

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

Contact Us:

SSC contact details

E-mail: write the email address



Contents

1. Introduction and Contacts.....P.1
2. Qualifications Pack.....P.2
3. OS Units.....P.2
4. Glossary of Key TermsP.3

Introduction

Qualifications Pack- Small and Medium Enterprise Officer (SME Officer)

SECTOR: BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

SUB-SECTOR: Banking

OCCUPATION: Banking services

Also known as Relationship Manager for handling SME accounts

REFERENCE ID: BSC / Q 0501

Brief Job Description: SME officers are in charge of handling, maintaining and building relationships with SME customers. They support customers with transactions, process their applications, monitor their accounts and advice customers when required.

Personal Attributes: The individual is required to have strong business knowledge and analytical skills. He must have good interpersonal skills and be able to perform multiple tasks accurately within fixed timelines.

Job Details

Qualifications Pack Code	Q 0501		
Job Role	Small and Medium Enterprise Officer		
Credits(NVEQF/NVQF/NSQF) [OPTIONAL]	TBD	Version number	.01
Sector	Banking, Financial Services and Insurance (BFSI)	Drafted on	07/08/2013
Sub-sector	Banking	Last reviewed on	30/08/2013
Occupation	Banking services	Next review date	01/03/2014

Job Role	Small and medium enterprise officer
Role Description	SME officers handle, build and maintain relationships with SME customers and also process their applications
NVEQF/NVQF level	TBD
Minimum Educational Qualifications*	Graduate
Maximum Educational Qualifications*	Post Graduate
Training (Suggested but not mandatory)	Training provided by organization
Experience	Preferred but not required
Applicable National Occupational Standards (NOS)	<p>Compulsory:</p> <ol style="list-style-type: none"> BSC/ N 0501 (Analyze market and source customers) BSC/ N 0502 (Prepare and process applications) BSC/ N 0503 (Facilitate and perform on-going services) <p>Optional:</p> <ol style="list-style-type: none"> NA
Performance Criteria	As described in the relevant OS units

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

	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.

National Occupational Standard



Overview

To analyze the market and source SME customers for the bank

Analyze market and source customers

National Occupational Standard	Unit Code	N 0501
	Unit Title (Task)	Analyze market and source customers
	Description	This OS unit is about understanding the market and sourcing customers for banks
	Scope	<p>The unit/ task cover the following:</p> <ul style="list-style-type: none"> • Understand the market and the industry • Sourcing new customers for the bank • Interact with prospective customers and understand their business • Perform general/ administrative tasks
	Performance Criteria (PC) w.r.t. the Scope	
Element	Performance Criteria	
Understanding The Market And The Industry	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC1. Conduct survey/research to identify current trends and potential for SME lending in allocated area of operation</p> <p>PC2. Determine possible sectors (Eg. auto, textiles,etc.) that are dominant in the geographical area allocated</p> <p>PC3. Assess the key market characteristics for respective potential sectors. Eg. Market structure, key players, etc.</p> <p>PC4. Understand basic requirements and business characteristics for these businesses in the potential sectors (Eg. Capital Investment requirements, scope of the business, sustainability of the business, etc.)</p>	

Analyze market and source customers

<p>Sourcing New Customers For The Bank</p>	<p>PC5. Create awareness about types and features of SME products and support offered by the bank to meet the requirements of businesses</p> <p>PC6. Arrange campaign activities and presentations to market SME products in potential places like industrial areas.</p> <p>PC7. Build/ Provide support in building relationship with prospective customers and advice prospective customers on appropriate SME products and its advantages</p> <p>PC8. Use referrals from existing customers to meet prospective customers</p> <p>PC9. Undertake field visits to customer's factory/office to understand the technicalities of the business</p> <p>PC10. Conduct meetings with various departments of the business, if required and understand the processes</p>
<p>Interact With Prospective Customers And Understand Their Business</p>	<p>PC11. Formulate a detailed understanding of the business model of the prospective customer- analyze the financial statements and ratios to understand key financial/business trends.</p> <p>PC12. Interact with customer to map their needs of customer with appropriate SME product</p> <p>PC13. Understand key factors that impact the technical and economic aspects of the business and undertake a feasibility study</p> <p>PC14. Maintain relationship with SME related Government organizations, associations and related departments for business development purposes</p>
<p>Perform General/Administrative Tasks</p>	<p>PC15. Prepare reports on status of prospective customers and level of interaction</p> <p>PC16. Adhere to scheduled targets for sourcing clients</p> <p>PC17. Prepare a report analyzing accounts/business model of the prospective customers' business.</p>

