

SHRI GOVINDGURU UNIVERSITY, VINZOL, GODHRA
Programme: Bachelor of Vocation (Banking and Financial Services)
Semester: IV
(Effect from June, 2023)

Course Type	New Course Code	Name Of Paper	T/P	Credit	Exam Duration in hrs	Contact Hrs Per Week	Component of Marks			Evaluation Responsibility
							Internal	External	Total	
							Total/Passing	Total/Passing	Total/Passing	
General Component	UB04FBVB21	Human Resource Management-II	T	3	2.5	3	16/40	24/60	40/100	College/ University
	UB04FBVB22	Insurance Laws & Practice	T	3	2.5	3	16/40	24/60	40/100	College/ University
	UB04FBVB23	Financial Markets-II	T	3	2.5	3	16/40	24/60	40/100	College/ University
	UB04FBVB24	Banking & Financial services-II	T	3	2.5	3	16/40	24/60	40/100	College/ University
Skill Component	UB04CBVB01	Compliance officer (NSQF LEVEL 7)	P	18	3	180 hours in a semester	-	50/100	50/100	SSC

SHRI GOVIND GURU UNIVERSITY, VIZOL, GODHRA.

BACHELOR OF VOCATION

Human Resource Management- II

SEMESTER – IV

Syllabus with effect from: JUNE 2023

Bachelor of Vocation (Banking & Financial Services) Semester – IV		
Paper Code UB04FBVB21	Title of the Paper Human Resource Management- II	Total Credit 3

Course objectives	To enable students to learn Basic Concepts of Human Resource Management and understand to manage the work force in the organization.
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Unit	Description in detail	Weighting (%)
I	<u>Managing Performance and Compensation Performance Appraisal</u> <ul style="list-style-type: none">● Concept of Performance Appraisal● Objectives of Performance Appraisal● Importance of Performance Appraisal● Techniques of Performance Appraisal-● a) MBO b) BARS● a) Checklist b) Paired Comparison● Limitations of Performance Appraisal <u>Compensation</u> <ul style="list-style-type: none">● Concept of Compensation● Types of Compensation● Factors affecting Compensation	25%
II	<u>Maintaining and Retaining Human Resources Promotion</u> <ul style="list-style-type: none">● Concept & Basis for Promotion● Promotion Policy <u>Transfer</u> <ul style="list-style-type: none">● Concept of Transfer● Need & Objectives of Transfer● Types of Transfer● Transfer Policy	25%

III	<u>Integrating Human Resources Industrial Relations:</u> <ul style="list-style-type: none"> ● Concept of Industrial Relations ● Objectives of Industrial Relations ● Approaches to Industrial Relations ● Causes of poor Industrial Relations ● Measures for improving Industrial Relations <u>Industrial Disputes</u> <ul style="list-style-type: none"> ● Meaning & Definition of Industrial Disputes ● Causes of Industrial Disputes ● Prevention of Industrial Disputes 	25%
IV	<u>Occupational Health and Safety</u> <ul style="list-style-type: none"> ● Concept of Occupational Health ● Significance of Occupational hazards and diseases ● Issues in Employee Health & Safety ● Employee safety ● Significance of Industrial Safety 	25%

- Units will have the same Weightage in the evaluation as suggested in the course outline.

Teaching-Learning Methodology	Classroom teaching, Paper-Pencil Test, Use of PowerPoint presentation, real life company examples, group discussion, Seminar presentation.
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Evaluation Pattern		
Sr.No.	Details of the Evaluation	Weightage
1.	Internal/Written Examination	40%
2.	University Examination	60%

- Students will have to score a minimum of 40 (Forty) Percent to pass the course.

Course Outcomes: Having Completed this course, the students will be able to	
1.	To understand the basic concepts of Human Resource Management
2.	Learn the different techniques related with performance appraisal
3.	Familiarize with industrial relation and disputes, occupational health and safety in the organization.

