

Council of Higher Secondary Education, Odisha

SECTOR: BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)
JOB ROLE- BUSINESS CORRESPONDENT (BCS) AND BUSINESS FACILITATOR (BFS)

CLASS-XI, PAPER-I,
EMPLOYABILITY SKILLS
SCHEME OF UNITS AND ASSESSMENT

Unit	Unit Title	No. of classes for Theory	Max. marks for Theory
BFSI			
Unit-I	Communication Skills	20	20
Unit-II	Self Management Skills	20	10
Unit-III	Information and Communication and Technology Skills	12	8
Unit-IV	Entrepreneurial and Green Skills	20	12
	Total (Theory)	72	50
Practical Work (Paper-II)			
		No. of classes for Practical	Max. marks for Practical
	Practical examination		15
	Written Text		10
	Viva Voce		10
	Total		35
	Project work / Field Visit		-
	Practical file / Practical Record		10
	Viva Voce		5
	Total Practical	108	15
	Grand Total	180	100

**COURSE OUTCOMES
STUDENTS SHOULD BE ABLE TO**

- ✓ **Apply effective oral and written communication skills to interact with people and customers.**
- ✓ **Identify the principal components of a computer system;**
- ✓ **Demonstrate the basic skills of using computer;**
- ✓ **Demonstrate self-management skills’;**
- ✓ **Demonstrate the ability to provide a self-analysis in context of entrepreneurial skills and abilities;**
- ✓ **Demonstrate the knowledge of the importance of green skills in meeting the challenges of sustainable development and environment protection**

**SYLLABUS-2023-2024
BFSI (BANKING, FINANCIAL SERVICES AND INSURANCE)
JOB ROLE- BUSINESS CORRESPONDENT (BCS) AND BUSINESS
FACILITATOR (BFS)
Class XI
Paper-I Theory
EMPLOYABILITY SKILLS**

Marks-50

Unit-I

Communication Skill

: Type of Communication (Verbal, Non Verbal, Visual)

Unit-II

Self Management Skill

: Importance of dressing appropriately, looking decent and positive body language, grooming, prepare a personal grooming checklist.

Unit-III

**Information & Communication
Technology skills-III**

: Introduction to word processing, software packages for word processing, opening and exiting the word processor, creating a document, editing text, wrapping and aligning the text, font size, type and face, header and footer, auto correct, numbering and bullet, creating table, find and replace, page numbering, printing document, saving a document in various formats.

Unit-IV

Entrepreneurial skill & Green Skills

: Entrepreneurial value oriented now with respect to innovativeness, independence, outstanding performance and respect for work, looking for economic opportunities, believing that we can change the environment.

Green transportation, renewal energy, Green construction, Water management, Stake holders in Green economy, Role of Government and private agencies in greening cities, buildings, tourism, industry transport, renewable energy, waste management, agriculture, Water, Forest and fisheries.

Paper-I Practical EMPLOYABILITY SKILLS

Marks-50

Unit-I

Activity 1. Communication listening do and don't for avoiding common body language.

Activity 2. Role plays on communication style.

Unit-II

Activity 1. Demonstration of impressive appearance and groomed personality.

Activity 2. Demonstration of the ability to self explore.

Unit-III

Activity 1. Opening and exit word processor

Activity 2. Creating a document

Activity 3. Demonstration and practicing the following:

- ❖ Editing the text
- ❖ Word wrapping and alignment
- ❖ Changing font type, size and face
- ❖ Inserting header & footer
- ❖ Removing header and footer

Activity 4. Using autocorrect option

Activity 5. Insert page numbers and bullet

Activity 6. Save and Print a document

Unit-IV

Activity 1. Preparing a poster on any of the sector of green economy

Activity 2. Preparing poster on green sector/ Areas : Cities buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forest and fisheries.

Activity 3. Listing of entrepreneurial values by the students.

REFERENCE BOOKS

1. Employability skills textbook for class XI, NCERT, New Delhi
2. Employability skills: <http://www.psscive.ac.in>

CLASS-XI, PAPER-II, VOCATIONAL SKILLS SCHEME OF UNITS AND ASSESSMENT

Unit	Unit Title	No. of classes for Theory	Max. marks for Theory
BFSI			
Unit-I	Introduction to Banking System	20	20
Unit-II	Sources of New Customers	20	10
Unit-III	Verification of Preliminary Information	20	8
Unit-IV	Process of Banking Application	12	12
	Total (Theory)	72	50
Practical Work (Paper-II)			
		No. of classes for Practical	Max. marks for Practical
	Practical examination		15
	Written Text		10
	Viva Voce		10
	Total		35
	Project work / Field Visit		-
	Practical file / Practical Record		10
	Viva Voce		5
	Total Practical	108	15
	Grand Total	180	100

**COURSE OUTCOMES
STUDENTS SHOULD BE ABLE TO**

- ✓ Introduce the banking system
- ✓ Identify the sources of new customers
- ✓ Verify the preliminary information
- ✓ Demonstrate the process of banking application
- ✓ Execute the cash and ceaseless transactions
- ✓ List out the banking services to customers
- ✓ To develop skills in students which are required for banking career
- ✓ Identify the role and responsibilities of business correspondent and business facilitator.

