

Qualification Pack



Agriculture Field Officer

QP Code: AGR/Q7701

Version: 4.0

NSQF Level: 4

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AGR/Q7701: Agriculture Field Officer

Brief Job Description

An Agriculture Field Officer is responsible for promoting relevant agricultural loan and insurance products to farmers. The individual identifies and connects with the potential borrowers, determines their eligibility, collects required information and documents for the loan application, and coordinates with the credit officer for the processing of the loan application. The person is also responsible for monitoring the repayments, coordinating with farmers to ensure timely repayments, and carrying out appropriate documentation during the loan cycle. Coordinating timely insurance premium payments and insurance claim settlements are also individual responsibilities.

Personal Attributes

The individual must have good verbal and written communication skills. The person must also have attention to detail, physical fitness, along with coordination skills

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [AGR/N7701: Identify the potential borrowers and determine their eligibility for loan](#)
2. [AGR/N7703: Assist in the processing of loan and insurance policy applications](#)
3. [AGR/N7704: Monitor the loan repayments and assist with insurance premium payments and claims](#)
4. [AGR/N9903: Maintain health and safety at the workplace](#)
5. [DGT/VSQ/N0102: Employability Skills \(60 Hours\)](#)

Qualification Pack (QP) Parameters

Sector	Agriculture
Sub-Sector	Agriculture Industries
Occupation	Agricultural Credit and Insurance
Country	India
NSQF Level	4
Credits	13

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Aligned to NCO/ISCO/ISIC Code	NCO-2015/2412.0501
Minimum Educational Qualification & Experience	12th grade Pass (or equivalent) OR 10th grade pass with 3 Years of experience relevant experience in Agriculture and allied sectors OR Previous relevant Qualification of NSQF Level (3.5) with 1.5 years of experience relevant experience in Agriculture and allied sectors OR Previous relevant Qualification of NSQF Level (3) with 3 Years of experience relevant experience in Agriculture and allied sectors
Minimum Level of Education for Training in School	
Pre-Requisite License or Training	NA
Minimum Job Entry Age	20 Years
Last Reviewed On	NA
Next Review Date	18/02/2028
NSQC Approval Date	18/02/2025
Version	4.0
Reference code on NQR	QG-04-AG-03553-2025-V2-ASCI
NQR Version	2

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AGR/N7701: Identify the potential borrowers and determine their eligibility for loan

Description

This OS unit is about identifying and connecting with the potential borrowers in the agricultural community and determining their eligibility for the relevant loan product.

Scope

The scope covers the following :

- Identify and connect with potential borrowers
- Determine the eligibility for loan

Elements and Performance Criteria

Identify and connect with potential borrowers

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

- PC1.** plan outreach programs to connect with previous borrowers and other farmers who may need to avail the relevant loan product or other financial services
- PC2.** identify co-operatives and Farmer Producer Organisations (FPOs) in the target area
- PC3.** establish contact with the potential borrowers through mass or one-on-one meetings to identify their loan requirements and apprise them about the relevant loan products, eligibility criteria and application process
- PC4.** create a database of interested farmers, recording all the relevant information to be able to determine their eligibility for the loan
- PC5.** prepare a list of farmers with the likelihood of being accepted for the relevant loan product based on the initial information shared by them, such as their income and the ability to repay the loan

Determine the eligibility for loan

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

- PC6.** document the farmer's personal information such as the number of dependents, sources of income, assets, financial liabilities, investments, etc.
- PC7.** determine if the farmer's income source(s) provide regular and steady cash flow
- PC8.** check the farm's size and legal status, along with the quality of land to estimate the expected returns through crop production
- PC9.** evaluate the relevant factors with an impact on agricultural production to assess the farmer's income and risk profile, such as the agro-climatic zone of the farm, access to relevant suppliers and markets, etc.
- PC10.** determine the farmer's eligibility for the relevant loan product based on the assessment of all the applicable factors, such as previous borrowings, the record of repayments including any missed or overdue repayments, and current financial health
- PC11.** promote Agricultural loan schemes
- PC12.** educate the farmers on government subsidies