Recommended Books:

1. K. Aswathappa, "Human Resource Management – Text & Cases", Tata McGraw Hill, Companies, New Delhi, 7th Reprint 2008.

2. L. M. Prasad, “Organisational Behaviour”, Sultan Chand and Sons, New Delhi, 4th Edition – Reprint 2008.
3. P. Subba Rao, “Personnel and Human Resource Management – Text and Cases”, Himalaya Publishing House, Mumbai, 5th Edition 2010.
4. S. S. Khanka, “Human Resource Management- Text and Cases”, Sultan Chand and Sons, New Delhi, First Edition – Reprint 2008.
5. S. V. Ganakar and C. B. Mamoria, “Personnel Management: Text and Cases,” Himalaya Publishing House, Mumbai, 28th Edition 2008.
6. Vikas Arora & Seema Arora, “ Human Resource Management”, Global Vision Publishing House, New Delhi, First Edition – 2011.

Note: The latest edition of text books must be used.

SHRI GOVIND GURU UNIVERSITY, VIZOL, GODHRA.

BACHELOR OF VOCATION

Insurance Laws and Practices

SEMESTER – IV

Syllabus with effect from: JUNE 2023

Bachelor of Vocation (Banking & Financial Services) Semester – IV		
Paper Code UB04FBVB22	Title of the Paper Insurance Laws and Practices	Total Credit 3

Course objectives	To aware about the different concepts and recent scenario related with insurance field.
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Unit	Description in detail	Weighting(%)
I	<u>General Principles and Concepts of Insurance</u> <ul style="list-style-type: none">● Insurable interest Indemnity Unberrimae fide● Nature of Insurance Contract, Features of insurance contract, types of insurance● Market players and their roles-Agents , brokers, surveyors & loss Assessors	25%
II	<u>Life Insurance</u> <ul style="list-style-type: none">● Application of principles in life insurance contract, Representation● Assignment and nomination, Tax law implications● Stamp duties, role and Function of life insurance companies.	25%
III	<u>Fire Insurance</u> <ul style="list-style-type: none">● The Standard Fire & Special Perils Policy.● Terrorism Cover.● Tariff System.● Special Policies.	25%
IV	<u>General Insurance</u> <ul style="list-style-type: none">● Application of principles in General Insurance contacts, structure of the policy● Insurance documentation, Underwriting and Rating● Claims Procedures, Underinsurance, condition of Average, Salvage.	25%
	Practical: Case study in each unit for the students.	

- Units will have the same Weightage in the evaluation as suggested in the course outline.

Teaching-Learning Methodology	Classroom teaching, Paper-Pencil Test, Use of PowerPoint presentation, real life company examples, group discussion, Seminar presentation.
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Evaluation Pattern		
Sr.No	Details of the Evaluation	Weightage
1	Internal/Written Examination	40%
2	University Examination	60%

- **Students will have to score a minimum of 40 (Forty) Percent to pass the course.**

Course Outcomes: Having Completed this course, the students will be able to	
1.	To learn basic concepts of Insurance
2.	To understand about tax implications and claim procedure of insurance
3.	To familiarize with life insurance and general insurance, it's all technical aspects of insurance field.

Recommended Books:

1. Kuchhal, M C and Vivek K kuchhal, *Busniess Law*, Vikas Publishing house, New Delhi
2. Maheshwari & Maheshwari, *Buniess Law*, National publishing House, New Delhi
3. Gowar, LCB, *Principles of Modern Company Law*, Stevens and sons, London
4. Avtar Singh, *Introduction to Company Law*, Eastern Book company

Note: The latest edition of text books must be used.

SHRI GOVIND GURU UNIVERSITY, VIZOL, GODHRA.

BACHELOR OF VOCATION

Financial Markets-II

SEMESTER – IV

Syllabus with effect from: JUNE 2023

Bachelor of Vocation (Banking & Financial Services) Semester – IV		
Paper Code UB04FBVB23	Title of the Paper Financial Markets-II	Total Credit 3

Course objectives	.To makes understanding about the different concepts of financial market and Financial system in India.
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Unit	Description in detail	Weighting(%)
I	<u>The Financial System in India</u> <ul style="list-style-type: none">● Functions of the financial system● Classification of Financial Assets● Financial intermediaries● Financial instruments● Development of Financial in India● Limitations of Indian Financial System	25%
II	<u>Leasing</u> <ul style="list-style-type: none">● Introduction, Concepts● Steps involved in leasing transaction● Types of lease● Factors Affecting lease decision● Case study related with Leasing● Advantageous & Disadvantageous of Lease● Problems of Leasing● Leasing in India	25%

