

# QUALIFICATIONS PACK - OCCUPATIONAL STANDARDS FOR BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI) INDUSTRY

## What are Occupational Standards(OS)?

- OS describe what individuals need to do, know and understand in order to carry out a particular job role or function
- OS are performance standards that individuals must achieve when carrying out functions in the workplace, together with specifications of the underpinning knowledge and understanding



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## Introduction

### Qualifications Pack - Business Correspondent & Business Facilitator

**SECTOR:** BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

**SUB-SECTOR:** BANKING

**OCCUPATION:** FINANCIAL INCLUSION SERVICES

**REFERENCE ID:** BSC / Q 0301

**Brief Job Description:** Business Correspondents (BCs) & Business Facilitators (BFs) are representatives appointed by banks to act as their agent and provide banking services in remote locations where the bank does not have a presence in order to promote financial inclusion. The fundamental difference in the role of the BC and BF is that BCs are permitted to carry out regular transactions for customers on behalf of the bank.

BFs are only responsible for spreading awareness related to banking and bank's products, assisting the bank in business generation activities and recovery of bad debts. However, they do not undertake any cash transactions.

**Personal Attributes:** The individual is required to have good interpersonal and problem solving skills. The individual must be self-driven and organized with their work and act with integrity when performing multiple tasks for the customers

Qualifications Pack for Business Correspondent/ Business Facilitator

<b>Qualifications Pack Code</b>	<b>Q 0301</b>		
<b>Job Role</b>	<b>Business Correspondent/ Business Facilitator</b>		
<b>Credits(NVEQF/NVQF/NSQF) [OPTIONAL]</b>	<b>Level 3</b>	<b>Version number</b>	<b>.01</b>
<b>Sector</b>	<b>Banking, Financial Services and Insurance (BFSI)</b>	<b>Drafted on</b>	<b>05/08/2013</b>
<b>Sub-sector</b>	<b>Banking</b>	<b>Last reviewed on</b>	<b>05/08/2013</b>
<b>Occupation</b>	<b>Financial Inclusion Services</b>	<b>Next review date</b>	

Job Details

<b>Job Role</b>	<b>Business Correspondent/ Business Facilitator</b>
<b>Role Description</b>	Business Correspondents and Business facilitators are representatives of a bank, responsible for building awareness, sourcing prospective customers. In addition, business correspondents are also responsible for carrying out banking transactions for existing customers.
<b>NVEQF/NVQF level</b>	Level 3
<b>Minimum Educational Qualifications*</b>	Class X
<b>Maximum Educational Qualifications*</b>	
<b>Training</b> (Suggested but not mandatory)	Training offered by respective banking institutions
<b>Experience</b>	Experience preferred but not mandatory
<b>Applicable National Occupational Standards (NOS)</b>	<p><b>Compulsory:</b></p> <p><b>Business Correspondent:</b></p> <ol style="list-style-type: none"> <li>1. BSC/ N 0301 (<a href="#">Source new customers</a>)</li> <li>2. BSC/ N 0302 (<a href="#">Assist with application process</a>)</li> <li>3. BSC/ N 0303 (<a href="#">Facilitate/Execute Transactions</a>)</li> <li>4. BSC/ N 0304 (<a href="#">Provide on-going services</a>)</li> </ol> <p><b>Business Facilitator:</b></p> <ol style="list-style-type: none"> <li>5. BSC/ N 0301 (<a href="#">Source new customers</a>)</li> <li>6. BSC/ N 0302 (<a href="#">Assist with application process</a>)</li> <li>7. BSC/ N 0304 (<a href="#">Provide on-going services</a>)</li> </ol>
<b>Performance Criteria</b>	As described in the relevant OS units

*Qualifications Pack for Business Correspondent/ Business Facilitator*

Keywords /Terms	Description
Sector	Sector is a conglomeration of different business operations having similar businesses and interests. It may also be defined as a distinct subset of the economy whose components

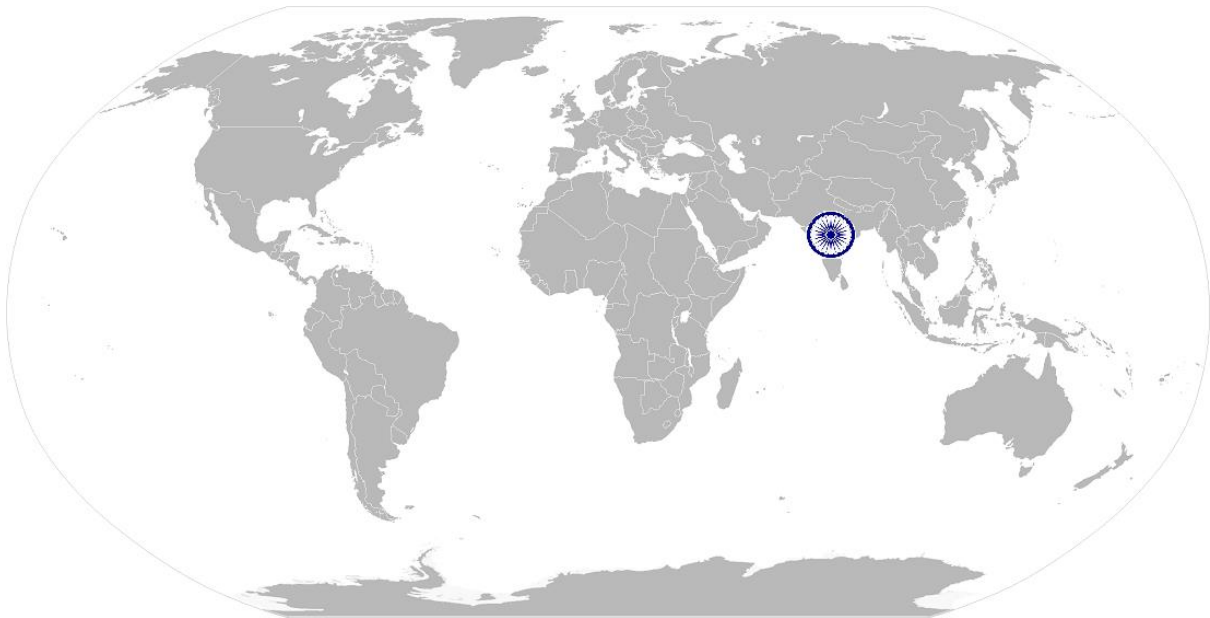
*Qualifications Pack for Business Correspondent/ Business Facilitator*

