval Date	19/12/2018
Version	1.0
Reference code on NQR	2019/BFSI/BFSISSC/02942
NQR Version	1.0

Qualification Pack

BSC/N2401: Source micro-finance customers

Description

sourcing customers for micro-finance loans as well as any other products such as micro-insurance or micro-pension

Scope

This unit/task covers the following:

- Assign an area for sourcing clients
- Acquire potential clients
- Resolve queries and cross-sell
- Perform general administrative work Range: Hand-held POS devices, Computer - MSOffice & Internet

Elements and Performance Criteria

Assigning an area for sourcing clients

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

- PC1.** know the territory assigned and identify customer groups by economic activity of the territory
- PC2.** survey the given territory and assess business potential, keeping the requirements of eligibility of target customers as per company norms and the various statutory regulations in mind

Acquiring potential clients

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

- PC3.** organise group meetings in association with local panchayats or local government bodies
- PC4.** distribute pamphlets with product details
- PC5.** conduct initial discussions with potential clients to understand their financial needs
- PC6.** form small borrower groups by economic activity or common borrowing needs
- PC7.** explain the micro-finance process, loan amounts and repayments as well as group responsibilities

Resolving queries and cross selling

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

- PC8.** ensure that potential customers fully understand all aspects of the micro-finance process and responsibilities
- PC9.** educate the customers on the benefits of micro-finance, interest rates, fees and charges
- PC10.** sell other products such as insurance and pension schemes, both private and public, as per company's policy

Performing general administrative work

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

- PC11.** update details of customers acquired and their status into the information systems/ records
- PC12.** prepare and submit periodic reports on status of acquired customers to supervisor/ manager

Qualification Pack

- PC13.** discuss and set revenue/ account targets with supervisor/ manager, as per companys policy
- PC14.** prepare reports on targets achieved and review future target
- PC15.** prepare status reports on defaults, insurance claims, etc.

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** companys vision, mission, background and history
- KU2.** companys operating environment and organisation structure
- KU3.** companys personnel management and incentives rules
- KU4.** companys rules related to sexual harassment and gender equality
- KU5.** companys pricing and discount policies
- KU6.** standard operating procedure (SOP) for micro-finance
- KU7.** importance of the individuals role in the workflow
- KU8.** reporting structure
- KU9.** types and features of products and services offered to target customers
- KU10.** companys guidelines for delivering marketing merchandise and marketing procedures
- KU11.** micro-finance regulations, standard code of conduct and self-regulatory associations such as mfin
- KU12.** group dynamics, income, health and age profiling
- KU13.** economic/ livelihood activities of the designated territory and markets associated
- KU14.** typical loan amounts, tenure and propensity to pay
- KU15.** types of documents required for applications including KYC forms, acceptable identity and address proofs and other supporting documents
- KU16.** risks associated with various products and compliance procedures
- KU17.** types of customer segments and their suitability to products offered
- KU18.** methods to map prospective customers needs to products offered by company
- KU19.** procedures for assisting customers with application forms and processing policies
- KU20.** security procedures for handling customer information
- KU21.** routes and schedules for visiting field areas assigned
- KU22.** products offered by other financial providers including other micro-finance institutions, banks, NBF Cs, money lenders, etc.
- KU23.** maintenance and operating procedure for using equipment provided by bank such as Point-of-Sale (POS) machines, computers, etc.
- KU24.** operating procedure to update status of leads, prospective customers, as per companys policy
- KU25.** procedure for digitally updating customer details, if required
- KU26.** marketing techniques when hosting group meetings
- KU27.** factors that impact the creditworthiness of the customer
- KU28.** basic economic, accounting and financial concepts such as interest rates, profit & loss, etc.

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Generic Skills (GS)

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

- GS1.** read and understand circulars and guidelines of the organisation and relate to regulatory guidelines
- GS2.** read and verify authenticity of documents submitted by potential customers
- GS3.** read and explain terms and conditions of micro-finance products
- GS4.** read standard script for sourcing clients
- GS5.** prepare reports and/or summary on status of leads
- GS6.** prepare reports, profiles, and summary of customers sourced
- GS7.** fill in forms and documents
- GS8.** listen to customers and be able to structure most suited micro-finance products that are pertinent to their requirements
- GS9.** communicate clearly with customer using language that the individual understands
- GS10.** communicate and share knowledge with peers and supervisor
- GS11.** form customer/ SH groups
- GS12.** make clear, logical decisions and portray confidence to customers
- GS13.** plan appointments with prospective customers
- GS14.** be prepared with plans prior to meeting
- GS15.** organise work and time in order to maximise productivity
- GS16.** adapt to sudden change in plan or anticipated environment
- GS17.** treat customers personal information as confidential
- GS18.** work for upholding customers best interests
- GS19.** avoid corrupt or illegal dealings
- GS20.** address problems arising either due to customer non-cooperation or administrative fault and escalate unresolved concerns
- GS21.** seek clarification on certain problems with other team members, if necessary
- GS22.** assess customers financial status and understand their financial capacity to repay loans on offer
- GS23.** draw insights from prospective customer interaction and refine marketing as well as client servicing techniques
- GS24.** pay attention to detail while handling customer interactions

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Assigning an area for sourcing clients</i>	36	24	-	-
PC1. know the territory assigned and identify customer groups by economic activity of the territory	36	24	-	-
PC2. survey the given territory and assess business potential, keeping the requirements of eligibility of target customers as per company norms and the various statutory regulations in mind	-	-	-	-
<i>Acquiring potential clients</i>	6	4	-	-
PC3. organise group meetings in association with local panchayats or local government bodies	6	4	-	-
PC4. distribute pamphlets with product details	-	-	-	-
PC5. conduct initial discussions with potential clients to understand their financial needs	-	-	-	-
PC6. form small borrower groups by economic activity or common borrowing needs	-	-	-	-
PC7. explain the micro-finance process, loan amounts and repayments as well as group responsibilities	-	-	-	-
<i>Resolving queries and cross selling</i>	12	8	-	-
PC8. ensure that potential customers fully understand all aspects of the micro-finance process and responsibilities	12	8	-	-
PC9. educate the customers on the benefits of micro-finance, interest rates, fees and charges	-	-	-	-
PC10. sell other products such as insurance and pension schemes, both private and public, as per company policy	-	-	-	-
<i>Performing general administrative work</i>	6	4	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC11. update details of customers acquired and their status into the information systems/ records	6	4	-	-
PC12. prepare and submit periodic reports on status of acquired customers to supervisor/ manager	-	-	-	-
PC13. discuss and set revenue/ account targets with supervisor/ manager, as per company's policy	-	-	-	-
PC14. prepare reports on targets achieved and review future target	-	-	-	-
PC15. prepare status reports on defaults, insurance claims, etc.	-	-	-	-
NOS Total	60	40	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2401
NOS Name	Source micro-finance customers
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	TBD
Version	1.0
Last Reviewed Date	25/10/2017
Next Review Date	31/03/2022
NSQC Clearance Date	19/12/2018