III	<u>Mutual Funds</u> <ul style="list-style-type: none"> ● Meaning, Concept, scope ● Types of Mutual funds, Importance of Mutual Funds ● Organization of Mutual Fund, facilities available to Investors ● Selection of Mutual Funds ● Merits & Demerits of Mutual funds ● Mutual funds in India ● Case study related with Mutual Funds 	25%
IV	<u>Derivatives</u> <ul style="list-style-type: none"> ● Meaning and definition ● Kinds of Financial Derivates, Features of Financial Derivates ● Forward v/s Futures Contract ● Importance of Derivates ● Advantageous of forward, future and option derivatives ● Indian Scenario 	25%

(Practical's Exposure of Subjects Arrangements will be taken care by Concerned Teacher)

- Units will have the same Weightage in the evaluation as suggested in the course outline.

Teaching-Learning Methodology		Classroom teaching, Paper-Pencil Test, Use of PowerPoint presentation, real life company examples, group discussion, Seminar presentation.
Evaluation Pattern		
Sr.No.	Details of the Evaluation	Weightage
1	Internal/Written Examination	40%
2	University Examination	60%

- Students will have to score a minimum of 40 (Forty) Percent to pass the course.

Course Outcomes: Having Completed this course, the students will be able to	
1.	To learn about basic concepts of financial markets.
2.	Get knowledge about mutual funds and derivatives with current scenario
3.	To familiarize with leasing and financial system in India

Recommended Books:

1. Principles and Practice of Bank Management by P. Subba Rao (Himalaya Pub. House)
2. Principles of Management for Bankers by Dr. C. B. Gupta (Sultan Chand & Sons)
3. Bank Management by V. S. P. Rao
4. Financial Markets and Services by Gordan & Natarajan
5. Financial Services by M Y Khan

Note: The latest edition of text books must be used.

SHRI GOVIND GURU UNIVERSITY, VIZOL, GODHRA.

BACHELOR OF VOCATION

Banking & Financial service-II

SEMESTER – IV

Syllabus with effect from: JUNE 2023

Bachelor of Vocation (Banking & Financial Services) Semester – IV		
Paper Code UB04FBVB24	Title of the Paper Banking & Financial service-II	Total Credit 3

Course objectives	To know about Banking system, share market as well as NBFCs.
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Unit	Description in detail	Weighting (%)
I	<u>Commercial Banks & Economical Development</u> <ul style="list-style-type: none">● Meaning● Role of banks● Economic growth and Indian banks● Innovative Schemes● SEP,MFA,SFDA,MFAL	25%
II	<u>New Issue Market</u> <ul style="list-style-type: none">● Meaning● Stock exchange● Difference between new issue market & stock exchange● Functions,General guideline● Principal steps● Anchor investor	25%
III	<u>Secondary Market</u> <ul style="list-style-type: none">● Introduction● Functions of market● Functions of brokers● Methods of trading● Online trading,Types of stock markets	25%

IV	<u>Non banking financial institutions</u> <ul style="list-style-type: none"> ● Meaning, Leasing ● Hire purchase ● Housing finance ● Investment company ● Non banking financial institutions directions, 1998 ● Non banking financial institutions & RBI 	25%
	Practical: Case study in each unit for the students.	

- Units will have the same Weightage in the evaluation as suggested in the course outline.

Teaching-Learning Methodology	Classroom teaching, Paper-Pencil Test, Use of PowerPoint presentation, real life company examples, group discussion, Seminar presentation.
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Evaluation Pattern		
Sr.No	Details of the Evaluation	Weightage
1	Internal/Written Examination	40%
2	University Examination	60%

- Students will have to score a minimum of 40 (Forty) Percent to pass the course.

Course Outcomes: Having Completed this course, the students will be able to	
1.	To learn about innovative schemes in banking services.
2.	To know about Share market and its recent scenario.
3.	To familiarize with related matters of NBFCs.

Recommended Books:

1. Banking Theory, Law & Practice -E.gordon & K. Natrajan :
2. Banking and Financial System-Mithani & Gordon
3. Fundamental of Banking- Dr. R S Swami
4. Banking and Financial System-Vasant Desai

Note: The latest edition of text books must be used.

Qualification Pack



Customer Service Associate -Financial Services

QP Code: BSC/Q8406

Version: 1.0

NSQF Level: 4

Banking, Financial Services and Insurance || 1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai - 400072 || email:harshal.thore@bfsissc.com

Qualification Pack

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Qualification Pack

BSC/Q8406: Customer Service Associate -Financial Services

Brief Job Description

The individual at work is responsible for providing effective customer service by focusing on the individual needs and issues of each customer and recommending appropriate resolutions or services as per the organizational standards.