**Definitions**

	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.
Function	Function is an activity necessary for achieving the key purpose of the sector, occupation, or area of work, which can be carried out by a person or a group of persons. Functions are identified through functional analysis and form the basis of OS.
Job Role	Job role defines a unique set of functions that together form a unique employment opportunity in an organization.
OS	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the knowledge and understanding they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
Performance Criteria	Performance Criteria are statements that together specify the standard of performance required when carrying out a task.
NOS	NOS are Occupational Standards which apply uniquely in the Indian context.
Qualifications Pack Code	Qualifications Pack Code is a unique reference code that identifies a qualifications pack.
Qualifications Pack	Qualifications Pack comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A Qualifications Pack is assigned a unique qualification pack code.
Unit Code	Unit Code is a unique identifier for an Occupational Standard , which is denoted by an 'N'.
Unit Title	Unit Title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Knowledge and Understanding	Knowledge and Understanding are statements which together specify the technical, generic, professional and organizational specific knowledge that an individual needs in order to perform to the required standard.
Organizational Context	Organizational Context includes the way the organization 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 or Generic Skills	Core Skills or Generic Skills are a group of skills that are key to learning and working in today's world. These skills are typically needed in any work environment. In the context of the OS , these include communication related skills that are applicable to most job roles.

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# National Occupational Standard



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## Overview

To identify and source new customers for the bank

**Source New Customers**

<b>National Occupational Standard</b>	<b>Unit Code</b>	<b>N 0301</b>
	<b>Unit Title (Task)</b>	<b>Sourcing New Customers</b>
	<b>Description</b>	This OS unit is about sourcing new customers for banking services.
	<b>Scope</b>	<p>This unit/task covers the following:</p> <ul style="list-style-type: none"> <li>• Spreading awareness about banking and the bank's products</li> <li>• Understand the prospective customer's requirements and suggest appropriate product (savings account, loan account etc.)</li> <li>• Inform the prospective customer regarding application process, product terms and conditions etc.</li> </ul>
	<b>Performance Criteria (PC) w.r.t. the Scope</b>	
	<b>Element</b>	<b>Performance Criteria</b>
	<b>Operations</b>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC1. Segment prospective customers according to demographics for area assigned (villages, rural remote areas etc.)</p> <p>PC2. Assess demand for various products offered according to segments (housewives, farmers etc.)</p> <p>PC3. Approach prospective customers through various methods including door-to-door calls and community gatherings to create awareness about banking and the bank's products</p> <p>PC4. Arrange campaign/ educational activities on behalf of the banks to inform potential customers about products offered.</p> <p>PC5. Discuss with customer to ascertain basic goals and financial needs.</p> <p>PC6. Assess prospective customer's financial status (income, dependents etc.) and current trend of cash flows</p> <p>PC7. Suggest appropriate products according to life-cycle needs and income such as agricultural loans/savings plans etc.</p> <p>PC8. Explain to the prospective customer, the terms and conditions of product, application procedure, documents required and timelines for processing the application</p> <p>PC9. Respond to all queries and concerns regarding products and application process</p>

**Source New Customers**

<p><b>General/ Administrative</b></p>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC10. Update details of customers acquired and status into information system/records.</p> <p>PC11. Prepare and submit periodic reports on status of acquired customers to supervisor/ manager</p> <p>PC12. Discuss and set revenue/account targets with supervisor/manager if applicable</p> <p>PC13. Prepare reports on targets achieved and review future targets.</p>
<p><b>Knowledge and Understanding (K)</b></p>	
<p><b>A. Organizational Context</b> (Knowledge of the company / organization and its processes)</p>	<p>The user/individual on the job needs to know and understand:</p> <p>KA1. Types and features of products and services offered to targeted customers</p> <p>KA2. Standard operating procedure and guidelines for performing the correspondent/facilitator's function</p> <p>KA3. Organizational guidelines for delivering marketing merchandise and marketing procedures</p> <p>KA4. Banking regulations relevant to the products offered by the Business Correspondent/facilitator</p> <p>KA5. Types of documents required for applications including KYC forms, acceptable options of identity &amp; address proof and other supporting documents</p> <p>KA6. Processes and methods of acceptable payments as stipulated by organization</p> <p>KA7. Risk compliance and risk associated with various products.</p> <p>KA8. Types of customer segments and their suitability to products offered</p> <p>KA9. Methods to map prospective customer's needs to products offered by organization</p> <p>KA10. Procedure for assisting customers with application forms and processing policies</p> <p>KA11. Security procedures for handling sensitive customer information</p> <p>KA12. Routes and schedule for visiting areas assigned to the Business Correspondent/facilitator</p>
<p><b>B. Technical Knowledge</b></p>	<p>The user/individual on the job needs to know and understand:</p> <p>KB1. Types of products offered and details of the same</p> <p>KB2. Products offered by other financial provides including other banks, NBFCs, money lenders etc.</p> <p>KB3. Bank's objectives, its role, functions and structure</p> <p>KB4. Maintenance and operating procedure for using equipment provided by bank such as POS (Point of Sale) machines, computers etc.</p> <p>KB5. IT skills and operating procedures to update status of leads, prospective customers, if applicable.</p> <p>KB6. Procedure for digitally updating customer details, if required.</p> <p>KB7. Marketing techniques for the banking sector when hosting campaigns</p> <p>KB8. Factors that impact the creditworthiness of the customer.</p> <p>KB9. Basic economic, accounting and financial concepts such as interest rates, profit/loss etc.</p> <p>KB10. Basic accounting techniques for recording transactions if required</p>
<p><b>Skills (S)</b></p>	