Qualification Pack

BSC/N2402: Assist with micro-finance application process

Description

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

Scope

This unit/task covers the following:

- Obtain requisite documents
- Verify documents
- Maintain records
- Perform general administrative work Range: Hand-held POS devices, Computer - MSOffice & Internet

Elements and Performance Criteria

Obtaining requisite documents

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

- PC1.** obtain all KYC related documents from client
- PC2.** obtain all biometric inputs of customers into the designated IT systems
- PC3.** assist with filling in the application form
- PC4.** go back for any missing information or document, if required
- PC5.** obtain credit rating, as per companys policy

Verifying documents

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

- PC6.** verify validity of all KYC documents
- PC7.** perform documentation re-check at the NBFC/ micro-finance company
- PC8.** read credit check conducted by team at the branch
- PC9.** pursue referrals enquiring about the past records/ business of the customer to ensure safety of dealing with customer

Maintaining records

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

- PC10.** input all data requirements into the system for verification and approval/ handover application to credit-check team

Performing general administrative work

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

- PC11.** update details of accounts opened and their status into information system or records
- PC12.** prepare and submit periodic reports on status of acquired customers to designated superior
- PC13.** discuss and set revenue or account targets with superior, as per companys policy
- PC14.** prepare reports on targets achieved and review future target
- PC15.** follow proper procedures as laid down by the bank in handling sensitive and confidential customer information

Qualification Pack

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** companys vision, mission, background and history
- KU2.** companys operating environment and organisation structure
- KU3.** companys personnel management and incentives rules
- KU4.** companys rules related to sexual harassment and gender equality
- KU5.** companys pricing and discount policies
- KU6.** standard operating procedure (SOP) for micro-finance
- KU7.** importance of the individuals role in the workflow
- KU8.** reporting structure
- KU9.** types and features of products and services offered to target customers
- KU10.** micro-finance regulations, standard code of conduct and self-regulatory associations such as mfin and sa-dhan
- KU11.** legal bindings of undertaking micro-finance activities in India and procedure laid down for micro-lending by NBFC and micro-finance company
- KU12.** list of documents required for applications including KYC forms, acceptable identity and address proofs and other supporting documents
- KU13.** risks associated with various products and compliance procedures
- KU14.** types of customer segments and their suitability to products offered
- KU15.** procedures for assisting customers with application forms and processing policies
- KU16.** security procedures for handling customer information
- KU17.** procedure for digitally updating customer details, if required
- KU18.** factors that impact the creditworthiness of the customer
- KU19.** 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 understand circulars and guidelines of the organisation and relate to regulatory guidelines
- GS2.** read and verify authenticity of documents submitted by potential customers
- GS3.** read and explain terms and conditions of micro-finance products
- GS4.** read standard script for sourcing clients
- GS5.** prepare reports and/or summary on status of leads
- GS6.** prepare reports, profiles, and summary of customers sourced
- GS7.** fill in forms and documents
- GS8.** listen to customers and be able to structure most suited micro-finance products that are pertinent to their requirements
- GS9.** communicate clearly with customer using language that the individual understands
- GS10.** communicate and share knowledge with peers and supervisor

Qualification Pack

- GS11.** assist in gathering alternative proofs of KYC documents required
- GS12.** make clear, logical decisions and portray confidence to customers
- GS13.** prioritize and execute tasks within scheduled time limits
- GS14.** adjust according to changing requirements and achieve individual goals
- GS15.** be a team player and achieve joint goals
- GS16.** treat customers personal information as confidential
- GS17.** work for upholding customers best interests
- GS18.** avoid corrupt or illegal dealings
- GS19.** address problems arising either due to customer non-cooperation or administrative fault and escalate unresolved concerns
- GS20.** seek clarification on certain problems with other team members, if necessary
- GS21.** avoid common mistakes in filling forms by educating customers on how to fill certain information as required on the form
- GS22.** pay attention to detail while handling customer interactions

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Obtaining requisite documents</i>	5	5	-	-
PC1. obtain all KYC related documents from client	5	5	-	-
PC2. obtain all biometric inputs of customers into the designated IT systems	-	-	-	-
PC3. assist with filling in the application form	-	-	-	-
PC4. go back for any missing information or document, if required	-	-	-	-
PC5. obtain credit rating, as per companys policy	-	-	-	-
<i>Verifying documents</i>	5	5	-	-
PC6. verify validity of all KYC documents	5	5	-	-
PC7. perform documentation re-check at the NBFC/ micro-finance company	-	-	-	-
PC8. read credit check conducted by team at the branch	-	-	-	-
PC9. pursue referrals enquiring about the past records/ business of the customer to ensure safety of dealing with customer	-	-	-	-
<i>Maintaining records</i>	5	5	-	-
PC10. input all data requirements into the system for verification and approval/ handover application to credit-check team	5	5	-	-
<i>Performing general administrative work</i>	5	5	-	-
PC11. update details of accounts opened and their status into information system or records	5	5	-	-
PC12. prepare and submit periodic reports on status of acquired customers to designated superior	-	-	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC13. discuss and set revenue or account targets with superior, as per companys policy	-	-	-	-
PC14. prepare reports on targets achieved and review future target	-	-	-	-
PC15. follow proper procedures as laid down by the bank in handling sensitive and confidential customer information	-	-	-	-
NOS Total	20	20	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2402
NOS Name	Assist with micro-finance application process
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	TBD
Version	1.0
Last Reviewed Date	25/10/2017
Next Review Date	31/03/2022
NSQC Clearance Date	19/12/2018

Qualification Pack

BSC/N2403: Disburse micro-finance loan

Description

This OS unit is about facilitating micro-loan disbursal after it has been sanctioned

Scope

This unit/task covers the following:

- Check status of loan application
- Sign the documents and disburse loans Range: Hand-held POS devices, Computer - MSOffice & Internet

Elements and Performance Criteria

Checking status of loan application

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

- PC1.** check status of loan application from credit check team
- PC2.** inform customer if loan has been approved

Signing documents and disbursing loans

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

- PC3.** assist customers to come to the branch to complete formalities
- PC4.** ensure the disbursement of loan within stipulated time period

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** companys operating environment
- KU2.** companys personnel management and incentives rules
- KU3.** companys rules related to sexual harassment and gender equality
- KU4.** standard operating procedure (SOP) for microfinance
- KU5.** importance of the individuals role in the workflow
- KU6.** reporting structure and escalation mechanism
- KU7.** companys policy on maintaining inactive accounts
- KU8.** types and features of products and services offered to target customers
- KU9.** micro-finance regulations, standard code of conduct and self-regulatory associations such as mfin and sa-dhan
- KU10.** legal bindings of undertaking micro-finance activities in India and procedure laid down for micro-lending by NBFC and micro-finance company
- KU11.** parameters important for customers to obtain good credit scores
- KU12.** modes of disbursal and repayments available to customer
- KU13.** risks associated with various products and compliance procedures