Knowledge and Understanding (K)

Analyze market and source customers

<p>A. Organizational Context (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 of SME products and services offered by the bank</p> <p>KA2. Organizational procedure for introducing a prospective customer to the bank/superiors and handling of any special customer requirements</p> <p>KA3. Credit risk and regulatory guidelines outlined by the organization relevant to SMEs such as sectors to avoid, types of businesses to scrutinize</p> <p>KA4. Methods for carrying out secondary research to develop market insights, if required</p> <p>KA5. Methods to operate the sales tool/ software, if applicable</p> <p>KA6. Methods to use campaign material provided by organization</p> <p>KA7. Roles and responsibilities of all individuals/teams involved in the sourcing process</p> <p>KA8. Customer profiling concepts such as income stability, age, dependent status, revenue streams etc.</p> <p>KA9. Techniques and methods suggested by the organization for approaching prospective customers</p> <p>KA10. Quality standards set by organization for sourcing process</p> <p>KA11. IT processes and operational procedure for information systems used in the organization</p> <p>KA12. Administrative and clerical procedures and systems such as word processing, managing files, records, and other office procedures</p>
<p>B. Technical Knowledge</p>	<p>The user/individual on the job needs to know and understand:</p> <p>KB1. Nature and types of various SME loans and their terms of services and conditions</p> <p>KB2. Basic economic principles, understanding of various industry and markets, reporting of financial data</p> <p>KB3. Methods to gain subject knowledge of the product before meeting the prospective customer in order to understand business</p> <p>KB4. Methods to interpret financial reports and understand market trends.</p>

Analyze market and source customers

	<p>KB5. Techniques used to conduct market analysis and research</p> <p>KB6. Risks and assumptions involved in interpretation of financial information.</p> <p>KB7. Basic computer and IT skills to conduct research or use the research tool, if applicable</p>
Skills (S)	
A. Core Skills/ Generic Skills	Writing Skills
	<p>The user/ individual on the job needs to know and understand how to:</p> <p>SA1. Fill forms, label documents in clear manner</p> <p>SA2. Prepare concise reports and summary of proposal documents for review</p>
	Reading Skills
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SA.3 Write sentences, paragraphs in work related documents, if required</p> <p>SA.4 Understand organizational and industry related regulations and guideline</p> <p>SA.5 Understand news articles, reports and other secondary information acquired</p>
	Oral Communication (Listening and Speaking skills)
<p>The user/individual on the job needs to know and understand how to:</p> <p>SA.6 Listen to instructions and feedback from superiors and other departments, taking time to understand the points made and asking relevant questions to complete the application/proposal process effectively</p> <p>SA.7 Communicating in a clear and precise manner with others when receiving inputs or presenting the proposal</p>	
B. Professional Skills	Decision Making
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB1. Decide what documents are necessary for applications and plan obtain/compile them accordingly</p> <p>SB2. Make clear, logical decisions when interacting with prospective customers</p>
	Organizational Skills
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB3. Plan method and timeline for conducting research prior to meeting with prospective customers</p> <p>SB4. Plan schedule for meeting prospective customers according to targets set by superiors</p>
Problem Solving	

Analyze market and source customers

	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB5. Address problems arising due to technical issues or administration related issues and escalate those issues beyond one's role</p>
	<p>Analytical Thinking</p>
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB6. Analyze trends from industry reports, financial projections, news articles.</p> <p>SB7. To assess financial status based on the relationship & work with client to establish long term goals</p>