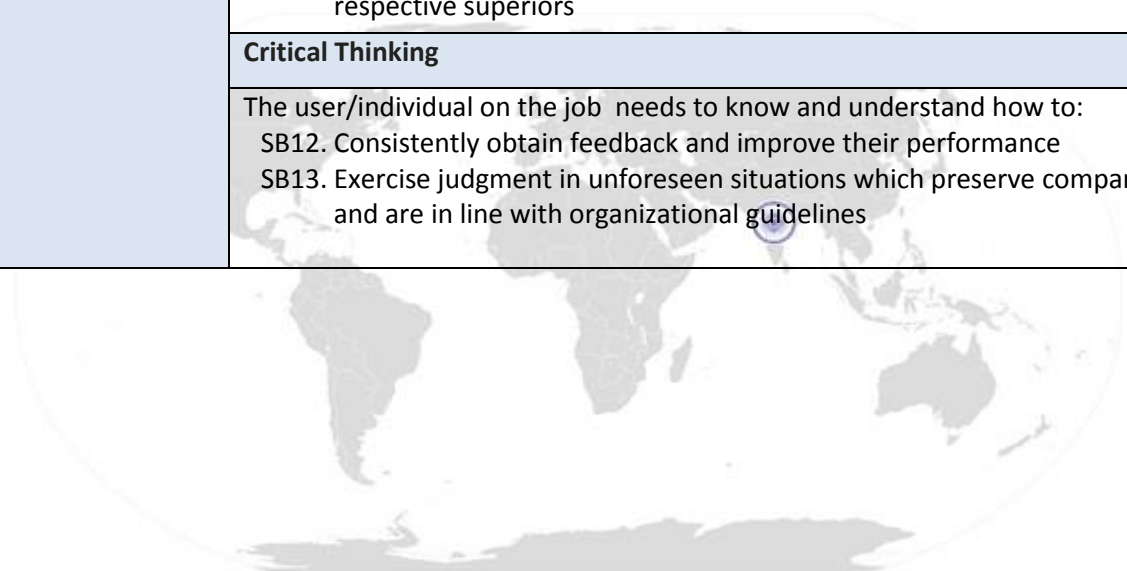
**Source New Customers**

<b>A. Core Skills/ Generic Skills</b>	<b>Writing Skills</b>
	The user/ individual on the job needs to know and understand how to: SA1. Prepare reports and summary of the documents for review. SA2. Prepare reports on status of leads and prospective customers
	<b>Reading Skills</b>
	The user/individual on the job needs to know and understand how to: SA3. Read and understand organizational and regulatory guidelines SA4. Read and verify legitimacy of documents submitted by prospective customers SA5. Read and explain terms and conditions of various bank products to prospective customers
	<b>Integrity</b>
	The user/individual on the job needs to know and understand how to: SA6. Maintain integrity with respect to customers' time, sensitive documents SA7. Act objectively and in the best interests of customers
	<b>Mathematical Skills</b>
	The user/individual on the job needs to know and understand how to: SA8. Compute numbers quickly and accurately. SA9. Perform basic mathematical operations such as addition, subtraction, multiplication and division
	<b>Oral Communication (Listening and Speaking skills)</b>
The user/individual on the job needs to know and understand how to: SA10. Listen to the customers and be able to offer products that are pertinent to their requirements. SA11. Communicate clearly with the customer using language that he/she understands. SA12. Communicate and share knowledge with peers and supervisors.	
<b>B. Professional Skills</b>	<b>Decision Making</b>
	The user/individual on the job needs to know and understand how to: SB1. Determine what Banking Product is best for the customer based on needs assessment and financial status of the customer. SB2. Make clear, logical decisions and portray confidence to the customers.
	<b>Plan and Organize</b>
	The user/individual on the job needs to know and understand how to: SB3. Plan appointments with prospective customers; be prepared with appropriate plans prior to the meeting. SB4. Organize work & time in order to maximize productivity.
	<b>Customer Centricity</b>
The user/individual on the job needs to know and understand how to: SB5. Make decisions taking into account customers' best interests SB6. Focus on developing long term customer relationships SB7. Follow-up and provide support services consistently	