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PC13. ensure the farmer has collateral or guarantee to offer for the loan

PC14. select eligible farmers based on the analysis

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. different types of agricultural loans

KU2. economics of agricultural production

KU3. the terminologies used in the financial sector

KU4. the benefit and process of planning and executing outreach programs to connect with farmers in need of financial assistance

KU5. the benefit and process of identifying the target audience for loan services via co-operatives and Farmer Producer Organisations (FPOs)

KU6. different methods of addressing farmers such as mass and on-on-one meetings

KU7. the process of creating a database of interested farmers and preparing a list of farmers with the likelihood of being accepted for the relevant loan product

KU8. various factors to be assessed to determine the credit-worthiness or eligibility of an individual for a loan such as the number of dependents, sources of income, financial liabilities, assets and their legal status, investments, credit history, etc.

KU9. the importance of evaluating the relevant factors with an impact on agricultural production to assess the farmer's income and risk profile

KU10. the importance of ensuring the farmer has collateral or guarantee to offer for the loan

KU11. applicable insurance products that may be offered to farmers such as personal loan, accidental death coverage, health insurance, crop insurance, etc.

KU12. the process of applying for relevant insurance products

Generic Skills (GS)

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

GS1. maintain work-related notes and records

GS2. communicate politely and professionally

GS3. read the relevant literature to get the latest updates about the field of work

GS4. plan and prioritise tasks to ensure timely completion

GS5. take quick decisions to deal with workplace emergencies/ accidents

GS6. listen attentively to understand the information/ instructions being shared

GS7. identify possible disruptions to work and take appropriate preventive measures

GS8. co-ordinate with the co-workers to achieve the work objectives

GS9. evaluate all possible solutions to a problem to select the best one

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Identify and connect with potential borrowers</i>	16	24	-	14
PC1. plan outreach programs to connect with previous borrowers and other farmers who may need to avail the relevant loan product or other financial services	-	-	-	-
PC2. identify co-operatives and Farmer Producer Organisations (FPOs) in the target area	-	-	-	-
PC3. establish contact with the potential borrowers through mass or one-on-one meetings to identify their loan requirements and apprise them about the relevant loan products, eligibility criteria and application process	-	-	-	-
PC4. create a database of interested farmers, recording all the relevant information to be able to determine their eligibility for the loan	-	-	-	-
PC5. prepare a list of farmers with the likelihood of being accepted for the relevant loan product based on the initial information shared by them, such as their income and the ability to repay the loan	-	-	-	-
<i>Determine the eligibility for loan</i>	14	16	-	16
PC6. document the farmer's personal information such as the number of dependents, sources of income, assets, financial liabilities, investments, etc.	-	-	-	-
PC7. determine if the farmer's income source(s) provide regular and steady cash flow	-	-	-	-
PC8. check the farm's size and legal status, along with the quality of land to estimate the expected returns through crop production	-	-	-	-
PC9. evaluate the relevant factors with an impact on agricultural production to assess the farmer's income and risk profile, such as the agro-climatic zone of the farm, access to relevant suppliers and markets, etc.	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC10. determine the farmer's eligibility for the relevant loan product based on the assessment of all the applicable factors, such as previous borrowings, the record of repayments including any missed or overdue repayments, and current financial health	-	-	-	-
PC11. promote Agricultural loan schemes	-	-	-	-
PC12. educate the farmers on government subsidies	-	-	-	-
PC13. ensure the farmer has collateral or guarantee to offer for the loan	-	-	-	-
PC14. select eligible farmers based on the analysis	-	-	-	-
NOS Total	30	40	-	30

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National Occupational Standards (NOS) Parameters

NOS Code	AGR/N7701
NOS Name	Identify the potential borrowers and determine their eligibility for loan
Sector	Agriculture
Sub-Sector	Agriculture Industries
Occupation	Agricultural Credit and Insurance
NSQF Level	4
Credits	3
Version	3.0
Last Reviewed Date	18/02/2025
Next Review Date	18/02/2028
NSQC Clearance Date	18/02/2025

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AGR/N7703: Assist in the processing of loan and insurance policy applications

Description

This OS unit is about assisting the borrowing farmers with documentation for their loan applications and coordinating with the credit officer for due diligence to help them make a decision on the application. It also covers the processing of insurance policy applications, resource optimisation and waste management.