Analyze market and source customers

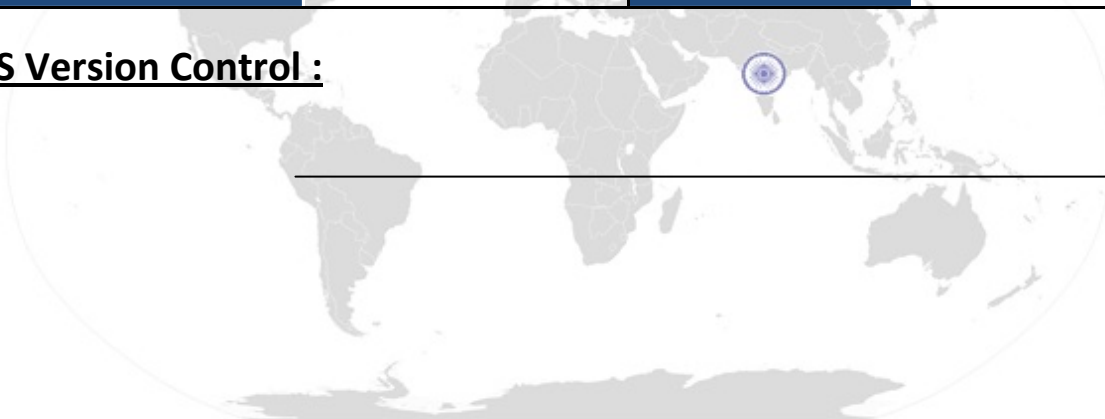
	Critical Thinking
	The user/individual on the job needs to know and understand how to: SB8. Consistently obtain feedback and improve performance SB9. Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines
	Motivation
	The user/individual on the job needs to know and understand how to: SB10. Be self motivated to deliver results set by the organization and respective superiors. SB11. Motivate peers and subordinates to complete tasks ahead of schedule SB12. Take charge and maintain accountability for tasks completed



Analyze market and source customers

NOS Code	BSC / N 0501		
Credits(NVEQF/NVQF/NSQF) [OPTIONAL]	TBD	Version number	.01
Industry	Banking, Financial Services and Insurance (BFSI)	Drafted on	07/08/2013
Industry Sub-sector	Banking	Last reviewed on	30/08/2013
Occupation	Banking Services	Next review date	01/03/2014

NOS Version Control :



National Occupational Standard



Overview

To prepare and process/appraise applications from the SME customers

Unit Code	N 0502
Unit Title (Task)	Prepare and process applications
Description	This OS unit involves preparing and processing/appraising applications/proposals from the SME customers
Scope	<p>The unit/ task covers the following:</p> <ul style="list-style-type: none"> • Obtain documents for application • Evaluate customer's business as per set standards • Prepare the proposal in accordance with pre-defined structure • Evaluate and process application • Perform general/administrative tasks
Performance Criteria (PC) w.r.t. the Scope	
Element	Performance Criteria
Obtain Documents For application	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC1. Handhold the customers in filling applications/submitted required documents</p> <p>PC2. Obtain all documents/certificates necessary to create a business proposal</p> <p>PC3. Verify all documents required for the application for the defined product type are received</p>

Prepare and process applications

<p>Evaluate Customer's Business As Per Set Standards</p>	<p>PC4. Undertake a basic verification checks on the documents collected</p> <p>PC5. Submit applications to risk analysts/agencies for validation, credit rating and recommendation, if applicable</p> <p>PC6. Ensure risk rating of the business meets the minimum risk requirement set by the bank ,if applicable</p> <p>PC7. Inspect balance sheets, financial ratios and perform a financial statement analysis</p> <p>PC8. Compile relevant financial indicators such as current profits, financial ratios, working cash flow, debt structure, etc.</p> <p>PC9. Evaluate the technical aspects of the business - the nature and cost of materials sourced, time taken to assemble, etc.</p> <p>PC10. Compare the company's resources with the industry key drivers and success factors</p> <p>PC11. Identify pain points/ areas that are weak and pose as threats to the performance of the business</p> <p>PC12. Assess the requirements of the business - working capital requirement, trade services etc.</p>
<p>Prepare The Proposal In Accordance With Pre-Defined Structure</p>	<p>PC13. Document interactions with the client and prepare technical and performance report in order to raise an appraisal note, as specified by the bank.</p> <p>PC14. Perform any additional appraisal/due diligence measures as required/mandated by the bank</p> <p>PC15. Provide recommendations/comments based on the reports/documents collected and the appraisal procedure followed</p> <p>PC16. Compute loan re-payment schedule and discuss with customer based on terms and conditions</p> <p>PC17. Co-ordinate with other departments/teams say legal, valuation etc. for their inputs on the application/proposal</p> <p>PC18. Upload the file/proposal/application in the online system in the prescribed format, if applicable</p> <p>PC19. Verify all personnel/teams involved have provided their inputs on the business proposal</p>