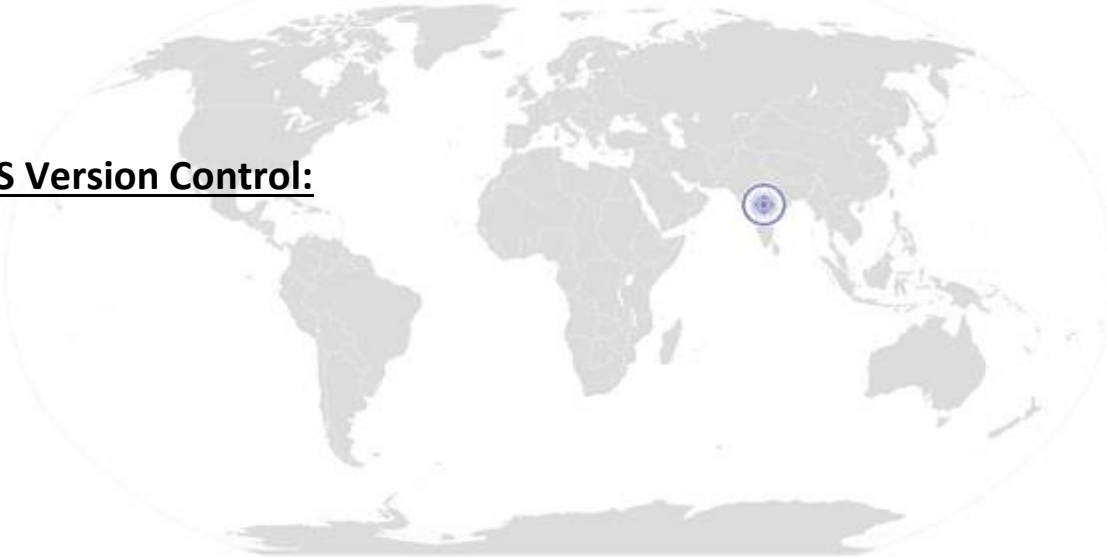
**Source New Customers**

	<b>Problem Solving</b>
	The user/individual on the job needs to know and understand how to: SB8. Address problems arising either due to a technical issue, customer grievance or administration related issues and escalate those issues beyond one's role.
	<b>Analytical Thinking</b>
	The user/individual on the job needs to know and understand how to: SB9. Assess customers financial status and understand their financial capacity for the appropriate product SB10. Draw insights from prospective customer interaction and refine marketing techniques
	<b>Motivation</b>
	The user/individual on the job needs to know and understand how to: SB11. Be self driven, take initiatives and deliver results set by the organization and respective superiors
	<b>Critical Thinking</b>
The user/individual on the job needs to know and understand how to: SB12. Consistently obtain feedback and improve their performance SB13. Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines	



<b>NOS Code</b>	BSC / N 0301		
<b>Credits(NVEQF/NVQF/NSQF) [OPTIONAL]</b>	Level 3	<b>Version number</b>	.01
<b>Sector</b>	BFSI	<b>Drafted on</b>	05/08/2013
<b>Sub-sector</b>	Banking	<b>Last reviewed on</b>	05/08/2013
<b>Occupation</b>	Financial Inclusion Services	<b>Next review date</b>	

**NOS Version Control:**





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# National Occupational Standard



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## Overview

**To assist with application process for opening bank accounts**

**Assist with Application Process**

<b>Unit Code</b>	<b>N 0302</b>
<b>Unit Title (Task)</b>	<b>Assist with Application Process</b>
<b>Description</b>	This OS unit is about assisting with the application process for opening bank accounts
<b>Scope</b>	<p>The unit/ task cover the following:</p> <ul style="list-style-type: none"> <li>• Conduct basic/preliminary verifications of primary information/data about the customer</li> <li>• Collection of documents</li> <li>• Confirm account opening approval &amp; deliver related documents</li> </ul>
<b>Performance Criteria (PC) w.r.t. the Scope</b>	
<b>Element</b>	<b>Performance Criteria</b>
<b>Operations</b>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC1. Provide customer with forms needed and assist customer in filling application forms, if required</p> <p>PC2. Obtain necessary documents required for processing of the account opening application</p> <p>PC3. Perform basic verification and ensure that the primary information details shared are legitimate.</p> <p>PC4. Pursue referrals enquiring about the past records/business of the customer to ensure safety of dealing with the customer</p> <p>PC5. Receive all required documents and forms duly filled and signed/thumb printed by customer and attach it into the application file, if any</p> <p>PC6. Upload documents/information received into computer system/smart device (kiosk, point-of-sale unit etc.) if applicable.</p> <p>PC7. For loan accounts, collect the additional documents required</p> <p>PC8. Clarify payment mechanisms and conditions, prepare payment schedule if required</p> <p>PC9. Deliver application file/the documents collected from the customer to the assigned bank branch</p> <p>PC10. Assist bank with any further information, if required, for processing of application.</p> <p>PC11. Receive notification from bank regarding status of the application</p> <p>PC12. Inform customer if the application is accepted/ rejected or if another account category has been assigned, with reasons for the same as provided by the</p>