Scope

The scope covers the following :

- Assist the farmer with documentation for the loan application
- Prepare the loan application file
- Assist with the processing of loan application
- Assist with the processing of insurance policy applications
- Optimise resource utilisation
- Perform waste management

Elements and Performance Criteria

Assist the farmer with documentation for the loan application

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

- PC1.** organise all the relevant forms required for the loan application
- PC2.** assist the eligible farmers with the paperwork, such as filling in the loan application forms and informing them about the required documents such as bank statements, identify documents, etc.

Prepare the loan application file

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

- PC3.** carry out documentation, capturing all the required information such as the loan amount applied for, the purpose of taking the loan, preferred loan term, repayment schedule, etc.
- PC4.** prepare a loan application file containing all the required documents such as credit-worthiness report and submit it to the credit officer for the processing of the loan application
- PC5.** provide awareness on compliance requirements like maintenance of records for audits/inspections

Assist with the processing of loan application

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

- PC6.** coordinate with the credit officer to start the due diligence process on the farmer's loan application, providing all the information and documents collected from the farmer
- PC7.** verify the information provided by the farmer regarding home and farm addresses, income and its sources, assets, etc.
- PC8.** perform a reference check, ensuring to carry it out with the minimum required number of appropriate references as per the loan application process

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- PC9.** assist the credit officer in obtaining any additional information or documents required from the farmer, to make a decision on the loan application
- PC10.** maintain the appropriate documentation regarding the feedback received from the credit officer, in compliance with the organisational policy
- PC11.** carry out appropriate documentation regarding the acceptance or refusal of loan application and inform the applying farmer
- PC12.** ensure the farmer with the accepted loan application understands own responsibilities regarding the loan along with all the applicable Terms and Conditions (T&Cs)
- PC13.** set up an appropriate mode of payment for the repayment of the loaned amount, such as authorisation for the collection of Equated Monthly Installments (EMIs) from their bank account towards the repayment of the loan

Assist with the processing of insurance policy applications

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

- PC14.** assess the requirement of different types of insurance products for farmers, such as crop, cattle, and personal health and life insurance
- PC15.** collect the relevant information and documents from farmers for insurance policy applications
- PC16.** assist with the processing of insurance policy applications through coordination with the insurance companies

Optimise resource utilisation

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

- PC17.** optimise the usage of water and other resources in various tasks and processes
- PC18.** plug water leakages to prevent its wastage

Perform waste management

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

- PC19.** segregate waste into appropriate categories
- PC20.** recycle the recyclable waste appropriately and dispose the non-recyclable waste in an environment-friendly manner

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** various agricultural loan schemes and Govt. subsidies relevant for the farmers
- KU2.** different types of forms to be filled in for an agricultural loan application and the required documents
- KU3.** applicable organisational standards for the loan approval process
- KU4.** different pieces of information to be captured in a loan application form
- KU5.** the importance of submitting a complete file to the credit officer containing all the required information and documents for the processing of loan application
- KU6.** the importance of carrying out the due diligence process to verify all the information submitted by the farmer for the loan application
- KU7.** the process of performing a reference check for an agricultural loan application