Qualification Pack

- KU14.** types of customer segments and their suitability to products offered
- KU15.** procedures for assisting customers with application forms and policies
- KU16.** signing policy of the company for loan disbursement
- KU17.** security procedures for handling customer information
- KU18.** procedure for digitally updating disbursement details, if required
- KU19.** factors that impact the creditworthiness of the customer
- KU20.** 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 understand organisational and regulatory guidelines
- GS2.** read and understand status of application
- GS3.** prepare reports and summary of the documents for review
- GS4.** communicate clearly with the customer using language that the individual understands
- GS5.** share knowledge with peers and superiors
- GS6.** when to approach customer for completing loan disbursement process
- GS7.** prioritise and execute tasks within the scheduled time limits
- GS8.** adjust according to changing requirements in the field
- GS9.** treat customer's personal information as confidential
- GS10.** work for best interests of the customers
- GS11.** refrain from corrupt and illegal dealings
- GS12.** resolve problems arising from either technical issues, administration related issues and escalate those that cannot be resolved
- GS13.** correlate with credit checks reports of internal team before disbursing loans
- GS14.** pay attention to detail while handling customer interactions

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Checking status of loan application</i>	5	-	-	-
PC1. check status of loan application from credit check team	5	-	-	-
PC2. inform customer if loan has been approved	-	-	-	-
<i>Signing documents and disbursing loans</i>	5	-	-	-
PC3. assist customers to come to the branch to complete formalities	5	-	-	-
PC4. ensure the disbursement of loan within stipulated time period	-	-	-	-
NOS Total	10	-	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2403
NOS Name	Disburse micro-finance loan
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	TBD
Version	1.0
Last Reviewed Date	25/10/2017
Next Review Date	31/03/2022
NSQC Clearance Date	19/12/2018

Qualification Pack

BSC/N2404: Collect receivables and follow-up

Description

providing support and on-going services to customers who have opened an account

Scope

This unit/task covers the following:

- Follow-up and collect any loan repayments, fees and charges
- Update settlements
- Report fraud Range: Hand-held POS devices, Computer - MSOffice & Internet

Elements and Performance Criteria

Following-up and collecting any loan repayments, fees and charges

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

- PC1.** ensure that collection process and legal guidelines are adhered to
- PC2.** conduct biometric verification of all those present to record attendance at group meetings
- PC3.** report to branch, deposit all cash collected and sign-off on the drop
- PC4.** perform all accounting formalities for cash collected
- PC5.** interact with different teams at appropriate verticals and if required engage them collections
- PC6.** follow-up and recovery of overdue from the defaulter/ debtors

Updating settlements

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

- PC7.** update settlement details, if any, for loan repayments collected
- PC8.** recommend doubtful overdue cases for writing off in coordination with credit department

Reporting frauds

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

- PC9.** seek proof of insurance in case of theft or loss of cash and report to senior management
- PC10.** report any fraudulent activity in the field to vigilance
- PC11.** recommend policy initiatives
- PC12.** follow up 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.** companys operating environment and policy for collection
- KU2.** companys personnel management and incentives rules
- KU3.** companys rules related to sexual harassment and gender equality
- KU4.** companys pricing and discount policies

Qualification Pack

- KU5.** standard operating procedure (SOP) guidelines for performing correspondents and facilitators function
- KU6.** importance of the individuals role in the workflow
- KU7.** reporting structure and dispute redress mechanism
- KU8.** identification of signs of fraudulent activities in micro-finance
- KU9.** fraud prevention and reporting methods
- KU10.** options for legal actions that may be required for non-recovery cases
- KU11.** security procedures for handling customer information
- KU12.** operating procedure to update status of receivables and recoveries
- KU13.** procedure for digitally updating customer details, if required
- KU14.** factors that impact the creditworthiness of the customer
- KU15.** basic economic, accounting and financial concepts such as interest rates, profit & loss, etc.
- KU16.** basic accounting techniques for recording transactions, as per companys policy

Generic Skills (GS)

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

- GS1.** read and understand organisational and regulatory guidelines
- GS2.** read terms and conditions of customer contracts
- GS3.** prepare reports and summary of documents for review
- GS4.** prepare customer follow-up status reports
- GS5.** listen to customers and be able to offer service support that are pertinent to their requirements
- GS6.** communicate clearly with customer using language that the individual understands
- GS7.** communicate and share knowledge with peers and supervisor
- GS8.** when to initiate action against fraud or non-recoverable dues
- GS9.** be prepared with documents and instructions prior to meeting
- GS10.** adjust according to changing requirements in the field
- GS11.** organise work and time in order to maximise productivity
- GS12.** treat customers personal information as confidential
- GS13.** work for best interests of the customers
- GS14.** refrain from corrupt and illegal dealings
- GS15.** resolve problems arising from either technical issues, administration related issues and escalate those that cannot be resolved
- GS16.** analyse reasons for default and likely/ extent of probable default rate
- GS17.** pay attention to detail while handling customer interactions

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Following-up and collecting any loan repayments, fees and charges</i>	10	10	-	-
PC1. ensure that collection process and legal guidelines are adhered to	10	10	-	-
PC2. conduct biometric verification of all those present to record attendance at group meetings	-	-	-	-
PC3. report to branch, deposit all cash collected and sign-off on the drop	-	-	-	-
PC4. perform all accounting formalities for cash collected	-	-	-	-
PC5. interact with different teams at appropriate verticals and if required engage them collections	-	-	-	-
PC6. follow-up and recovery of overdue from the defaulter/ debtors	-	-	-	-
<i>Updating settlements</i>	5	5	-	-
PC7. update settlement details, if any, for loan repayments collected	5	5	-	-
PC8. recommend doubtful overdue cases for writing off in coordination with credit department	-	-	-	-
<i>Reporting frauds</i>	5	-	-	-
PC9. seek proof of insurance in case of theft or loss of cash and report to senior management	5	-	-	-
PC10. report any fraudulent activity in the field to vigilance	-	-	-	-
PC11. recommend policy initiatives	-	-	-	-
PC12. follow up with legal cell for any legal actions taken on non-recoverable(s)	-	-	-	-
NOS Total	20	15	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N2404
NOS Name	Collect receivables and follow-up
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
NSQF Level	3
Credits	TBD
Version	1.0
Last Reviewed Date	25/10/2017
Next Review Date	31/03/2022
NSQC Clearance Date	19/12/2018

Qualification Pack

BSC/N9901: Communicate effectively and maintain customer-centric service orientation

Description

This OS unit is about communicating effectively with customers, superiors and colleagues in order to achieve a smooth workflow and maintaining customer-centric service orientation in order to achieve greater client engagement and higher customer satisfaction

Scope

This unit/task covers the following:

- Communicate with BFSI customers and colleagues
- Maintain service orientation

Elements and Performance Criteria

Communicating with BFSI customers and colleagues

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

- PC1.** practice good listening, speaking and personal presentation
- PC2.** address escalated customer concerns with poise and educate colleagues on good practices in customer handling
- PC3.** teach colleagues to be sensitive to: language, gender, cultural and social differences in addressing customers, superiors and colleagues
- PC4.** clearly communicate work output requirements, targets, performance indicators, incentives and give feedback on work performance with positive attitude
- PC5.** train staff to cooperate, coordinate, and collaborate to achieve shared goals

Maintaining service orientation

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

- PC6.** organize regular feedback collection as per company's SOP
- PC7.** address problems by quick decision making
- PC8.** train staff to aim to gain customer loyalty and satisfaction
- PC9.** promote clarity, honesty and transparency in dealing with customers and colleagues
- PC10.** educate team on adverse consequences of avoid mis-selling and misinforming
- PC11.** maintain focus on enhancing brand value of company through superior customer service

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** company's policies on HR and personnel management
- KU2.** company's policies on sexual harassment
- KU3.** company's reporting structure

Qualification Pack

- KU4.** companys documentation policy
- KU5.** companys customer profile and service standards
- KU6.** companys policy on regulatory compliance
- KU7.** methods for effective communication with various categories of people in different departments
- KU8.** significance of team coordination to achieve revenue and productivity targets of the organisation
- KU9.** the use of computer or handheld device to communicate effectively and productively
- KU10.** significance of helping colleagues with specific issues and problems
- KU11.** importance of meeting quality and time standards as a team
- KU12.** how to practice effective listening
- KU13.** communicate effectively with customers
- KU14.** importance of documenting customer interactions as per SOP
- KU15.** effective use of voice tone and pitch for communication
- KU16.** how to demonstrate ethics and convey discipline to the customers
- KU17.** how to build effective working relationship with mutual trust and respect within the team
- KU18.** importance of dealing with grievances effectively and in time
- KU19.** service benchmarks and specified regulatory standards
- KU20.** significance of treating customers with respect and in a professional manner
- KU21.** importance of gaining customer satisfaction
- KU22.** methods of engaging with the customers effectively and professionally
- KU23.** ways to improve companys customer satisfaction rating
- KU24.** prevailing market standards of customer satisfaction
- KU25.** standard operating procedure (SOP) for service delivery
- KU26.** the variety of common and unscheduled requests to expect
- KU27.** significance of being transparent and courteous under all circumstances involving customer interaction without losing composure
- KU28.** geographical variations of spoken languages

Generic Skills (GS)

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

- GS1.** read company policy and standard work related documents
- GS2.** read emails and letters
- GS3.** fill up documentation pertaining to interactions
- GS4.** write mails and memos
- GS5.** interact with team members to work efficiently
- GS6.** communicate effectively with superior to achieve smooth workflow
- GS7.** communicate effectively with the customers to build a good rapport with them
- GS8.** use language that the customer or colleague understands

Qualification Pack

- GS9.** use the communications systems of the company, e.g., telephone, fax, public announcement systems
- GS10.** E-mail and use Internet for communicating
- GS11.** use of audio-visual aids to communicate complex issues
- GS12.** spot and communicate potential areas of disruptions to work process and report the same
- GS13.** report to supervisor and/or deal with a colleague individually, depending on the type of concern
- GS14.** prepare a list of things to discuss with colleague and superior for comprehensive discussions
- GS15.** prepare or keep a list of frequently asked question when handling customer queries
- GS16.** address specific queries of privileged or High Net-worth customers on priority
- GS17.** complete task on time using proper software aids
- GS18.** make the customer comfortable by communicating effectively to complete service requests
- GS19.** address queries and concerns in a calm and collected manner
- GS20.** escalate customer concerns that are beyond the scope of handling
- GS21.** resolve interpersonal issues with superiors and colleagues by communicating in time, in order to achieve smooth workflow
- GS22.** coordinate with different departments and multi-task as necessary
- GS23.** contribute to quality of team work and achieve smooth workflow
- GS24.** share work load as required
- GS25.** delegate work in consultation with superior or as necessary instead of allowing work to pile up
- GS26.** troubleshoot basic technical problems
- GS27.** analyse communication patterns with colleagues and customers to improve outcomes and deal with situations
- GS28.** understand the performance of the computer or device and avoid opening too many applications to avoid device hanging problem
- GS29.** improve work processes by interacting with others and adopting best practices
- GS30.** resolve recurring inter-personal or system related conflicts with colleagues that hinder customer service
- GS31.** act upon constructively on any problems as pointed by customers
- GS32.** handle personality clashes effectively
- GS33.** get antivirus installed in your device to prevent data and software from any malware or software virus

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Communicating with BFSI customers and colleagues</i>	3	-	-	-
PC1. practice good listening, speaking and personal presentation	3	-	-	-
PC2. address escalated customer concerns with poise and educate colleagues on good practices in customer handling	-	-	-	-
PC3. teach colleagues to be sensitive to: language, gender, cultural and social differences in addressing customers, superiors and colleagues	-	-	-	-
PC4. clearly communicate work output requirements, targets, performance indicators, incentives and give feedback on work performance with positive attitude	-	-	-	-
PC5. train staff to cooperate, coordinate, and collaborate to achieve shared goals	-	-	-	-
<i>Maintaining service orientation</i>	2	-	-	-
PC6. organize regular feedback collection as per company's SOP	2	-	-	-
PC7. address problems by quick decision making	-	-	-	-
PC8. train staff to aim to gain customer loyalty and satisfaction	-	-	-	-
PC9. promote clarity, honesty and transparency in dealing with customers and colleagues	-	-	-	-
PC10. educate team on adverse consequences of avoid mis-selling and misinforming	-	-	-	-
PC11. maintain focus on enhancing brand value of company through superior customer service	-	-	-	-
NOS Total	5	-	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N9901
NOS Name	Communicate effectively and maintain customer-centric service orientation
Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations Marketing & Sales
NSQF Level	4
Credits	TBD
Version	1.0
Last Reviewed Date	27/09/2017
Next Review Date	31/03/2022
NSQC Clearance Date	19/12/2018

BSC/N9903: Maintain integrity and ethics

Description

This OS unit is about maintaining integrity of transactions, ensuring data security, and practicing ethical behaviour

Scope

This unit/task covers the following:

- Maintain integrity of transactions and ensure data security
- Practice ethical behaviour

Elements and Performance Criteria

Maintaining integrity of transactions and ensuring data security

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

- PC1.** refrain from indulging in unfair trade and/or corrupt practices
- PC2.** maintain records meticulously as per companys policy, follow prescribed rules and regulations and ensure transparent dealings
- PC3.** avoid using companys funds, property or resources for undertaking personal activities
- PC4.** protect customers information and avoid IP infringement
- PC5.** protect data and information related to business or commercial decisions

Practising ethical behaviour

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

- PC6.** avoid misrepresentation or misinformation
- PC7.** demonstrate and practice ethics in day-to-day processes and dealings with customers and colleagues
- PC8.** avoid defaming products and services of companies in competition
- PC9.** consult supervisor or senior management when in situations that may require differentiating between ethical and unethical