Personal Attributes

The individual should be highly energetic with good aptitude and great interpersonal, communication and problem- solving skills.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [BSC/N8415: Identify customer queries and requirements](#)
2. [BSC/N8416: Provide effective customer service](#)
3. [BSC/N8417: Maintain records and evaluate customer service](#)
4. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Marketing and Sales
Country	India
NSQF Level	4
Credits	16
Aligned to NCO/ISCO/ISIC Code	NCO-2015/ 4225.0100, 5244.0301, 5244.0303

Qualification Pack

Minimum Educational Qualification & Experience	<p>12th Class with 6 Months of experience relevant work experience</p> <p>OR</p> <p>10th Class + I.T.I with 2 Years of experience after Class 10th</p> <p>OR</p> <p>10th grade pass and pursuing continuous schooling</p> <p>OR</p> <p>Completed 3 year diploma after 10th</p> <p>OR</p> <p>Previous relevant Qualification of NSQF Level (level 3) with 2 Years of experience relevant work experience</p>
Minimum Level of Education for Training in School	10th Class
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	NA
Next Review Date	30/06/2025
NSQC Approval Date	30/06/2022
Version	1.0
Reference code on NQR	2022/BFSI/BFSISSC/06062
NQR Version	1

Qualification Pack

BSC/N8415: Identify customer queries and requirements

Description

This OS unit is about greeting the customer, understanding their concerns and identifying their issues and requirements.

Scope

The scope covers the following :

- Attend the customer
- Identify customer's needs and requirements

Elements and Performance Criteria

Attend the customer

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

- PC1.** greet and address the customers over the telephone or in person in friendly and professional manner as per the SOP
- PC2.** verify customer identity using established security checking procedures
- PC3.** check information provided by customers for accuracy and completeness
- PC4.** seek customer's feedback on their experiences with the product or service
- PC5.** confer with customer to provide add on information about product(s) or service(s), or obtain details of complaints, as applicable
- PC6.** listen to customer's requirements, complaints or concerns attentively

Identify customer needs and requirements

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

- PC7.** identify and assess customer's requirements so as to provide appropriate clarifications and solutions
- PC8.** identify whether customer is dissatisfied and follow the procedures set by the organization to address dissatisfaction
- PC9.** obtain and examine all relevant information to assess validity of complaints and to determine possible causes
- PC10.** identify complaints requiring escalation according to organizational policy
- PC11.** inform relevant stakeholders that complaint has been received from the customer, if it is beyond the purview
- PC12.** identify additional information requirements to resolve complaints that do not require escalation
- PC13.** maintain customer relationship by responding to inquiries promptly
- PC14.** build sustainable relationship and trust with customer through open and interactive communication
- PC15.** develop and maintain relationship with customers and assist to generate sales opportunities for financial products of the organization

Qualification Pack

PC16. maintain procedures to acknowledge and record customers' perception of the problem(s)

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** organizational SOPs on greeting the customers
- KU2.** parameters to verify customer details
- KU3.** methods to assess customers' requirements
- KU4.** organizational policies and procedures to deal with customer's complaint
- KU5.** escalation process for customer's complaints and issues
- KU6.** techniques to build effective customer relationships
- KU7.** how to gather information to answer the customer queries
- KU8.** the principles of customer service

Generic Skills (GS)

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

- GS1.** read and interpret instructions, procedures, and information at the workplace
- GS2.** communicate effectively with the customers
- GS3.** complete tasks efficiently and accurately within stipulated time
- GS4.** take decisions in a time bound manner
- GS5.** improve and modify own work practices

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Attend the customer</i>	10	30	-	-
PC1. greet and address the customers over the telephone or in person in friendly and professional manner as per the SOP	-	-	-	-
PC2. verify customer identity using established security checking procedures	-	-	-	-
PC3. check information provided by customers for accuracy and completeness	-	-	-	-
PC4. seek customer's feedback on their experiences with the product or service	-	-	-	-
PC5. confer with customer to provide add on information about product(s) or service(s), or obtain details of complaints, as applicable	-	-	-	-
PC6. listen to customer's requirements, complaints or concerns attentively	-	-	-	-
<i>Identify customer needs and requirements</i>	30	50	-	-
PC7. identify and assess customer's requirements so as to provide appropriate clarifications and solutions	-	-	-	-
PC8. identify whether customer is dissatisfied and follow the procedures set by the organization to address dissatisfaction	-	-	-	-
PC9. obtain and examine all relevant information to assess validity of complaints and to determine possible causes	-	-	-	-
PC10. identify complaints requiring escalation according to organizational policy	-	-	-	-
PC11. inform relevant stakeholders that complaint has been received from the customer, if it is beyond the purview	-	-	-	-