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- KU8.** the importance of documenting the credit officer's feedback along with the decision made on the loan application
- KU9.** the importance of ensuring the farmer with the accepted loan application understands own responsibilities regarding the loan along with all the applicable T&Cs
- KU10.** the benefit of setting up an appropriate mode of payment for the repayment of the loaned amount
- KU11.** different types of insurance products available to farmers, such as crop, cattle, and personal health and life insurance
- KU12.** the relevant information and documents required for the processing of insurance policy applications
- KU13.** the procedure of insurance policy application processing
- KU14.** the benefits of resource optimisation
- KU15.** the criteria for segregating waste into appropriate categories
- KU16.** the process of recycling and disposing different types of waste

Generic Skills (GS)

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

- GS1.** maintain work-related records
- GS2.** read and follow the health and safety instructions
- GS3.** listen attentively to understand the information being shared by the speaker
- GS4.** communicate clearly and politely with co-workers and clients
- GS5.** plan and prioritise tasks to ensure timely completion
- GS6.** identify possible disruptions to work and take appropriate preventive measures
- GS7.** take quick decisions to deal with workplace emergencies/ accidents
- GS8.** evaluate all possible solutions to a problem to select the best one
- GS9.** co-ordinate with the co-workers to achieve the work objectives

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Assist the farmer with documentation for the loan application</i>	4	6	-	3
PC1. organise all the relevant forms required for the loan application	-	-	-	-
PC2. assist the eligible farmers with the paperwork, such as filling in the loan application forms and informing them about the required documents such as bank statements, identify documents, etc.	-	-	-	-
<i>Prepare the loan application file</i>	6	6	-	8
PC3. carry out documentation, capturing all the required information such as the loan amount applied for, the purpose of taking the loan, preferred loan term, repayment schedule, etc.	-	-	-	-
PC4. prepare a loan application file containing all the required documents such as credit-worthiness report and submit it to the credit officer for the processing of the loan application	-	-	-	-
PC5. provide awareness on compliance requirements like maintenance of records for audits/inspections	-	-	-	-
<i>Assist with the processing of loan application</i>	8	10	-	6
PC6. coordinate with the credit officer to start the due diligence process on the farmer's loan application, providing all the information and documents collected from the farmer	-	-	-	-
PC7. verify the information provided by the farmer regarding home and farm addresses, income and its sources, assets, etc.	-	-	-	-
PC8. perform a reference check, ensuring to carry it out with the minimum required number of appropriate references as per the loan application process	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC9. assist the credit officer in obtaining any additional information or documents required from the farmer, to make a decision on the loan application	-	-	-	-
PC10. maintain the appropriate documentation regarding the feedback received from the credit officer, in compliance with the organisational policy	-	-	-	-
PC11. carry out appropriate documentation regarding the acceptance or refusal of loan application and inform the applying farmer	-	-	-	-
PC12. ensure the farmer with the accepted loan application understands own responsibilities regarding the loan along with all the applicable Terms and Conditions (T&Cs)	-	-	-	-
PC13. set up an appropriate mode of payment for the repayment of the loaned amount, such as authorisation for the collection of Equated Monthly Installments (EMIs) from their bank account towards the repayment of the loan	-	-	-	-
<i>Assist with the processing of insurance policy applications</i>	4	6	-	3
PC14. assess the requirement of different types of insurance products for farmers, such as crop, cattle, and personal health and life insurance	-	-	-	-
PC15. collect the relevant information and documents from farmers for insurance policy applications	-	-	-	-
PC16. assist with the processing of insurance policy applications through coordination with the insurance companies	-	-	-	-
<i>Optimise resource utilisation</i>	4	6	-	4
PC17. optimise the usage of water and other resources in various tasks and processes	-	-	-	-
PC18. plug water leakages to prevent its wastage	-	-	-	-
<i>Perform waste management</i>	4	6	-	6

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC19. segregate waste into appropriate categories	-	-	-	-
PC20. recycle the recyclable waste appropriately and dispose the non-recyclable waste in an environment-friendly manner	-	-	-	-
NOS Total	30	40	-	30

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National Occupational Standards (NOS) Parameters