**Assist with Application Process**

	<p>bank</p> <p>PC13. On successful account opening, deliver the relevant documents and materials provided by the bank to the customer including pass book, smart card if provided etc.</p> <p>PC14. Explain the documents and materials provided by bank- demonstrate methods to use them and their functions to the customer.</p> <p>PC15. Plan future follow-up visits</p>
<p><b>General/ Administrative</b></p>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC16. Update details of accounts opened and their status into information system/records.</p> <p>PC17. Prepare and submit periodic reports on status of acquired customers to supervisor/ manager</p> <p>PC18. Discuss and set revenue/account targets with supervisor/manager if applicable</p> <p>PC19. Prepare reports on targets achieved and review future targets.</p> <p>PC20. Follow proper procedures as laid down by the bank in handling sensitive and confidential customer information.</p>
<p><b>Knowledge and Understanding (K)</b></p>	
<p><b>A. Organizational Context</b> (Knowledge of the company / organization and its processes)</p>	<p>The user/individual on the job needs to know and understand:</p> <p>KA1. All products and services details with exceptions offered to customers situated in rural areas.</p> <p>KA2. The roles and responsibilities of the job - the bank's expectation of the role</p> <p>KA3. The regulatory system that governs banks and their impact on procedures.</p> <p>KA4. Requirements for KYC Norms, acceptable options of identity &amp; address proof, supporting documents required and other identification procedures.</p> <p>KA5. Escalation matrix in the case application is rejected.</p> <p>KA6. The organizations' accepted methods of payment &amp; their respective processes.</p> <p>KA7. Risk compliance and risk associated with various products.</p> <p>KA8. Methods through which suitable products and services are recommended to prospective customers.</p> <p>KA9. Methods to calculate interest &amp; principal amounts for loans repayment.</p> <p>KA10. Modes of payment available to the customer.</p> <p>KA11. List of supporting documents required with specifics.</p> <p>KA12. Procedure for assisting customers with application forms and processes.</p> <p>KA13. The organizations' policy of privacy &amp; discretion when dealing with customer's personal information.</p> <p>KA14. All relevant legal procedures involved in application.</p> <p>KA15. Methods to format data and information required for reporting on customer base.</p>

**Assist with Application Process**

<p><b>B. Technical Knowledge</b></p>	<p>The user/individual on the job needs to know and understand:</p> <p>KB1. Types of products offered and details of the same</p> <p>KB2. Products offered by other financial provides including other banks, NBFCs, money lenders etc.</p> <p>KB3. Bank's objectives, its role, functions and structure</p> <p>KB4. Maintenance and operating procedure for using equipment provided by bank such as POS (Point of Sale) machines, computers etc.</p> <p>KB5. IT skills and operating procedures to update status of accounts acquired, account details</p> <p>KB6. Procedure for digitally updating customer details, if required.</p> <p>KB7. Marketing techniques for the banking sector when hosting campaigns</p> <p>KB8. Factors that impact the creditworthiness of the customer.</p> <p>KB9. Basic economic, accounting and financial concepts such as interest rates, profit/loss etc.</p> <p>KB9. Basic accounting techniques for recording transactions if required.</p> <p>KB10. The information available in supporting documents such as pamphlets, fliers, manuals, terms and conditions documents etc.</p> <p>KB11. Methods to evaluate life cycle and wealth cycle of each customer when working on a financial plan</p>
<p><b>Skills (S)</b></p>	
<p><b>A. Core Skills/ Generic Skills</b></p>	<p><b>Writing Skills</b></p> <p>The user/ individual on the job needs to know and understand how to:</p> <p>SA1. Prepare reports and summary of the documents for review.</p> <p>SA2. Prepare reports on status of leads and prospective customers</p> <p><b>Reading Skills</b></p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA3. Read and understand organizational and regulatory guidelines</p> <p>SA4. Read and verify legitimacy of documents submitted by prospective customers</p> <p>SA5. Read and explain terms and conditions of various bank products to prospective customers</p> <p><b>Integrity</b></p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA6. Maintain integrity with respect to customers' time, sensitive documents and Communicate clearly with the customer using language that he/she understands.</p> <p>SA7. Act objectively and in the best interests of customers and in</p> <p><b>Mathematical Skills</b></p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA8. Make fast calculations while considering options.</p> <p>SA9. Assess the impact on customer as and when a change occurs</p> <p><b>Oral Communication (Listening and Speaking skills)</b></p>



**Assist with Application Process**

	<p>The user/individual on the job needs to know and understand how to:</p> <p>SA10. Listen to the customers and be able to offer products that are pertinent to their requirements.</p> <p>SA11. Communicate clearly with the customer using language that he/she understands.</p> <p>SA12. Communicate and share knowledge with peers and supervisors.</p>
<b>B. Professional Skills</b>	<b>Decision Making</b>
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB1. Determine what Banking Product is best for the customer based on needs assessment and financial status of the customer.</p> <p>SB2. Make clear, logical decisions and portray confidence to the customers.</p>
	<b>Plan and Organize</b>
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB3. Plan appointments with prospective customers; be prepared with appropriate plans prior to the meeting.</p> <p>SB4. Organize work &amp; time in order to maximize productivity.</p>
	<b>Customer Centricity</b>
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB5. Make decisions taking into account customers' best interests</p> <p>SB6. Focus on developing long term customer relationships</p> <p>SB7. Follow-up and provide support services consistently</p>
	<b>Problem Solving</b>
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB8. Address problems arising either due to a technical issue, customer or administration related issues and escalate those issues beyond one's role.</p>
	<b>Analytical Thinking</b>
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB9. Assess customers financial status and understand their financial capacity for the appropriate product</p> <p>SB10. Draw insights from prospective customer interaction and refine marketing techniques</p>
	<b>Motivation</b>
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB11. Be self driven, take initiatives and deliver results set by the organization and respective superiors</p>
<b>Critical Thinking</b>	
<p>The user/individual on the job needs to know and understand how to:</p> <p>SB12. Consistently obtain feedback and improve their performance</p> <p>SB13. Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines</p>	