Prepare and process applications

<p>Evaluate And Process Application</p>	<p>PC20. Use the reports from risk analysts, superiors, underwriters/underwriting software etc. in the appraisal process</p> <p>PC21. Submit the business proposal report with the appraisal note to manager/committee/relevant sanctioning authority for sanctioning</p> <p>PC22. Assist superior/manager in presenting the business proposal to committee/management/higher sanctioning authority and answer queries, if requested</p> <p>PC23. Communicate the status of the proposal/application (sanctioned, rejected, sanctioned with conditions or modifications etc.) to the customer</p> <p>PC24. If sanctioning approval is given based on agreed changes, inform the customer and make the required changes for approval/sanction</p> <p>PC25. Prepare a sanction/disbursement report based on format set by the organization, if required</p>
<p>Perform General/ Administrative Tasks</p>	<p>PC26. Prepare reports on status of business proposal and application processed</p> <p>PC27. Adhere to scheduled timelines processing applications</p> <p>PC28. Inform Supervisor of any technical errors/delays encountered</p> <p>PC29. Respond to any queries regarding application from customer liaison/other departments</p>

Knowledge and Understanding (K)	
<p>A. Organizational Context (Knowledge of the company / organization and its processes)</p>	<p>The user/individual on the job needs to know and understand:</p> <ul style="list-style-type: none"> KA1. Types of SME products and services offered by organization KA2. Types of documents and information required for an application, forms, photographs, attested certificates etc. KA3. Business model evaluation procedures and requirements as outlined by the organization KA4. Organizational procedure for business proposal process and approvals necessary KA5. Risk and regulatory guidelines outlined by the organization relevant to SMEs such as sectors not to enhance exposure, company profiles to scrutinize etc. KA6. Impact and Implications of not following risk compliance requirements KA7. Credit risk, financial and regulatory guidelines regarding SME loans outlined by the Central bank and relevant authorities KA8. Legal framework concerning background of applicants KA9. Roles and responsibilities of all individuals/teams involved in the application process KA10. Quality standards set by organization for processing/approval/sanctioning process KA11. Format for the appraisal form defined by the organization KA12. IT processes used in the organization to record details and transactions KA13. Customer credit verification, background check reports and nature of the information to be obtained from clients KA14. Criteria for identifying red flags in application and background reports KA15. Escalation matrix for unresolved problems in the application/appraisal process KA16. Organizations' policy of privacy & discretion when dealing with customer's personal information. KA17. Organization format and standards set for representation of data and analysis KA18. Administrative and clerical procedures and systems such as word processing, managing files and records, etc.

Prepare and process applications

<p>B. Technical Knowledge</p>	<p>The user/individual on the job needs to know and understand:</p> <p>KB1. Nature and types of various SME products and their terms of services and conditions</p> <p>KB2. Methods of asset and credit evaluation, factors considered by risk/credit agencies</p> <p>KB3. Basic economic principles and understanding of financial industry and markets</p> <p>KB4. Laws, legal codes, court procedures, precedents, government regulations, executive orders, agency rules relevant to credit checks and rating.</p> <p>KB5. Techniques to identify red flags in application forms/documents</p> <p>KB8. Codes and labels used by organization for processing applications</p> <p>KB6. IT skills for operating the organizations application software/ information system</p> <p>KB7. Technique to interpret credit verification and background reports received</p> <p>KB8. Techniques to evaluate business model, processes and technical aspect of the business.</p> <p>KB9. Accounting concepts to calculate performance and return on investments such as ROI, ROCE, Debt to equity ratios etc.</p> <p>KB10. Financial concepts to calculate return on investment such as minimum interest rates, IRR, NPV etc.</p> <p>KB11. Format and process of presenting data and representing analysis in report/application</p> <p>KB12. Format to represent appraisal form and summary sheet in the file</p>
<p>Skills (S)</p>	
<p>A. Core Skills/ Generic Skills</p>	<p>Writing Skills</p> <p>The user/ individual on the job needs to know and understand how to:</p> <p>SA1. Fill forms, label documents in clear manner</p> <p>SA2. Prepare concise reports, summary of documents and logically sort them for review</p> <p>Reading Skills</p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SA3. Write sentences, paragraphs in the documents where recommendation/appraisal is required</p>