NOS Code	AGR/N7703
NOS Name	Assist in the processing of loan and insurance policy applications
Sector	Agriculture
Sub-Sector	Agriculture Industries
Occupation	Agricultural Credit and Insurance
NSQF Level	4
Credits	3
Version	3.0
Last Reviewed Date	18/02/2025
Next Review Date	18/02/2028
NSQC Clearance Date	18/02/2025

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AGR/N7704: Monitor the loan repayments and assist with insurance premium payments and claims

Description

This OS unit is about monitoring the loan repayments and carrying out appropriate documentation during the loan cycle. It also covers assisting the farmers with insurance claims and coordinating with insurance companies.

Scope

The scope covers the following :

- Monitor and assist with the use of the loaned amount
- Monitor the repayment of the loaned amount
- Assist with defaulted loans and write-off
- Assist with insurance premium payments and claims
- Carry out documentation and review

Elements and Performance Criteria

Monitor and assist with the use of the loaned amount

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

- PC1.** maintain regular communication with the borrowing farmers through field visits to ensure the loaned amount is used for the stated purpose
- PC2.** assist the farmers in the effective utilisation of the loaned amount

Monitor the repayment of the loaned amount

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

- PC3.** organise meetings with borrowing farmers regularly to check if they are facing any issues with loan repayment, and address any queries or concerns they may have
- PC4.** process cash payments as per the organisational process, carrying out the mandatory documentation such as issuing cash payment receipt
- PC5.** perform effective Customer Relationship Management (CRM) with farmers for the timely payment of loan EMIs
- PC6.** follow up with the borrowing farmers regarding any missed repayments and inform them about the updated due amount including the applicable late payment fee, interest or any other charges
- PC7.** assist the farmers in restructuring of short-term loans during times of adversities, as per the applicable guidelines

Assist with defaulted loans and write-off

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

- PC8.** coordinate with the relevant officials in the organisation to start the debt collection process and follow the organisational procedure for the recovery of the loaned amount from the borrowing farmers on defaulted loans, such as forfeiture of collateral

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- PC9.** coordinate with the relevant official for writing off the loan in case of farmer's inability to repay, considering the amount due and repaid, and previous repayment record of the farmer, as applicable

Assist with insurance premium payments and claims

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

- PC10.** coordinate between farmers and insurance companies regarding the collection of insurance premiums, ensuring farmers make timely payments for uninterrupted insurance coverage
- PC11.** carry out cattle and crop loss assessment for insurance claims and complete relevant documentation for insurance claims
- PC12.** coordinate between farmers and insurance companies for insurance claim settlements

Carry out documentation and review

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

- PC13.** maintain various records such as loan portfolio review, repayment record, risk assessment, manually and/ or electronically using the physical registers and/ or the relevant computer application
- PC14.** update the loan portfolio of borrowing farmers based on their repayment records, associated risks and any critical information that emerges during the term of the loan
- PC15.** rate the borrowing farmers on the completion of the loan cycle according to their repayments, to be used for making decisions on any future loan or other financial product applications

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** methods to monitor loan repayment
- KU2.** the importance of ensuring the sanctioned loan is used for the stated purpose
- KU3.** different ways of assisting farmers in the effective utilisation of the loaned amount
- KU4.** the benefits of assisting the farmers in establishing contact with vendors of agricultural inputs
- KU5.** the importance of checking with the borrowing farmers regularly if they are facing any issues with loan repayment, and addressing any queries or concerns
- KU6.** how to process cash payments received towards loan repayments and the necessary documentation to be carried out
- KU7.** the process of following up with the borrowing farmers regarding any missed repayments and informing them about the updated due amount including the applicable late payment fee, interest or any other charges
- KU8.** how to start the debt collection process for the recovery of the loaned amount from the borrowing farmers on defaulted loans
- KU9.** the criteria for writing off an agricultural loan in case a farmer is unable to repay it
- KU10.** the importance of effective coordination between farmers and insurance companies regarding the collection of insurance premiums to ensure uninterrupted insurance cover for farmers