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** companys policies on use of language
- KU2.** companys Human Resources policies
- KU3.** companys policy relate to sexual harassment
- KU4.** companys reporting structure
- KU5.** companys documentation policy
- KU6.** companys customer profile
- KU7.** companys code of conduct and business ethics

Qualification Pack

KU8. IPR law and regulation in India

KU9. companys code of conduct and ethics

Generic Skills (GS)

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

GS1. read company policy documents and work related documents

GS2. read emails

GS3. fill up documentation pertaining to job requirement

GS4. interact with team members to work efficiently

GS5. communicate with customers about information security and build trust

GS6. take appropriate action in a vulnerable situation

GS7. plan and organise steps/ actions as per companys guidelines, if any fraud is noticed in the company

GS8. prevent customer information leakage

GS9. provide proper advise or guidance to colleagues to deal with sensitive issue in their department or company

GS10. basics of what constitutes information infringement

GS11. penalties to company or individual on evidence of fraud or law violations

GS12. improve information and assets related safety and adopting best practices

GS13. resolve conflicts related to information security by reporting in time

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Maintaining integrity of transactions and ensuring data security</i>	16	39	-	-
PC1. refrain from indulging in unfair trade and/or corrupt practices	16	39	-	-
PC2. maintain records meticulously as per companys policy, follow prescribed rules and regulations and ensure transparent dealings	-	-	-	-
PC3. avoid using companys funds, property or resources for undertaking personal activities	-	-	-	-
PC4. protect customers information and avoid IP infringement	-	-	-	-
PC5. protect data and information related to business or commercial decisions	-	-	-	-
<i>Practising ethical behaviour</i>	14	31	-	-
PC6. avoid misrepresentation or misinformation	14	31	-	-
PC7. demonstrate and practice ethics in day-to-day processes and dealings with customers and colleagues	-	-	-	-
PC8. avoid defaming products and services of companies in competition	-	-	-	-
PC9. consult supervisor or senior management when in situations that may require differentiating between ethical and unethical	-	-	-	-
NOS Total	30	70	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N9903
NOS Name	Maintain integrity and ethics
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking, BFDSI
Occupation	Compliance, Legal, Internal Audit Independent Financial Advisory & Agency Retail Asset Management Centre/ Central Processing Unit Microfinance Operations Marketing & Sales
NSQF Level	4
Credits	TBD
Version	1.0
Last Reviewed Date	27/09/2017
Next Review Date	31/03/2022
NSQC Clearance Date	19/12/2018

Qualification Pack

BSC/N9904: Focus on teamwork

Description

This OS unit is about developing healthy team climate and contributing to building effective team for smooth workflow and target achievement in time

Scope

This unit/task covers the following:

- Develop healthy team climate

Elements and Performance Criteria

Developing healthy team climate

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

- PC1.** share relevant inputs, feedback and insights to build mutual trust
- PC2.** exchange, defend and rethink ideas
- PC3.** support team members to accomplish goals
- PC4.** facilitate group decision making and deal productively with conflict

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** companys policies on HR and personnel management
- KU2.** companys HR policies
- KU3.** companys rules related to sexual harassment
- KU4.** companys reporting structure
- KU5.** companys documentation policy
- KU6.** companys customer profile and service standards
- KU7.** companys policy on regulatory compliance
- KU8.** methods for effective communication with various categories of people in different departments
- KU9.** significance of team coordination to achieve revenue and productivity targets of the organisation
- KU10.** significance of helping colleagues with specific issues and problems
- KU11.** importance of meeting quality and time standards as a team
- KU12.** how to practice effective listening
- KU13.** how to build effective working relationship with mutual trust and respect within the team
- KU14.** significance of treating people with respect and in a professional manner
- KU15.** significance of sharing and defending ideas

Qualification Pack

KU16. importance of constructive feedback

Generic Skills (GS)

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

- GS1.** read company policy and standard work related documents
- GS2.** read emails and letters
- GS3.** fill up documentation pertaining to interactions
- GS4.** write Minutes of Meeting, mails and memos
- GS5.** interact with team members to work efficiently
- GS6.** communicate effectively with team members to achieve smooth workflow
- GS7.** E-mail and use Internet for communicating
- GS8.** use of audio-visual aids to communicate complex issues
- GS9.** deal with a colleague individually, depending on the type of concern
- GS10.** prepare notes of things to be discussed and elicit points discussed after the meeting
- GS11.** accomplish goals and targets by supporting team members
- GS12.** spot and communicate potential areas of disruptions to work process and resolve them
- GS13.** coordinate and cooperate with team members
- GS14.** share work load as required
- GS15.** delegate tasks in terms of work load and skills
- GS16.** analyse team members behaviour and deal accordingly
- GS17.** improve work processes by sharing ideas and improvising them
- GS18.** resolve conflicts
- GS19.** handle personality clashes effectively

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Developing healthy team climate</i>	30	70	-	-
PC1. share relevant inputs, feedback and insights to build mutual trust	30	70	-	-
PC2. exchange, defend and rethink ideas	-	-	-	-
PC3. support team members to accomplish goals	-	-	-	-
PC4. facilitate group decision making and deal productively with conflict	-	-	-	-
NOS Total	30	70	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N9904
NOS Name	Focus on teamwork
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking, BFDSI
Occupation	Independent Financial Advisory & Agency Retail Asset Management Centre/ Central Processing Unit Microfinance Operations Marketing & Sales
NSQF Level	4
Credits	TBD
Version	1.0
Last Reviewed Date	27/09/2017
Next Review Date	31/03/2022
NSQC Clearance Date	19/12/2018

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.

Qualification Pack

7. In case of unsuccessful completion, the trainee may seek reassessment on the 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 micro-finance customers	60	40	-	-	100	50
BSC/N2402.Assist with micro-finance application process	20	20	-	-	40	20
BSC/N2403.Disburse micro-finance loan	10	-	-	-	10	5
BSC/N2404.Collect receivables and follow-up	20	15	-	-	35	16
BSC/N9901.Communicate effectively and maintain customer-centric service orientation	5	-	-	-	5	3
BSC/N9903.Maintain integrity and ethics	30	70	-	-	100	3
BSC/N9904.Focus on teamwork	30	70	-	-	100	3
Total	175	215	-	-	390	100

Qualification Pack

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
HR	Human Resource
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time

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.