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. identify additional information requirements to resolve complaints that do not require escalation	-	-	-	-
PC13. maintain customer relationship by responding to inquiries promptly	-	-	-	-
PC14. build sustainable relationship and trust with customer through open and interactive communication	-	-	-	-
PC15. develop and maintain relationship with customers and assist to generate sales opportunities for financial products of the organization	-	-	-	-
PC16. maintain procedures to acknowledge and record customers' perception of the problem(s)	-	-	-	-
NOS Total	40	80	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8415
NOS Name	Identify customer queries and requirements
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Marketing and Sales
NSQF Level	4
Credits	4.6
Version	1.0
Last Reviewed Date	NA
Next Review Date	30/06/2025
NSQC Clearance Date	30/06/2022

Qualification Pack

BSC/N8416: Provide effective customer service

Description

This OS unit is about resolving queries effectively and providing ongoing services to the customers.

Scope

The scope covers the following :

- Resolve customer queries effectively
- Provide ongoing customer service

Elements and Performance Criteria

Resolve customer queries effectively

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

- PC1.** maintain broad knowledge of products and services provided by the organizational
- PC2.** identify implications of the complaint on the organization
- PC3.** analyze options to resolve customer complaints according to legislation and organizational policies
- PC4.** analyze and resolve all customers' queries regarding product and services
- PC5.** handle customer complaints, provide appropriate solutions and alternatives within the time limits and follow up to ensure resolution
- PC6.** respond to customer queries by understanding the same through reviewing previous inquiries and responses
- PC7.** provide accurate, valid and complete information
- PC8.** verify customer's understanding of the provided information or solution
- PC9.** provide timelines and quality standards for resolution of the problem in agreement with the customer
- PC10.** ensure services are provided within agreed timelines and quality standards
- PC11.** follow the organizational procedures if agreed timelines are not achieved
- PC12.** refer unresolved customer grievances to designated departments for further investigation
- PC13.** deliver prompt and professional solution for customer inquiries via direct contact, phone, email, online chat, etc.
- PC14.** contribute ideas to resolve customer problems to improve productivity
- PC15.** route and direct customer requests to appropriate department
- PC16.** manage and ensure that all customer's expectations are met
- PC17.** solicit sales of new or additional services or products
- PC18.** ensure response to customer's requests are designed to maximize customer satisfaction

Provide ongoing customer service

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

- PC19.** review previous interactions with the customers

Qualification Pack

- PC20.** make sure the steps are taken to determine customer satisfaction with the product/service provided
- PC21.** maintain regular communication with the customers
- PC22.** make sure the communication is based on information about customer needs
- PC23.** build working relationships with the customers

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** types of services and products provided by the organization
- KU2.** how to assess implication of customer complaints on the organization
- KU3.** SOP to handle customer complaints
- KU4.** methods to assess timelines for resolution of the customer complaint
- KU5.** escalation matrix for customer query resolution
- KU6.** procedure to promptly deliver solutions to the customer queries
- KU7.** how to build effective relationship with the customers
- KU8.** standard procedure to maintain regular communication with the customers
- KU9.** how to ensure customer satisfaction
- KU10.** the purpose and benefits of delivering customer service that meets or exceeds and customer expectations
- KU11.** quality standards appropriate to own responsibilities
- KU12.** how to meet timelines and quality standards
- KU13.** the types of problems that customers may experience and how to process and resolve or refer them
- KU14.** the purpose and benefits of continuous improvement
- KU15.** the relevant legal and data protection legislation in relation to delivering customer service and information handling

Generic Skills (GS)

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

- GS1.** read and interpret instructions, procedures, and information at the workplace
- GS2.** write e-mails to customers
- GS3.** communicate effectively with the customers
- GS4.** complete tasks efficiently and accurately within stipulated time
- GS5.** take decisions in a time bound manner
- GS6.** improve and modify own work practices