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- KU11.** • the process of carrying out cattle and crop loss assessment for insurance claims and the relevant
• documentation to be completed
- KU12.** the process of coordinating between farmers and insurance companies for insurance claim settlements
- KU13.** various records to be maintained during the loan cycle such as loan portfolio review, payment record, risk assessment, etc.
- KU14.** how to maintain records manually and electronically using the physical registers and the relevant computer application
- KU15.** the importance of updating the loan portfolio of borrowing farmers based on their repayment records, associated risks, and any critical information that emerges during the term of the loan
- KU16.** the importance of rating the borrowing farmers on the completion of the loan cycle according to their repayments, to be used for making decisions on any future loan or other financial product applications

Generic Skills (GS)

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

- GS1.** maintain work-related records
- GS2.** read the relevant literature to learn about the latest developments in the field of work
- GS3.** listen attentively to understand the information being shared
- GS4.** communicate clearly and politely with co-workers and clients
- GS5.** plan and prioritise tasks to ensure timely completion
- GS6.** identify possible disruptions to work and take appropriate preventive measures
- GS7.** take quick decisions to deal with workplace emergencies/ accidents
- GS8.** evaluate all possible solutions to a problem to select the best one
- GS9.** co-ordinate with the co-workers to achieve the work objectives

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Monitor and assist with the use of the loaned amount</i>	4	6	-	3
PC1. maintain regular communication with the borrowing farmers through field visits to ensure the loaned amount is used for the stated purpose	-	-	-	-
PC2. assist the farmers in the effective utilisation of the loaned amount	-	-	-	-
<i>Monitor the repayment of the loaned amount</i>	6	8	-	8
PC3. organise meetings with borrowing farmers regularly to check if they are facing any issues with loan repayment, and address any queries or concerns they may have	-	-	-	-
PC4. process cash payments as per the organisational process, carrying out the mandatory documentation such as issuing cash payment receipt	-	-	-	-
PC5. perform effective Customer Relationship Management (CRM) with farmers for the timely payment of loan EMIs	-	-	-	-
PC6. follow up with the borrowing farmers regarding any missed repayments and inform them about the updated due amount including the applicable late payment fee, interest or any other charges	-	-	-	-
PC7. assist the farmers in restructuring of short-term loans during times of adversities, as per the applicable guidelines	-	-	-	-
<i>Assist with defaulted loans and write-off</i>	8	10	-	10
PC8. coordinate with the relevant officials in the organisation to start the debt collection process and follow the organisational procedure for the recovery of the loaned amount from the borrowing farmers on defaulted loans, such as forfeiture of collateral	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC9. coordinate with the relevant official for writing off the loan in case of farmer's inability to repay, considering the amount due and repaid, and previous repayment record of the farmer, as applicable	-	-	-	-
<i>Assist with insurance premium payments and claims</i>	4	6	-	3
PC10. coordinate between farmers and insurance companies regarding the collection of insurance premiums, ensuring farmers make timely payments for uninterrupted insurance coverage	-	-	-	-
PC11. carry out cattle and crop loss assessment for insurance claims and complete relevant documentation for insurance claims	-	-	-	-
PC12. coordinate between farmers and insurance companies for insurance claim settlements	-	-	-	-
<i>Carry out documentation and review</i>	8	10	-	6
PC13. maintain various records such as loan portfolio review, repayment record, risk assessment, manually and/ or electronically using the physical registers and/ or the relevant computer application	-	-	-	-
PC14. update the loan portfolio of borrowing farmers based on their repayment records, associated risks and any critical information that emerges during the term of the loan	-	-	-	-
PC15. rate the borrowing farmers on the completion of the loan cycle according to their repayments, to be used for making decisions on any future loan or other financial product applications	-	-	-	-
NOS Total	30	40	-	30

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National Occupational Standards (NOS) Parameters