Prepare and process applications

	SA4. Understand organizational and industry related regulations and guidelines
	Oral Communication (Listening and Speaking skills)
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SA5. Listen to instructions and feedback from superiors and other departments, taking time to understand the points made</p> <p>SA6. Asking relevant questions and communicating in the clear and precise manner when receiving inputs or presenting documents to complete the business proposal and appraisal process effectively</p> <p>SA7. Communicating in a clear and precise manner with customer based on the recommendation made by the organization</p>
B. Professional Skills	Decision Making
	<p>The user/individual on the job needs to know and understand how to:</p> <p>SB1. Decide what documents are necessary for applications and obtain/compile them accordingly</p> <p>SB2. Make clear, logical decisions when compiling proposal file.</p>
	<p>Organizational Skills</p> <p>The user/individual on the job needs to know and understand how to:</p> <p>SB3. Plan schedule for preparing files according to volume of applications and assigned timelines</p> <p>SB4. Work with other colleagues to ensure speedy processing of all applications</p>

Prepare and process applications

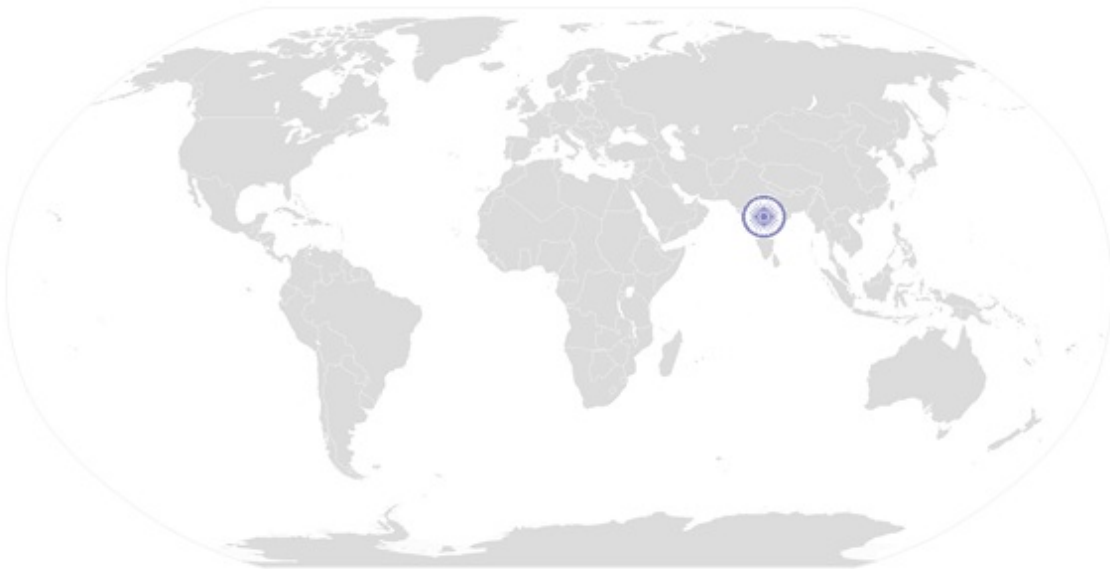
	Problem Solving
	The user/individual on the job needs to know and understand how to: SB5. Address problems arising due to technical issues or administration related issues and escalate those issues beyond one's role
	Analytical Thinking
	The user/individual on the job needs to know and understand how to: SB6. Analyze trends based on financial statements of the companies for the proposal etc. SB7. To assess financial status based on the relationship & request appropriate information in order to make comprehensive decisions
	Motivation
	The user/individual on the job needs to know and understand how to: SB8. Be self motivated to deliver results set by the organization and respective superiors. SB9. Motivate peers and subordinates to strive for excellence and complete tasks ahead of schedule SB10. Take responsibility and maintain accountability for tasks/reports completed
	Critical Thinking
The user/individual on the job needs to know and understand how to: SB11. Consistently obtain feedback and improve performance and processes SB12. Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines	

NOS Code	BSC / N 0502		
Credits(NVEQF/NVQF/NSQF) [OPTIONAL]	TBD	Version number	.01
Sector	Banking, Financial Services and Insurance (BFSI)	Drafted on	07/08/2013
Sub-sector	Banking	Last reviewed on	30/08/2013
Occupation	Banking Services	Next review date	01/03/2014