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Resolve customer queries effectively</i>	30	50	-	-
PC1. maintain broad knowledge of products and services provided by the organizational	-	-	-	-
PC2. identify implications of the complaint on the organization	-	-	-	-
PC3. analyze options to resolve customer complaints according to legislation and organizational policies	-	-	-	-
PC4. analyze and resolve all customers' queries regarding product and services	-	-	-	-
PC5. handle customer complaints, provide appropriate solutions and alternatives within the time limits and follow up to ensure resolution	-	-	-	-
PC6. respond to customer queries by understanding the same through reviewing previous inquiries and responses	-	-	-	-
PC7. provide accurate, valid and complete information	-	-	-	-
PC8. verify customer's understanding of the provided information or solution	-	-	-	-
PC9. provide timelines and quality standards for resolution of the problem in agreement with the customer	-	-	-	-
PC10. ensure services are provided within agreed timelines and quality standards	-	-	-	-
PC11. follow the organizational procedures if agreed timelines are not achieved	-	-	-	-
PC12. refer unresolved customer grievances to designated departments for further investigation	-	-	-	-
PC13. deliver prompt and professional solution for customer inquiries via direct contact, phone, email, online chat, etc.	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC14. contribute ideas to resolve customer problems to improve productivity	-	-	-	-
PC15. route and direct customer requests to appropriate department	-	-	-	-
PC16. manage and ensure that all customer's expectations are met	-	-	-	-
PC17. solicit sales of new or additional services or products	-	-	-	-
PC18. ensure response to customer's requests are designed to maximize customer satisfaction	-	-	-	-
<i>Provide ongoing customer service</i>	10	30	-	-
PC19. review previous interactions with the customers	-	-	-	-
PC20. make sure the steps are taken to determine customer satisfaction with the product/service provided	-	-	-	-
PC21. maintain regular communication with the customers	-	-	-	-
PC22. make sure the communication is based on information about customer needs	-	-	-	-
PC23. build working relationships with the customers	-	-	-	-
NOS Total	40	80	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8416
NOS Name	Provide effective customer service
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Marketing and Sales
NSQF Level	4
Credits	5
Version	1.0
Last Reviewed Date	NA
Next Review Date	30/06/2025
NSQC Clearance Date	30/06/2022

Qualification Pack

BSC/N8417: Maintain records and evaluate customer service

Description

This OS unit is about evaluating the customer service and maintaining records of all the customer interactions.

Scope

The scope covers the following :

- Monitor and evaluate customer service
- Maintain records of customer interaction

Elements and Performance Criteria

Monitor and evaluate customer service

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

- PC1.** obtain and record customer feedback
- PC2.** evaluate feedback from the customer for its importance and impact on organization
- PC3.** respond to negative feedback and initiate remedial action in-line with organizational procedures
- PC4.** report customer complaints of unsafe or unsatisfactory behavior by organizational representatives to appropriate personnel
- PC5.** identify improvements that can be made to services to customer that are supported by analysis of feedback
- PC6.** follow the relevant legal and data protection legislation in relation to delivering customer service and information handling

Maintain records of customer interaction

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

- PC7.** maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken
- PC8.** complete all documentation in accordance with legislation and organizational procedures
- PC9.** prepare information for resolving customer complaints
- PC10.** collect customer information and check with existing records

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** procedure to obtain customer feedback as per organizational standards
- KU2.** methods to evaluate customer feedback
- KU3.** escalation matrix for customer feedback within the organization
- KU4.** techniques to improve customer service based on the feedbacks

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- KU5.** the relevant legal and data protection legislation in relation to delivering customer service and information handling
- KU6.** types of documents to be maintained for customer service as per the organizational standards
- KU7.** how to monitor customer satisfaction

Generic Skills (GS)

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

- GS1.** read and interpret instructions, procedures, and information at the workplace
- GS2.** write e-mails to customers to get feedback
- GS3.** communicate effectively with the customers
- GS4.** complete tasks efficiently and accurately within stipulated time
- GS5.** take decisions in a time bound manner
- GS6.** improve and modify own work practices