NOS Code	AGR/N7704
NOS Name	Monitor the loan repayments and assist with insurance premium payments and claims
Sector	Agriculture
Sub-Sector	Agriculture Industries
Occupation	Agricultural Credit and Insurance
NSQF Level	4
Credits	3
Version	1.0
Last Reviewed Date	18/02/2025
Next Review Date	18/02/2028
NSQC Clearance Date	18/02/2025

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AGR/N9903: Maintain health and safety at the workplace

Description

This OS is about maintaining health and safety of self and other co-workers at the workplace

Scope

The scope covers the following :

- Maintain personal hygiene
- Maintain clean and safe workplace
- Administer appropriate emergency procedures

Elements and Performance Criteria

Maintain personal hygiene

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

- PC1.** wash hands, legs and face with soap/alcohol based sanitizer at reasonable intervals
- PC2.** wash the worn clothes with soap and sun dry before use next time
- PC3.** ensure the face is covered with mask or three layers of cloth-piece
- PC4.** follow the workplace sanitization norms including distancing from sick people

Maintain clean and safe workplace

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

- PC5.** carry out basic safety checks before operation of all tools, implements, and machinery and report identified hazards to the supervisor
- PC6.** wear appropriate Personal Protective Equipment (PPE) while performing work in accordance with the workplace policy
- PC7.** follow the instructions mentioned on the labels of chemicals/pesticides/fumigants etc to avoid hazards
- PC8.** assess risks prior to performing manual handling jobs, and work according to currently recommended safe practices
- PC9.** sanitize equipment, tools and machinery before and after use
- PC10.** use equipment and materials safely and correctly and return the same to designated storage after use
- PC11.** dispose waste safely and correctly in the designated area
- PC12.** recognize risks to bystanders and take required action to reduce the risks
- PC13.** work in a manner which minimizes environmental damage, ensuring all procedures and instructions for controlling risks are followed
- PC14.** report any accidents, incidents or problems without delay to an appropriate person and take necessary immediate action to reduce further danger
- PC15.** follow government / workplace advisories incase of outbreak of any disease/disaster

Administer appropriate emergency procedures

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

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- PC16.** follow procedures for dealing with accidents, fires and emergencies, including communicating location and directions to the location of emergency, as per the workplace requirements
- PC17.** use emergency equipment in accordance with manufacturer's specifications and workplace requirements
- PC18.** provide treatment appropriate to the patient's injuries in accordance with recognized first aid techniques
- PC19.** recover (if practical), clean, inspect/test, refurbish, replace and store the first aid equipment as appropriate
- PC20.** report details of first aid administered in accordance with workplace procedures

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** relevant legislation, standards, policies, and procedures at work
- KU2.** relevant health and safety requirements applicable to the work environment
- KU3.** own job role and responsibilities and sources of information pertaining to work
- KU4.** who to approach for support in order to obtain work related information, clarifications and support
- KU5.** importance of following health, hygiene, safety and quality standards and the impact of not following the standards on consumers and the business
- KU6.** personal hygiene and fitness requirement
- KU7.** importance of sanitization of the workplace
- KU8.** types of Personal Protective Equipment (PPE) required at the workplace and their importance
- KU9.** the correct and safe way to use materials and equipment required for the work
- KU10.** the importance of good housekeeping at the workplace
- KU11.** safe waste disposal methods
- KU12.** methods for minimizing environmental damage during work
- KU13.** the risks to health and safety including contagious diseases and the measures to be taken to control those risks in the area of work
- KU14.** workplace procedures and requirements for the prevention and treatment of workplace injuries/illnesses.
- KU15.** basic emergency first aid procedure
- KU16.** local emergency services
- KU17.** why accidents, incidents and problems should be reported and the appropriate actions to be taken

Generic Skills (GS)

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

- GS1.** record the data as per the requirement
- GS2.** report problems to the appropriate personnel in a timely manner