<b>NOS Code</b>	<b>BSC / N 0302</b>		
<b>Credits(NVEQF/NVQF/NSQF) [OPTIONAL]</b>	<b>Level 3</b>	<b>Version number</b>	
<b>Sector</b>	<b>BFSI</b>	<b>Drafted on</b>	<b>05/08/2013</b>
<b>Sub-sector</b>	<b>Banking</b>	<b>Last reviewed on</b>	<b>05/08/2013</b>



**NOS Version Control:**

**Assist with Application Process**

Occupation	Financial Inclusion Services	Next review date
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# National Occupational Standard



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## **Overview**

**To facilitate/execute banking transactions for customers**

**Facilitate/Execute Transactions**

<b>National Occupational Standard</b>	<b>Unit Code</b>	<b>N 0303</b>
	<b>Unit Title (Task)</b>	<b>Facilitate/Execute Transactions</b>
	<b>Description</b>	This OS unit is about facilitating/executing banking transactions for customers.
	<b>Scope</b>	The unit/ task cover the following: <ul style="list-style-type: none"> <li>• Carry out regular banking transactions for customers</li> <li>• Collect loan repayment</li> <li>• Resolve customer complaints and queries</li> <li>• Assist in termination of account</li> </ul>
	<b>Performance Criteria (PC) w.r.t. the Scope</b>	
	<b>Element</b>	<b>Performance Criteria</b>
	<b>Operations</b>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC1. Obtain cash from appropriate account at bank branch for meeting the cash withdrawal requirements of the customers</p> <p>PC2. Carry out regular banking transactions on behalf of customers using equipment such as a banking kiosk or point-of-sale machine or manually</p> <p>PC3. Collect cheques/ cash for payment or for deposits into accounts made by customers</p> <p>PC4. Disburse cash for withdrawals made by customers</p> <p>PC5. Facilitate remittances to other accounts within the same bank if required</p> <p>PC6. Provide receipts/confirmation to the customers for all transactions executed</p> <p>PC7. Assist customer in updating their passbook</p> <p>PC8. Answer customer queries &amp; connect customer to bank, if necessary.</p> <p>PC9. Respond to customer complaints and escalate issue if necessary.</p> <p>PC10. Report to bank branch assigned with cash and cheques collected and deposit the same within stipulated timelines</p> <p>PC11. Ensure details of cash and funds disbursed to customers are recorded with bank</p> <p>PC12. Monitor and collect loan payments if required</p> <p>PC13. Deposits cash collected from</p>

**Facilitate/Execute Transactions**

	<p>PC14. Assist customers with the documentation and procedure for closure of their accounts if required</p> <p>PC15. Assist bank in closing all pending payments prior to closure of account.</p> <p>PC16. Collect all deliverables such as smart card etc from customer and deliver to bank if applicable</p>
<p><b>General/ Administrative</b></p>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC17. Update details cash disbursed and received into information system/records</p> <p>PC18. Prepare periodic reports on status of customers, bank transactions, number of complaints etc. to supervisor/Manager</p> <p>PC19. Prepare reports on targets achieved and review future targets, if applicable.</p> <p>PC20. Follow security procedures when handling payment cash and cheques, customer confidential details etc.</p>
<p><b>Knowledge and Understanding (K)</b></p>	
<p><b>A. Organizational Context</b>        (Knowledge of the company / organization and its processes)</p>	<p>The user/individual on the job needs to know and understand:</p> <p>KA1. Types and features of products and services offered to targeted customers</p> <p>KA2. Standard operating procedure and guidelines for performing the correspondent's function, if applicable</p> <p>KA3. Banking regulations relevant to the products offered by the Business Correspondent</p> <p>KA4. Processes and methods of acceptable payments as stipulated by organization</p> <p>KA5. Risk compliance and risk associated with various products</p> <p>KA6. Procedure for the loan application process and documents required</p> <p>KA7. Termination procedure and documents required for the same</p> <p>KA8. The limit/restriction on transaction amount per day and per operation</p> <p>KA9. Security procedures for handling sensitive customer information.</p> <p>KA10. All relevant laws and regulatory procedures</p> <p>KA11. Methods to format data and information required</p> <p>KA12. Organization's policy on maintaining inactive accounts</p> <p>KA13. Escalation matrix in the case of customer grievances.</p> <p>KA14. Point of contact in base branch to direct any queries</p> <p>KA15. The procedure in the case of customer grievance and point of contact to resolve issues</p>