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Monitor and evaluate customer service</i>	20	30	-	-
PC1. obtain and record customer feedback	-	-	-	-
PC2. evaluate feedback from the customer for its importance and impact on organization	-	-	-	-
PC3. respond to negative feedback and initiate remedial action in-line with organizational procedures	-	-	-	-
PC4. report customer complaints of unsafe or unsatisfactory behavior by organizational representatives to appropriate personnel	-	-	-	-
PC5. identify improvements that can be made to services to customer that are supported by analysis of feedback	-	-	-	-
PC6. follow the relevant legal and data protection legislation in relation to delivering customer service and information handling	-	-	-	-
<i>Maintain records of customer interaction</i>	20	40	-	-
PC7. maintain records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken	-	-	-	-
PC8. complete all documentation in accordance with legislation and organizational procedures	-	-	-	-
PC9. prepare information for resolving customer complaints	-	-	-	-
PC10. collect customer information and check with existing records	-	-	-	-
NOS Total	40	70	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N8417
NOS Name	Maintain records and evaluate customer service
Sector	BFSI
Sub-Sector	Lending, Fund Investment & Services, Payments, Broking
Occupation	Marketing and Sales
NSQF Level	4
Credits	4.4
Version	1.0
Last Reviewed Date	NA
Next Review Date	30/06/2025
NSQC Clearance Date	30/06/2022

Qualification Pack

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

Description

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

Scope

The scope covers the following :

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

Elements and Performance Criteria

Introduction to Employability Skills

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

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

Constitutional values – Citizenship

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

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

Becoming a Professional in the 21st Century

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

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

Basic English Skills

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

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

Career Development & Goal Setting

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

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

Communication Skills

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

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

Diversity & Inclusion

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

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

Financial and Legal Literacy

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

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

Essential Digital Skills

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

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

Entrepreneurship

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

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

Customer Service

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

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

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PC28. follow appropriate hygiene and grooming standards

Getting ready for apprenticeship & Jobs

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

PC29. create a professional Curriculum vitae (Résumé)

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

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

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

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

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

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

KU2. various constitutional and personal values

KU3. different environmentally sustainable practices and their importance

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

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

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

KU7. about effective communication

KU8. POSH Act

KU9. Gender sensitivity and inclusivity

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

KU11. how to compute income and expenditure

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

KU13. different legal rights and laws

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

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

KU16. how to identify business opportunities

KU17. types and needs of customers

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

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

Generic Skills (GS)

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

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

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

Qualification Pack

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

Qualification Pack

Assessment Criteria

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

Qualification Pack

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

Qualification Pack

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Entrepreneurship</i>	2	3	-	-
PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for potential business through research	-	-	-	-
PC24. develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	-	-
PC25. identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity	-	-	-	-
<i>Customer Service</i>	1	2	-	-
PC26. identify different types of customers	-	-	-	-
PC27. identify and respond to customer requests and needs in a professional manner.	-	-	-	-
PC28. follow appropriate hygiene and grooming standards	-	-	-	-
<i>Getting ready for apprenticeship & Jobs</i>	2	3	-	-
PC29. create a professional Curriculum vitae (Résumé)	-	-	-	-
PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	-	-
PC31. apply to identified job openings using offline /online methods as per requirement	-	-	-	-
PC32. answer questions politely, with clarity and confidence, during recruitment and selection	-	-	-	-
PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	-	-
NOS Total	20	30	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	DGT/VSQ/N0102
NOS Name	Employability Skills (60 Hours)
Sector	Cross Sectoral
Sub-Sector	Professional Skills
Occupation	Employability
NSQF Level	4
Credits	2
Version	1.0
Last Reviewed Date	15/03/2024
Next Review Date	15/03/2029
NSQC Clearance Date	15/03/2024

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down the proportion of marks for Theory and Skills Practical for each PC.
2. The assessment for the theory part will be based on the 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. Individual assessment agencies will create unique question papers for the theory part for each candidate at each examination/training center (as per assessment criteria below).
5. 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 assessment, every trainee should score a minimum of 50% of % aggregate marks to successfully clear the assessment.

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7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification.

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/N8415. Identify customer queries and requirements	40	80	0	0	120	30
BSC/N8416. Provide effective customer service	40	80	0	0	120	30
BSC/N8417. Maintain records and evaluate customer service	40	70	0	0	110	20
DGT/VSQ/N0102. Employability Skills (60 Hours)	20	30	0	0	50	20
Total	140	260	0	0	400	100

Qualification Pack

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training

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.

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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.