NOS Version Control :



National Occupational Standard



Overview

To facilitate and perform on-going services related to SME accounts

Facilitate and perform on-going services

National Occupational Standard	Unit Code	N 0503
	Unit Title (Task)	Facilitate and perform on-going services
	Description	This OS unit is about facilitating/performing on-going services related to SME accounts
	Scope	<p>The unit/ task covers the following:</p> <ul style="list-style-type: none"> • Forward processed application details for execution & storage • Facilitate business transactions • Monitor performance of business post-sanction • Prepare required follow-up reports • Perform general/administrative tasks
	Performance Criteria (PC) w.r.t. the Scope	
	Element	Performance Criteria
	Forward Processed Applications Details For Execution And Storage	<p>To be competent, the user/individual on the job must be able to:</p> <p>PC1. Combine all relevant documents from approval to acceptance in the business proposal file</p> <p>PC2. Facilitate transfer of sanctioned file to disbursement team, if required</p> <p>PC3. Ensure disbursement is made to the customer</p> <p>PC4. Hand over physical proposal file to appropriate personnel/team/third party provider for storage, if applicable</p> <p>PC5. Notify the customer regarding the disbursement amount and other details</p>
	Facilitate Business Transactions	<p>PC6. Assist customer in transactions, payments to the bank such as deposits, remittance payments, collections and ad-hoc facilities, as required.</p> <p>PC7. Perform follow-up services such as loan payment recovery in the case of non-payment by customer</p> <p>PC8. Assist customer in getting documents such as land formalities, certificates for tax, etc. , if required</p> <p>PC9. Maintain liaison with branch managers for making calls to the potential customers and make frequent visits to branches for the purpose.</p> <p>PC10. Assist with the documentation and transferring processes, if customer wishes</p>

Facilitate and perform on-going services

	<p>to close the account</p> <p>PC11. Help settle any payment or provide necessary documents as and when required</p>
<p>Monitor Performance Of Business Post-Sanction</p>	<p>PC12. Supervise business unit and conduct post sanction visits to ensure proper utilization of limits sanctioned</p> <p>PC13. Conduct periodic checks of the business or informal market enquiries to ensure performance such as stock statement analysis, credit checks, and liquidity checks, if applicable.</p> <p>PC14. Periodic evaluation of investment on business using indicators such as Return on Investment, Return on capital employed, profit after tax, etc.</p> <p>PC15. Suggest corrective action/measures to supervisors in case of evidence of early warning signals such as misappropriation of funds for the SME account</p>
<p>Prepare Required Follow-up Reports</p>	<p>PC16. Maintain daily/weekly/monthly reports monitoring performance and present to supervisor/management</p> <p>PC17. Maintain relationship with the customer and update financial goals and re-assess financial status of the business, if required</p> <p>PC18. Answer and queries/concerns raised by the customer or refer them to the concerned department</p> <p>PC19. Recommend approaches to further build business - additional loans, investments, methods to improve cash flows etc.</p> <p>PC20. Advice customers in improving operations, marketing and finances, if requested by the customer</p> <p>PC21. Prepare performance reports post sanction to be shared with audit team for tracking</p> <p>PC22. Facilitate communication between the audit team and the customer and assist customer in responses/justifications, if required</p> <p>PC23. Report any errors/problems faced during monitoring process for further</p>

Facilitate and perform on-going services

	<p>action/developing standardized solutions for future cases</p>
<p>Perform General/ Administrative Tasks</p>	<p>PC24. Prepare reports for supervisors on status and performance of customers' business post sanction</p> <p>PC25. Prepare reports for audit team to formally track performance</p> <p>PC26. Adhere to scheduled timelines given/discussed for performance</p> <p>PC27. Inform Supervisor of any technical issues encountered</p> <p>PC28. Document discussions with customers to record decisions.</p>