**Facilitate/Execute Transactions**

<p><b>B. Technical Knowledge</b></p>	<p>The user/individual on the job needs to know and understand:</p> <p>KB1. Types of products offered and details of the same.</p> <p>KB2. Products offered by other financial provides including other banks, NBFCs, money lenders etc. Bank’s objectives, its role, functions and structure</p> <p>KB3. Maintenance and operating procedure for using equipment provided by bank such as POS (Point of Sale) machines, computers etc.</p> <p>KB4. Procedure for conducting transactions such as cash deposits, withdrawals, debit/credit transactions etc with equipment provided or manually (kiosk, point-of-sale machine)</p> <p>KB5. Procedure for updating transactions and depositing cash collected with bank branch</p> <p>KB6. IT skills and operating procedures to update transactions, if applicable.</p> <p>KB7. Procedure for digitally updating customer details, if required.</p> <p>KB8. Factors that impact the creditworthiness of the customer.</p> <p>KB9. Basic economic and financial concepts such as interest rates, profit/loss etc.</p> <p>KB10. Basic accounting principles required to record bank transactions, if required.</p>
<p><b>Skills (S)</b></p>	
<p><b>A. Core Skills/ Generic Skills</b></p>	<p><b>Writing Skills</b></p> <p>The user/ individual on the job needs to know and understand how to:</p> <p>SA1. Prepare reports and summary of the documents for review.</p> <p>SA2. Prepare reports on status of leads and prospective customers</p> <p><b>Reading Skills</b></p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA3. Read and understand organizational and regulatory guidelines</p> <p>SA4. Read and verify legitimacy of documents submitted by prospective customers</p> <p>SA5. Read and explain terms and conditions of various bank products to prospective customers</p> <p><b>Integrity</b></p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA6. Maintain integrity with respect to customers’ time, sensitive documents and Communicate clearly with the customer using language that he/she understands.</p> <p>SA7. Act objectively and in the best interests of customers and in</p> <p><b>Mathematical Skills</b></p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA8. Make fast calculations while considering options.</p> <p>SA9. Assess the impact on customer as and when a change occurs</p> <p><b>Oral Communication (Listening and Speaking skills)</b></p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA10. Listen to the customers and be able to offer products that are pertinent to their requirements.</p> <p>SA11. Communicate clearly with the customer using language that he/she understands.</p> <p>SA12. Communicate and share knowledge with peers and supervisors.</p>



**Facilitate/Execute Transactions**

<b>B. Professional Skills</b>	<b>Decision Making</b>
	The user/individual on the job needs to know and understand how to: SB1. Determine what Banking Product is best for the customer based on needs assessment and financial status of the customer. SB2. Make clear, logical decisions and portray confidence to the customers.
	<b>Plan and Organize</b>
	The user/individual on the job needs to know and understand how to: SB3. Plan appointments with prospective customers; be prepared with appropriate plans prior to the meeting. SB4. Organize work & time in order to maximize productivity.
	<b>Customer Centricity</b>
	The user/individual on the job needs to know and understand how to: SB5. Make decisions taking into account customers' best interests SB6. Focus on developing long term customer relationships SB7. Follow-up and provide support services consistently
	<b>Problem Solving</b>
	The user/individual on the job needs to know and understand how to: SB8. Address problems arising either due to a technical issue, customer or administration related issues and escalate those issues beyond one's role.
	<b>Analytical Thinking</b>
	The user/individual on the job needs to know and understand how to: SB9. Assess customers financial status and understand their financial capacity for the appropriate product SB10. Draw insights from prospective customer interaction and refine marketing techniques
	<b>Motivation</b>
	The user/individual on the job needs to know and understand how to: SB11. Be self driven, take initiatives and deliver results set by the organization and respective superiors
	<b>Critical Thinking</b>
The user/individual on the job needs to know and understand how to: SB12. Consistently obtain feedback and improve their performance SB13. Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines	

<b>NOS Code</b>	BSC / N 0303		
<b>Credits(NVEQF/NVQF/NSQF) [OPTIONAL]</b>	Level 3	<b>Version number</b>	
<b>Sector</b>	BFSI	<b>Drafted on</b>	05/08/2013
<b>Sub-sector</b>	Banking	<b>Last reviewed on</b>	05/08/2013



**Facilitate/Execute Transactions**

<b>Occupation</b>	<b>Financial Inclusion Services</b>	<b>Next review date</b>
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**NOS Version Control**



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# National Occupational Standard



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## Overview

**Provide support and on-going services to customers**

**Provide On-Going Services**

National Occupational Standard

<b>Unit Code</b>	<b>N 0304</b>
<b>Unit Title (Task)</b>	<b>Provide On-Going Services</b>
<b>Description</b>	This OS unit is about providing support after acquisition
<b>Scope</b>	<p>The unit/ task cover the following:</p> <ul style="list-style-type: none"> <li>• Schedule and execute follow-up sessions and provide support services</li> <li>• Advise customers on services and other products</li> <li>• Assist with recovery</li> </ul>
<b>Performance Criteria (PC) w.r.t. the Scope</b>	
<b>Element</b>	<b>Performance Criteria</b>
<b>Operations</b>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC1. Schedule and execute follow-up visits with customer to periodically review customer's financial requirements.</p> <p>PC2. Provide post-sale customer services such as delivering forms for address, collecting payments, setting-up updates/reminders etc.</p> <p>PC3. Respond to all customer queries/complaints.</p> <p>PC4. Advise customer on managing their account according to needs.</p> <p>PC5. Inform and advise customer of new products and services that may be of additional value</p> <p>PC6. Escalate all queries and grievances beyond one's role to supervisor/manager</p> <p>PC7. Obtain list of defaulters/ default loan accounts from bank branch</p> <p>PC8. Assist with payment recovery in case of defaulted loans to the maximum extent possible</p> <p>PC9. Report status of loan recovery to bank branch supervisor/manager</p>
<b>General/ Administrative</b>	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC10. Update details of payments collected into records/information system</p> <p>PC11. Prepare periodic reports on status of acquired customers, account status etc. to supervisor/Manager</p> <p>PC12. Discuss and set performance targets with supervisor/manager</p> <p>PC13. Prepare reports on targets achieved and review future targets</p> <p>PC14. Follow security procedures when handling cash payments, cheques,</p>