**Paper-II Theory
VOCATIONAL SKILLS**

Marks-50

Unit-I

20 Periods

Introduction to Banking System

: Meaning and definition of banking, Types of banking – Retail, Wholesale, Corporate, International banking, History of banking, Recent trends in banking – Universal, Electronic, Globalized banking, Various forms of E-Banking- E-Cheques , RTGS, ECS, ATM, Telebanking, EDI, Banking structure in India consisting of RBI, Scheduled and non-scheduled banks, Commercial banks, Scheduled commercial banks, Public sector banks, Private sector banks, Foreign Banks, Regional Rural Banks, Co-operative Banks,

Business Correspondents & Business Facilitator

: Meaning, definition, concept, objective, functions, Advantage and Disadvantage of Business Correspondents eligible to work as BCs according to RBI guidelines.

Meaning, definition of Business facilitator, Role and responsibilities of Business facilitator, Guidelines for Business facilitator, Qualifications for becoming Business facilitator, Opportunities after completion of this course.

Unit-II

20 Periods

Sources of New Customers : Bank customer, Relationship between banker and customers, Types of bank customer-Individuals-Minors-Blind persons-Senior Citizens-Physically challenged-Lunatic persons-Illiterate persons-Pensioners-Hindu undivided family-Business firms, Various banking products, like saving account, fixed deposit account, AMPS, PMSY, PMJJBY, Atal Pension Yojna

Segment the Market Based on Demand

:Segment the customer-Village-Rural remote-Housewives-Farmers, Approach to prospective customers- Door-to-door calls-Community gatherings, Inform potential customer through campaign, customer basic goals and needs

Prospective Customers Financial status

:customer's financial status-Income-Dependents-Cash flows, suggest appropriate products as per Customer life cycle, processing the application –prospective customer-terms and conditions-application procedure-documents required-timelines for processing the application, respond to queries and concern regarding products and application process,

Customer Information System

: Update customer information records, periodic report on status of acquired customer, set revenue /account targets with manager, reports on targets achieved and renew future targets,

Unit-III

20 Periods

Preliminary Customers Information

:Application form for customer, types of forms, Assist customers to fill application form and collect the necessary documents, documents required for processing the account opening, verification of primary information

Referral enquiry for Potential Customer

:Source, advantages of referral enquiry, received and check filled application form- Dully filled form-Signed / thumb printed- other formalities, uploaded documents and information received as per company policy's, process to open an account of various banking products.

Educate Customer about payment mechanisms

: Payment mechanisms, payment schedule, proper scheduling to follow up visits.

Unit-IV

12 Periods

Process of Banking Application

: Delivery of required documents to the bank –KYC norms- Acceptable documentary proofs and address, Assist the bank with obtaining additional information, receive notification from bank, issues with notification from bank, application

Status of Application form

: Status after receiving the information, inform customer about acceptance or rejection of application, reasons of acceptance or rejection of applications, inform customer about successful account opening

Deliver of Document of Account Opening

:Deliver relevant documents and materials –passbook-smart card, cheque book, methods for using documents and material, functions of relevant documents and materials issued by bank, follow up visits

General Administration Work

:Update detail of accounts opened information system, periodic reports on status of customers, set revenue and account targets, report on targets achieved and review future targets, procedure for handling sensitivity and confidentiality of customer information.

Paper-II Practical
VOCATIONAL SKILLS

Marks-50

Unit-I

10X3=30 Periods

Activity 1: Prepare charts on types of banking.

Activity 2 :Prepare a presentation of banking.

Activity 3: Demonstrate the role of business correspondent and Business facilitator through role play .

Activity 4: Prepare a chart on eligible to work as BC/ BF.

Activity 5: Make a comparison chart and understanding the different opportunities as per guidelines of banks.

Unit-II

8X3=24 Periods

Activity1: Visit a Commercial Bank to identify profile off a customer and prepare report and submit to the subject teacher.

Activity 2: Visit a commercial Bank to identity different segment of customer and prepare a report and submit to the subject teacher.

Activity 3: Draw the format of customer information system.

Unit-III

6X3=18 Periods

Activity 1: Visit a commercial Bank to demonstrate the various types of forms and prepare a report and submit to the subject teacher.

Activity 2: Demonstrate how to fill application form and collect the necessary documents and submit to the subject teacher.

Activity 3: Demonstrate the receiving and checking the dully filled form for opening an account.

Activity 4: Draw a chart on payment on a mechanism and also incorporate the procedure to payment schedule.

Unit-IV

12X3=36 Periods

Activity 1: Delivery of documents to the bank through role play, a role play materials and students to till the term form a farmer/ student/ house wife

Activity 2: A role play to deliver the application file along with documents collected from customer to the branch and prepare presentation on one following topic.

Activity 3 : Demonstration how BCs and BFs deliver relevant documents and materials and prepare individual report and submit to the teacher.

Activity 4: A local Business Correspondent may be invited for demonstration about the technique / procedures being prepare/ handle the important information of customer.

REFERENCE BOOKS

3. Banking and Insurance VK Publication, Author T.R.Jain
4. Banking and Insurance NPH Publication, Author Sarat Kumar Sahu and P.K. Prusty
5. Business Correspondent a& Business Facilitator, Textbook for Class XI, PSS
Central Institute of Vocational Education,
<http://psscive.ac.in>