Facilitate and perform on-going services

Knowledge and Understanding (K)	
<p>A. Organizational Context (Knowledge of the company / organization and its processes)</p>	<p>The user/individual on the job needs to know and understand:</p> <ul style="list-style-type: none"> KA1. Impact and Implications of not following risk compliance requirements KA2. Credit risk, financial and regulatory guidelines regarding SMEs outlined by the Central bank and relevant authorities KA3. Procedure for handover of documents to appropriate personnel KA4. Procedure for destruction/shredding of sensitive documents/documents no longer required KA5. Roles and responsibilities of all individuals/teams involved in the execution/evaluation process KA6. Organizations’ list of suggested SME products and services that complement product currently with customer, if available KA7. Quality standards set by organization for tracking performance KA8. IT processes used in the organization to report information digitally, if required KA9. Organizational format and procedure to report performance post sanction KA10. Escalation matrix for unresolved problems and queries KA11. Administrative and clerical procedures and systems such as word processing, managing files and records. KA12. Organizations’ policy of privacy & discretion when dealing with customer’s personal information.
<p>B. Technical Knowledge</p>	<p>The user/individual on the job needs to know and understand:</p> <ul style="list-style-type: none"> KB1. Nature and types of various SME products and terms of services and conditions KB2. Methods of storage and handling for sensitive documents as stipulated by organizational procedure KB3. Methods of recording/representing information as stipulated by the organization KB4. Laws, legal codes, court procedures, precedents, government regulations, executive orders, agency rules relevant to endorsing of business.

Facilitate and perform on-going services

	<p>KB5. Codes and labels used by organization for processing applications</p> <p>KB6. Basic IT skills to operate organizations' software/ information system</p> <p>KB7. Process of executing various transactions for the customer.</p> <p>KB8. Business models and concepts and market understanding related to customers' business</p> <p>KB9. Accounting concepts to evaluate performance and return on investments such as ROI, ROCE, debt to equity ratios etc.</p> <p>KB10. Financial concepts such as minimum interest rates, IRR, NPV etc. to track rate returns</p> <p>KB11. Basic economic principles and understanding of financial industry and markets</p> <p>KB12. Understanding early warning signals for monitoring the account</p>
--	--



Facilitate and perform on-going services

Skills (S)	
A. Core Skills/ Generic Skills	Writing Skills
	The user/ individual on the job needs to know and understand how to: SA1. Fill forms, label documents in clear manner SA2. Prepare concise reports, summary and recommendations of the business
	Reading Skills
	The user/individual on the job needs to know and understand how to: SA3. Read and comprehend sentences, paragraphs in work related documents SA4. Organizational and industry related regulations and guideline
	Oral Communication (Listening and Speaking skills)
	The user/individual on the job needs to know and understand how to: SA5. Listen to instructions and feedback from superiors and other departments SA6. Take time to understand the points made and asking relevant questions to complete the appraisal process effectively SA7. Communicating in a clear and precise manner with customers when giving recommendation
	B. Professional Skills
Decision Making	
The user/individual on the job needs to know and understand how to: SB1. Decide what documents are necessary for evaluation and obtain/compile them accordingly SB2. Make accurate, logical decisions when compiling documents	
Organizational Skills	
The user/individual on the job needs to know and understand how to: SB3. Plan schedule for preparing reports according to volume of customers and assigned timelines SB4. Work with other colleagues to ensure speedy processing of approvals, if required	
Problem Solving	
The user/individual on the job needs to know and understand how to: SB5. Address problems arising due to technical issues or administration related issues and escalate those issues beyond one's role	
Analytical Thinking	

Facilitate and perform on-going services

	<p>The user/individual on the job needs to know and understand how to:</p> <ul style="list-style-type: none">SB6. Analyze trends from financial projections and reports taking into account estimationsSB7. To assess financial status and performance based on the interaction with the customer
--	--



Facilitate and perform on-going services

	Motivation
	The user/individual on the job needs to know and understand how to: SB8. Strive for excellence and be motivated to deliver results set by the organization/superiors. SB9. Motivate peers and subordinates to complete tasks ahead of schedule SB10. Take responsibility for customer performance and be accountable for tasks
	Critical Thinking
	The user/individual on the job needs to know and understand how to: SB11. Consistently obtain feedback and improve performance and processes SB12. Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines



Facilitate and perform on-going services

NOS Code	BSC / N 0503		
Credits(NVEQF/NVQF/NSQF) [OPTIONAL]	TBD	Version number	.01
Sector	Banking, Financial Services and Insurance (BFSI)	Drafted on	07/08/2013
Sub-sector	Banking	Last reviewed on	30/08/2013
Occupation	Banking Services	Next review date	01/03/2014

NOS Version Control :