**Provide On-Going Services**

	customer confidential details etc.
<b>Knowledge and Understanding (K)</b>	
<b>A. Organizational Context</b> (Knowledge of the company / organization and its processes)	<p>The user/individual on the job needs to know and understand:</p> <ul style="list-style-type: none"> <li>KA1. Types and features of all products and services offered to targeted customers</li> <li>KA2. Standard operating procedure and guidelines for performing the correspondent/facilitator's function</li> <li>KA3. Organizational guidelines for delivering marketing merchandise and marketing procedures</li> <li>KA4. Banking regulations relevant to the products offered by the Business Correspondent/facilitator</li> <li>KA5. Types of documents required for closure of accounts including KYC forms, acceptable options of identity, address proof and other supporting documents</li> <li>KA6. Processes and methods of acceptable payments as stipulated by organization</li> <li>KA7. Risk compliance and risk associated with various products.</li> <li>KA8. Types of customer segments and their suitability to products offered</li> <li>KA9. Methods to map prospective customer's needs to products offered by organization</li> <li>KA10. Procedure for assisting customers with application forms and processing policies</li> <li>KA11. Security procedures for handling sensitive customer information</li> <li>KA12. Routes and schedule for visiting areas assigned to the Business Correspondent/facilitator</li> </ul>
<b>B. Technical Knowledge</b>	<p>The user/individual on the job needs to know and understand:</p> <ul style="list-style-type: none"> <li>KB1. Types of products offered and details of the same</li> <li>KB2. Products offered by other financial provides including other banks, NBFCs, money lenders etc. Bank's objectives, its role, functions and structure</li> <li>KB3. Maintenance and operating procedure for using equipment provided by bank such as POS (Point of Sale) machines, computers etc.</li> <li>KB4. IT skills and operating procedures to update status of leads, prospective customers, if applicable.</li> <li>KB5. Procedure for digitally updating customer details, if required.</li> <li>KB6. Marketing techniques for the banking sector when hosting campaigns</li> <li>KB7. Factors that impact the creditworthiness of the customer.</li> <li>KB8. Basic economic, accounting and financial concepts such as interest rates, profit/loss etc.</li> <li>KB9. Basic accounting techniques for recording transactions if required</li> </ul>
<b>Skills (S)</b>	
<b>A. Core Skills/</b>	<b>Writing Skills</b>

**Provide On-Going Services**

<b>Generic Skills</b>	The user/ individual on the job needs to know and understand how to: SA1. Prepare reports and summary of the documents for review. SA2. Prepare reports on status of customers accounts
	<b>Reading Skills</b>
	The user/individual on the job needs to know and understand how to: SA3. Read and understand organizational and regulatory guidelines SA4. Read and verify legitimacy of documents submitted by customers SA5. Read and explain terms and conditions of new bank products to customers
	<b>Integrity</b>
	The user/individual on the job needs to know and understand how to: SA6. Maintain integrity with respect to customers' time, sensitive documents and Communicate clearly with the customer using language that he/she understands. SA7. Act objectively and in the best interests of customers and in
	<b>Mathematical Skills</b>
	The user/individual on the job needs to know and understand how to: SA8. Make fast calculations while considering options. SA9. Assess the impact on customer as and when a change occurs
	<b>Oral Communication (Listening and Speaking skills)</b>
	The user/individual on the job needs to know and understand how to: SA10. Listen to the customers and be able to offer products that are pertinent to their requirements. SA11. Communicate clearly with the customer using language that he/she understands. SA12. Communicate and share knowledge with peers and supervisors.
	<b>B. Professional Skills</b>
The user/individual on the job needs to know and understand how to: SB1. Determine what Banking Product is best for the customer based on needs assessment and financial status of the customer. SB2. Make clear, logical decisions and portray confidence to the customers.	
<b>Plan and Organize</b>	
The user/individual on the job needs to know and understand how to: SB3. Plan appointments with prospective customers; be prepared with appropriate plans prior to the meeting. SB4. Organize work & time in order to maximize productivity.	
<b>Customer Centricity</b>	
The user/individual on the job needs to know and understand how to: SB5. Make decisions taking into account customers' best interests SB6. Focus on developing long term customer relationships SB7. Follow-up and provide support services consistently	
<b>Problem Solving</b>	



**Provide On-Going Services**

	<p>The user/individual on the job needs to know and understand how to:          SB8. Address problems arising either due to a technical issue, customer or administration related issues and escalate those issues beyond one's role.</p>
	<p><b>Analytical Thinking</b></p>
	<p>The user/individual on the job needs to know and understand how to:          SB9. Assess customers financial status and understand their financial capacity for the appropriate product          SB10. Draw insights from prospective customer interaction and refine marketing techniques</p>
	<p><b>Motivation</b></p>
	<p>The user/individual on the job needs to know and understand how to:          SB11. Be self driven, take initiatives and deliver results set by the organization and respective superiors</p>
	<p><b>Critical Thinking</b></p>
	<p>The user/individual on the job needs to know and understand how to:          SB12. Consistently obtain feedback and improve their performance          SB13. Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines</p>



<b>NOS Code</b>	BSC / N 0304		
<b>Credits(NVEQF/NVQF/NSQF)</b> <i>[OPTIONAL]</i>	Level 3	<b>Version number</b>	
<b>Sector</b>	BFSI	<b>Drafted on</b>	05/08/2013
<b>Sub-sector</b>	Banking	<b>Last reviewed on</b>	05/08/2013
<b>Occupation</b>	Financial Inclusion Services	<b>Next review date</b>	

**NOS Version Control**