Microfinance Executive

QP Code: BSC/Q2401

Version: 2.0

NSQF Level: 3

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha Supremus
Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai - 400072 || email:manasvi.bohra@bwssc.in

Qualification Pack

Contents

BSC/Q2401: Microfinance Executive	3
<i>Brief Job Description</i>	3
Applicable National Occupational Standards (NOS)	3
<i>Compulsory NOS</i>	3
<i>Qualification Pack (QP) Parameters</i>	3
BSC/N2401: Source customers for microfinance products	5
BSC/N2402: Assist customers with microfinance application process	10
BSC/N2403: Collect and follow-up for receivables	15
BSC/N9903: Maintain data integrity using digital tools	19
BSC/N9904: Communicate effectively and maintain inclusivity at the workplace	23
SSC/N9003: Maintain a healthy, safe and secure working environment	28
SGJ/N1702: Optimize resource utilization at workplace	32
Assessment Guidelines and Weightage	36
<i>Assessment Guidelines</i>	36
<i>Assessment Weightage</i>	37
Acronyms	38
Glossary	39

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. [BSC/N9903: Maintain data integrity using digital tools](#)
5. [BSC/N9904: Communicate effectively and maintain inclusivity at the workplace](#)
6. [SSC/N9003: Maintain a healthy, safe and secure working environment](#)
7. [SGJ/N1702: Optimize resource utilization at workplace](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Microfinance Operations
Country	India
NSQF Level	3

Qualification Pack

Aligned to NCO/ISCO/ISIC Code	NCO-2015/3312.0100
Minimum Educational Qualification & Experience	10th Class OR I.T.I (2 yrs ITI after 8th Class)
Minimum Level of Education for Training in School	
Pre-Requisite License or Training	NA
Minimum Job Entry Age	16 Years
Last Reviewed On	25/12/2021
Next Review Date	25/11/2024
NSQC Approval Date	25/11/2021
Version	2.0
Reference code on NQR	2021/BFSI/BFSISSC/04722
NQR Version	1.0

Qualification Pack

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)

Qualification Pack

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

Qualification Pack

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	1	4	-	-
PC2. identify customer groups by economic activity	2	3	-	-
PC3. organise group meetings in association with local panchayats or local government bodies	2	2	-	-
PC4. arrange for marketing brochures, pamphlets etc. prior to the meeting	2	4	-	-
PC5. maintain gender neutral behavior while conducting initial discussions with potential customers to understand their financial needs	1	4	-	-
PC6. create small borrower groups based on the economic activity or common borrowing needs	1	4	-	-
PC7. explain the microfinance process, loan amount and repayment as well as group responsibilities to the customers	1	4	-	-
<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.	3	7	-	-
PC9. ensure customer queries related to microfinance and other related products are resolved on time	3	7	-	-
PC10. sell other products such as insurance and pension schemes, both private and public, as per organization's policy	4	6	-	-
<i>Perform general administrative work</i>	10	25	-	-
PC11. update details of customers sourced and their status into the information systems/records	2	6	-	-

Qualification Pack

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	3	6	-	-
PC13. coordinate with supervisor and set revenue/account targets as per organization's policy	2	7	-	-
PC14. prepare reports on targets achieved and review future target	3	6	-	-
NOS Total	30	70	-	-



Qualification Pack

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	TBD
Version	2.0
Last Reviewed Date	25/12/2021
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

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

Qualification Pack

- 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

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Obtain and process requisite documents</i>	6	22	-	-
PC1. obtain all KYC related documents from the customers as per SOP	1	4	-	-
PC2. record all biometric inputs of customers into the designated IT systems	1	4	-	-
PC3. assist customers with filling the application form	1	4	-	-
PC4. ensure to obtain any missing information or document from the customer, if required	1	5	-	-
PC5. obtain credit rating as per organization's policy	2	5	-	-
<i>Verify the documents</i>	4	12	-	-
PC6. verify validity of all KYC documents	1	3	-	-
PC7. ensure documents are rechecked at the NBFC/microfinance institution	1	3	-	-
PC8. verify credit check report prepared by the field team	1	3	-	-
PC9. inquire from the referrals about the past records/ business of the customer to ensure safety of dealing with customers	1	3	-	-
<i>Facilitate disbursement of microfinance loan</i>	4	6	-	-
PC10. coordinate with credit team to check status of the loan application	1	1	-	-
PC11. inform customer if loan has been approved	1	2	-	-
PC12. assist customers in completing the loan formalities	1	1	-	-
PC13. ensure the disbursement of loan within stipulated time period	1	2	-	-
<i>Maintain records and other administrative work</i>	11	35	-	-

Qualification Pack

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	3	6	-	-
PC15. update details of accounts opened and their status into information system or records	1	5	-	-
PC16. prepare and submit periodic reports on status of acquired customers to designated superior	2	6	-	-
PC17. coordinate with supervisor and set revenue or account targets as per organization's policy	2	6	-	-
PC18. prepare reports on targets achieved and review future target	2	6	-	-
PC19. maintain confidentiality while handling customer's information	1	6	-	-
NOS Total	25	75	-	-

Qualification Pack

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	TBD
Version	2.0
Last Reviewed Date	25/12/2021
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

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



Qualification Pack

- 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

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	50	-	-
PC1. ensure adherence to collection process of receivables and corresponding legal guidelines	3	7	-	-
PC2. report to branch about the collected loan repayments, fees and charges as per standards	2	7	-	-
PC3. deposit all amount collected in branch or bank and get the receipt as per SOP	3	7	-	-
PC4. perform all accounting formalities for the collected amount	3	5	-	-
PC5. coordinate with different teams at appropriate verticals and engage them in collection process, if required	2	7	-	-
PC6. follow-up and recover overdues from the defaulter/ debtors	2	7	-	-
PC7. update settlement details, if any, towards regularization or closure of loan	3	5	-	-
PC8. coordinate with credit department about writing off of overdue cases	2	5	-	-
<i>Report payment frauds</i>	10	20	-	-
PC9. report the event of theft or loss of cash in transit, if any to the manager	3	5	-	-
PC10. report any fraudulent activity observed in the field to vigilance	3	5	-	-
PC11. advocate new policy initiatives to minimize fraudulent cases	2	5	-	-
PC12. liaise with legal cell for any legal actions taken on non-recoverable(s)	2	5	-	-
NOS Total	30	70	-	-

Qualification Pack

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	TBD
Version	2.0
Last Reviewed Date	25/11/2021
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

BSC/N9903: Maintain data integrity using digital tools

Description

This OS unit is about maintaining data integrity, privacy, and security using digital tools.