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- GS3.** read instruction manual for hand tool and equipments
- GS4.** communicate clearly and effectively with co-workers, and other stakeholders
- GS5.** comprehend information shared by senior people and experts
- GS6.** make decisions pertaining to personal hygiene and safety
- GS7.** schedule daily activities and draw up priorities
- GS8.** manage relationships with co-workers, manager and other stakeholders
- GS9.** assess situation and identify appropriate control measures

Qualification Pack

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Maintain personal hygiene</i>	10	5	-	10
PC1. wash hands, legs and face with soap/alcohol based sanitizer at reasonable intervals	-	-	-	-
PC2. wash the worn clothes with soap and sun dry before use next time	-	-	-	-
PC3. ensure the face is covered with mask or three layers of cloth-piece	-	-	-	-
PC4. follow the workplace sanitization norms including distancing from sick people	-	-	-	-
<i>Maintain clean and safe workplace</i>	15	15	-	15
PC5. carry out basic safety checks before operation of all tools, implements, and machinery and report identified hazards to the supervisor	-	-	-	-
PC6. wear appropriate Personal Protective Equipment (PPE) while performing work in accordance with the workplace policy	-	-	-	-
PC7. follow the instructions mentioned on the labels of chemicals/pesticides/fumigants etc to avoid hazards	-	-	-	-
PC8. assess risks prior to performing manual handling jobs, and work according to currently recommended safe practices	-	-	-	-
PC9. sanitize equipment, tools and machinery before and after use	-	-	-	-
PC10. use equipment and materials safely and correctly and return the same to designated storage after use	-	-	-	-
PC11. dispose waste safely and correctly in the designated area	-	-	-	-
PC12. recognize risks to bystanders and take required action to reduce the risks	-	-	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC13. work in a manner which minimizes environmental damage, ensuring all procedures and instructions for controlling risks are followed	-	-	-	-
PC14. report any accidents, incidents or problems without delay to an appropriate person and take necessary immediate action to reduce further danger	-	-	-	-
PC15. follow government / workplace advisories incase of outbreak of any disease/disaster	-	-	-	-
<i>Administer appropriate emergency procedures</i>	15	5	-	10
PC16. follow procedures for dealing with accidents, fires and emergencies, including communicating location and directions to the location of emergency, as per the workplace requirements	-	-	-	-
PC17. use emergency equipment in accordance with manufacturer's specifications and workplace requirements	-	-	-	-
PC18. provide treatment appropriate to the patient's injuries in accordance with recognized first aid techniques	-	-	-	-
PC19. recover (if practical), clean, inspect/test, refurbish, replace and store the first aid equipment as appropriate	-	-	-	-
PC20. report details of first aid administered in accordance with workplace procedures	-	-	-	-
NOS Total	40	25	-	35

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	AGR/N9903
NOS Name	Maintain health and safety at the workplace
Sector	Agriculture
Sub-Sector	Generic
Occupation	Generic
NSQF Level	4
Credits	1
Version	3.0
Last Reviewed Date	22/10/2024
Next Review Date	22/10/2027
NSQC Clearance Date	22/10/2024

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

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

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	08/05/2025
Next Review Date	31/10/2025
NSQC Clearance Date	08/05/2025

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Performance Criteria (PC) (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC.
2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3. Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
4. Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
5. In case of successfully passing only certain number of NOSs, the trainee is eligible to take subsequent assessment on the balance NOSs to pass the Qualification Pack.

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

Minimum Aggregate Passing % at QP Level : 70

(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
AGR/N7701. Identify the potential borrowers and determine their eligibility for loan	30	40	-	30	100	25
AGR/N7703. Assist in the processing of loan and insurance policy applications	30	40	-	30	100	30
AGR/N7704. Monitor the loan repayments and assist with insurance premium payments and claims	30	40	-	30	100	25
AGR/N9903. Maintain health and safety at the workplace	40	25	-	35	100	5
DGT/VSQ/N0102. Employability Skills (60 Hours)	20	30	-	-	50	15
Total	150	175	-	125	450	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.