Scope

The scope covers the following :

- Maintain data integrity
- Maintain data privacy and security

Elements and Performance Criteria

Maintain data integrity

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

- PC1.** use digital technology for data capturing, data processing, and data retrieval as per organizational policy to maintain data integrity
- PC2.** check the accuracy and validity of the loaded data
- PC3.** verify all exceptions and questionable data items
- PC4.** ensure database is complete and accurate at all times

Maintain data privacy and security

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

- PC5.** comply with the processes and protocols laid down, for ensuring data privacy and security
- PC6.** secure digital and paper documents
- PC7.** manage data access, data acquisition, and data utilization as per the SOP
- PC8.** dispose of digital data and paper records securely
- PC9.** configure data and disseminate relevant information to others, as required

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** usage of digital technology to capture data
- KU2.** ways to check data for accuracy and validity
- KU3.** procedure to generate reports for data analysis
- KU4.** significance of complete and accurate database
- KU5.** organizational processes and protocols for data privacy and security
- KU6.** methods to secure digital and paper documents
- KU7.** organizational SOP for disposing of the digital and paper records
- KU8.** organization SOP on dissemination of data

Generic Skills (GS)



Qualification Pack

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

- GS1.** read organizational SOPs, policies, instructions, and guidelines
- GS2.** communicate accurate information
- GS3.** plan and organize the work to achieve targets and deadlines
- GS4.** apply problem solving approaches in different situations

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Maintain data integrity</i>	14	16	-	-
PC1. use digital technology for data capturing, data processing, and data retrieval as per organizational policy to maintain data integrity	4	4	-	-
PC2. check the accuracy and validity of the loaded data	4	4	-	-
PC3. verify all exceptions and questionable data items	3	4	-	-
PC4. ensure database is complete and accurate at all times	3	4	-	-
<i>Maintain data privacy and security</i>	15	25	-	-
PC5. comply with the processes and protocols laid down, for ensuring data privacy and security	3	5	-	-
PC6. secure digital and paper documents	3	5	-	-
PC7. manage data access, data acquisition, and data utilization as per the SOP	3	5	-	-
PC8. dispose of digital data and paper records securely	3	5	-	-
PC9. configure data and disseminate relevant information to others, as required	3	5	-	-
NOS Total	29	41	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N9903
NOS Name	Maintain data integrity using digital tools
Sector	BFSI
Sub-Sector	BFSI
Occupation	Generic
NSQF Level	4
Credits	TBD
Version	2.0
Last Reviewed Date	25/11/2021
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

BSC/N9904: Communicate effectively and maintain inclusivity at the workplace

Description

This NOS unit is about communicating effectively with customers, and colleagues, and maintaining ethical behaviour and inclusivity at the workplace.

Scope

The scope covers the following :

- Communicate effectively with customers and colleagues
- Maintain ethical behaviour and inclusivity

Elements and Performance Criteria

Communicate effectively with customers and colleagues

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

- PC1.** interact with the customers and colleagues in a polite and professional manner
- PC2.** listen actively to the issues or requirements and respond timely and appropriately
- PC3.** address customer queries considering the difference in technical knowledge of the customer and yourself
- PC4.** seek and incorporate regular feedback as per organization's SOP
- PC5.** escalate any negative feedback to the reporting authority
- PC6.** pass on essential information to the colleagues timely
- PC7.** maintain clarity, honesty and transparency while communicating with the customers and colleagues

Maintain ethical behaviour and inclusivity

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

- PC8.** follow professional etiquette in day-to-day processes and dealings with customers and colleagues
- PC9.** ensure not to defame the competitors
- PC10.** follow organizational policies and other do's and don'ts while interacting with Persons with Disability (e.g. make eye contact and clear facial expression while talking to Persons with Hearing Impairment, don't hang or lean on a person's wheelchair)
- PC11.** maintain empathy, respect, and a collaborative attitude towards Persons with Disability
- PC12.** follow gender and age sensitive practices at the workplace

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** organizational code of ethics and professional conduct

Qualification Pack

- KU2.** active listening techniques
- KU3.** methods of effective communication with customers and colleagues
- KU4.** complaint and conflict handling policy and procedures
- KU5.** procedure to collect constructive feedback
- KU6.** ways to maintain clarity and transparency in customer service and at workplace
- KU7.** significance of helping colleagues with specific issues and problems
- KU8.** organizational policies on gender and age sensitivity
- KU9.** organizational policy with regards to PwD

Generic Skills (GS)

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

- GS1.** read and understand organizational SOPs, policies and procedure documents
- GS2.** interact effectively with customers and colleagues
- GS3.** solve problems as and when required
- GS4.** improve work processes by incorporating customer's feedback
- GS5.** fill up documentation pertaining to interactions and customer feedback

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Communicate effectively with customers and colleagues</i>	20	30	-	-
PC1. interact with the customers and colleagues in a polite and professional manner	3	4	-	-
PC2. listen actively to the issues or requirements and respond timely and appropriately	3	4	-	-
PC3. address customer queries considering the difference in technical knowledge of the customer and yourself	3	4	-	-
PC4. seek and incorporate regular feedback as per organization's SOP	2	5	-	-
PC5. escalate any negative feedback to the reporting authority	3	4	-	-
PC6. pass on essential information to the colleagues timely	3	4	-	-
PC7. maintain clarity, honesty and transparency while communicating with the customers and colleagues	3	5	-	-
<i>Maintain ethical behaviour and inclusivity</i>	16	25	-	-
PC8. follow professional etiquette in day-to-day processes and dealings with customers and colleagues	3	5	-	-
PC9. ensure not to defame the competitors	3	5	-	-
PC10. follow organizational policies and other do's and don'ts while interacting with Persons with Disability (e.g. make eye contact and clear facial expression while talking to Persons with Hearing Impairment, don't hang or lean on a person's wheelchair)	4	5	-	-
PC11. maintain empathy, respect, and a collaborative attitude towards Persons with Disability	3	5	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. follow gender and age sensitive practices at the workplace	3	5	-	-
NOS Total	36	55	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N9904
NOS Name	Communicate effectively and maintain inclusivity at the workplace
Sector	BFSI
Sub-Sector	BFSI
Occupation	Generic
NSQF Level	4
Credits	TBD
Version	2.0
Last Reviewed Date	25/11/2021
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

SSC/N9003: Maintain a healthy, safe and secure working environment

Description

This unit is about monitoring your working environment and making sure it meets requirements for health, safety and security

Scope

The scope covers the following :

- Ensure compliance
- Follow safety procedure

Elements and Performance Criteria

Ensure compliance

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

- PC1.** comply with the organization's current health, safety and security policies and procedures
- PC2.** report any identified breaches in health, safety, and security policies and procedures to the designated person
- PC3.** identify and correct any hazards that you can deal with safely, competently and within the limits of your authority
- PC4.** report any hazards that you are not competent to deal with to the relevant person in line with organizational procedures and warn other people who may be affected

Follow safety procedure

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

- PC5.** follow the organization's emergency procedures promptly, calmly, and efficiently
- PC6.** identify and recommend opportunities for improving health, safety, and security to the designated person
- PC7.** complete any health and safety records legibly and accurately

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** legislative requirements and organization's procedures for health, safety and security and your role and responsibilities in relation to this
- KU2.** what is meant by a hazard, including the different types of health and safety hazards that can be found in the workplace
- KU3.** how and when to report hazards
- KU4.** limits of your responsibility for dealing with hazards
- KU5.** the organization's emergency procedures for different emergency situations and the importance of following these
- KU6.** the importance of maintaining high standards of health, safety and security

Qualification Pack

- KU7.** implications that any non-compliance with health, safety and security may have on individuals and the organization
- KU8.** types of breaches in health, safety and security and how and when to report these
- KU9.** evacuation procedures for workers and visitors
- KU10.** how to summon medical assistance and the emergency services, where necessary
- KU11.** how to use the health, safety and accident reporting procedures and the importance of these
- KU12.** government agencies in the areas of safety, health and security and their norms and services

Generic Skills (GS)

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

- GS1.** complete accurate, well written work with attention to detail
- GS2.** read instructions, guidelines, procedures, rules and service level agreements
- GS3.** listen effectively and orally communicate information accurately
- GS4.** make decisions on suitable courses of action
- GS5.** plan and organize your work to meet health, safety and security requirements
- GS6.** build and maintain positive and effective relationships with colleagues and customers
- GS7.** apply problem solving approaches in different situations
- GS8.** analyze data and activities
- GS9.** apply balanced judgments to different situations
- GS10.** check that the work is complete and free from errors
- GS11.** work effectively in a team environment
- GS12.** identify and refer anomalies
- GS13.** help reach agreements with colleagues
- GS14.** keep up to date with changes, procedures and practices in the job role

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Ensure compliance</i>	20	40	-	-
PC1. comply with the organization's current health, safety and security policies and procedures	10	10	-	-
PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person	-	10	-	-
PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority	10	10	-	-
PC4. report any hazards that you are not competent to deal with to the relevant person in line with organizational procedures and warn other people who may be affected	-	10	-	-
<i>Follow safety procedure</i>	10	30	-	-
PC5. follow the organization's emergency procedures promptly, calmly, and efficiently	10	10	-	-
PC6. identify and recommend opportunities for improving health, safety, and security to the designated person	-	10	-	-
PC7. complete any health and safety records legibly and accurately	-	10	-	-
NOS Total	30	70	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	SSC/N9003
NOS Name	Maintain a healthy, safe and secure working environment
Sector	IT-ITeS
Sub-Sector	IT Services, Business Process Management, Engineering R&D, Software Product Development, IT Support Services, Software Products, Future Skills
Occupation	Generic
NSQF Level	4
Credits	TBD
Version	4.0
Last Reviewed Date	25/11/2021
Next Review Date	25/11/2024
NSQC Clearance Date	25/11/2021

Qualification Pack

SGJ/N1702: Optimize resource utilization at workplace

Description

This unit is about adopting sustainable practices and optimizing use of resources, especially material, energy and waste, in day-to-day operations at work

Scope

The scope covers the following :

- Material conservation practices
- Energy/electricity conservation practices
- Effective waste management/recycling practices

Elements and Performance Criteria

Material conservation practices

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

- PC1.** identify ways to optimize usage of material including water in various tasks/activities/processes
- PC2.** check for spills/leakages in various tasks/activities/processes
- PC3.** plug spills/leakages and escalate to appropriate authority if unable to rectify
- PC4.** carry out routine cleaning of tools, machines and equipment

Energy/electricity conservation practices

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

- PC5.** identify ways to optimize usage of electricity/energy in various tasks/activities/processes
- PC6.** check if the equipment/machine is functioning normally before commencing work and rectify wherever required
- PC7.** report malfunctioning (fumes/sparks/emission/vibration/noise) and lapse in maintenance of equipment
- PC8.** ensure electrical equipment and appliances are properly connected and turned off when not in use

Effective waste management/recycling practices

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

- PC9.** identify recyclable and non-recyclable, and hazardous waste generated
- PC10.** segregate waste into different categories
- PC11.** dispose non-recyclable waste appropriately
- PC12.** deposit recyclable and reusable material at identified location
- PC13.** follow processes specified for disposal of hazardous waste

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

Qualification Pack

- KU1.** potential hazards, risks and threats based on the nature of work
- KU2.** layout of the workstation and electrical and thermal equipment used
- KU3.** organizations procedures for minimizing waste
- KU4.** efficient and inefficient utilization of material and water
- KU5.** ways of efficiently managing material and water in the process
- KU6.** basics of electricity and prevalent energy efficient devices
- KU7.** ways to recognize common electrical problems
- KU8.** common practices of conserving electricity
- KU9.** usage of different colours of dustbins
- KU10.** categorization of waste into dry, wet, recyclable, non-recyclable and items of single-use plastics
- KU11.** waste management and methods of waste disposal
- KU12.** common sources of pollution and ways to minimize it

Generic Skills (GS)

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

- GS1.** record data on waste disposal at workplace
- GS2.** complete statutory documents relevant to safety and hygiene
- GS3.** read Standard Operating Practices (SOP) documents
- GS4.** communicate with colleagues on the significance of greening of jobs
- GS5.** make timely decisions for efficient utilization of resources
- GS6.** complete tasks efficiently and accurately within stipulated time
- GS7.** work with supervisors/team members to carry out work related tasks
- GS8.** identify cause and effect of greening of jobs

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Material conservation practices</i>	4	8	-	-
PC1. identify ways to optimize usage of material including water in various tasks/activities/processes	1	2	-	-
PC2. check for spills/leakages in various tasks/activities/processes	1	2	-	-
PC3. plug spills/leakages and escalate to appropriate authority if unable to rectify	1	2	-	-
PC4. carry out routine cleaning of tools, machines and equipment	1	2	-	-
<i>Energy/electricity conservation practices</i>	4	8	-	-
PC5. identify ways to optimize usage of electricity/energy in various tasks/activities/processes	1	2	-	-
PC6. check if the equipment/machine is functioning normally before commencing work and rectify wherever required	1	2	-	-
PC7. report malfunctioning (fumes/sparks/emission/vibration/noise) and lapse in maintenance of equipment	1	2	-	-
PC8. ensure electrical equipment and appliances are properly connected and turned off when not in use	1	2	-	-
<i>Effective waste management/recycling practices</i>	5	10	-	-
PC9. identify recyclable and non-recyclable, and hazardous waste generated	1	2	-	-
PC10. segregate waste into different categories	1	2	-	-
PC11. dispose non-recyclable waste appropriately	1	2	-	-
PC12. deposit recyclable and reusable material at identified location	1	2	-	-
PC13. follow processes specified for disposal of hazardous waste	1	2	-	-



Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
NOS Total	13	26	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	SGJ/N1702
NOS Name	Optimize resource utilization at workplace
Sector	Green Jobs
Sub-Sector	Other Green Jobs
Occupation	Resource Optimization
NSQF Level	3
Credits	TBD
Version	1.0
Last Reviewed Date	24/02/2022
Next Review Date	24/02/2026
NSQC Clearance Date	24/02/2022

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	20
BSC/N2402.Assist customers with microfinance application process	25	75	-	-	100	20
BSC/N2403.Collect and follow-up for receivables	30	70	-	-	100	20
BSC/N9903.Maintain data integrity using digital tools	29	41	-	-	70	10
BSC/N9904.Communicate effectively and maintain inclusivity at the workplace	36	55	-	-	91	10
SSC/N9003.Maintain a healthy, safe and secure working environment	30	70	-	-	100	10
SGJ/N1702.Optimize resource utilization at workplace	13	26	-	-	39	10
Total	193	407	-	-	600	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

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.