

## 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
<b>BFSI</b>			
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)	<b>72</b>	<b>50</b>
<b>Practical Work (Paper-II)</b>			
		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
<b>BFSI</b>			
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)	<b>72</b>	<b>50</b>
<b>Practical Work (Paper-II)</b>			
		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>

# **Council of Higher Secondary Education, Odisha**

**Subject: BFSI (Banking Financial Services and Insurance)**

**Job Role: Business Correspondences and Business Facilitators**

**Class XII**

## **General Instructions:**

1. There will be an Annual Examination Based on the Entire Syllabus.
2. The Annual Examination will be 50 Marks Theory and 50 Marks Practical Examination.
3. There will be 2 papers. That is paper III Theory and Practical each 50 marks. Similarly paper IV Theory and Practical each 50 marks.

## **Objective of the Course**

After Completion of this course, you will be able to

- Understand the concept of money and banking and know about evolution of money and
- Know about the role of Reserve Bank of India in regulation of banks and financial institutions and bringing economic stability to the
- Learn about the financial systems and the key
- Acquire Basic Communication Skills

## SCHEME OF ASSESSMENT

This course is a planned sequence of instructions consisting of Units meant for developing employability and vocational competencies of students of Class 12th opting for vocational subject along with general education subjects.

The unit-wise distribution of hours and marks for Class12th is as follows:

### **Paper-III Theory Full Marks:50**

<b>Sr. No.</b>	<b>CHAPTER</b>	<b>No of Theory Classes</b>	<b>No of Practical Classes</b>	<b>Marks</b>
<b>PART-A</b>	<b><u>Employability Skills</u></b>			10 Marks
	Unit 1. Communication Skills-III			04
	Unit 2. Self Management Skills-III			04
	Unit 3. Green Skills-III			02
	<b>Total</b>	<b>18</b>	<b>39</b>	
<b>PART-B</b>	<b><u>Vocational Skills</u></b>			40 Marks
	Unit 1: Cash And Cashless Transaction			20
	Unit-2 Banking Services To Customers			20
	<b>Total</b>	<b>43</b>	<b>60</b>	
<b>Total</b>				<b>50 Marks</b>

**Subject: BFSI (Banking Financial Services and Insurance)**

**Job Role: Business Correspondences and Business Facilitators**

**Class XII**

**SCHEME OF ASSESSMENT**

This course is a planned sequence of instructions consisting of Units meant for developing employability and vocational competencies of students of Class 12<sup>th</sup> opting for vocational subject along with general education subjects.

The unit-wise distribution of hours and marks for Class12<sup>th</sup> is as follows:

**Paper-IV Theory**

**Full Marks:50**

<b>Sr. No.</b>	<b>CHAPTER</b>	<b>No of Theory Classes</b>	<b>No of Practical Classes</b>	<b>Marks</b>
<b>PART-A</b>	<b><u>Employability Skills</u></b>			10 Marks
	Unit 1. Information Skill-IV			04
	Unit 2.Communication Technology Skills-IV			04
	Unit 3. Entrepreneurial Skills-IV			02
	<b>Total</b>	<b>18</b>	<b>39</b>	
<b>PART-B</b>	<b><u>Vocational Skills</u></b>			40 Marks
	Unit: 1 Customer Centric Service Orientations			20
	Unit-2 Integrity Banking Ethic And Team			20
	<b>Total</b>	<b>43</b>	<b>60</b>	
	<b>Total</b>			50 Marks

## Question Distribution

**Max.Marks:50**

**Duration:02:30Hrs**

<b>PATTERN</b>	<b>MARKS</b>	<b>QUESTIONS</b>	<b>TOTAL</b>
<b>Group –A (MCQ/ One Word/ Fill in Blanks/ True or False</b>	<b>01</b>	<b>10</b>	<b>10 Marks</b>
<b>Group- B Short Type-I Questions</b>	<b>02</b>	<b>05</b>	<b>10 Marks</b>
<b>Group- B Short Type-II Questions</b>	<b>03</b>	<b>05</b>	<b>15 Marks</b>
<b>Group- C Long Type Questions</b>	<b>05</b>	<b>03</b>	<b>15 Marks</b>
<b>Total</b>		<b>23</b>	<b>50 Marks</b>

**Paper-III Theory**

**A Employability Skills:**

**10 Marks**

**Unit 1: Communication Skills**

- Session 1 Active Listening
- Session 2 Parts of Speech
- Session 3 Writing Sentences

**Unit 2: Self-management Skills**

- Session 1 Motivation and Positive Attitude
- Session 2 Result Orientation
- Session 3 Self-awareness

**Unit 3: Green Skills**

- Session 1 Green Job
- Session 2 Importance of Green Jobs

## **B Vocational Skills:**

**40 Marks**

### **UNIT 1: Cash and Cashless Transaction**

#### **Session:1**

**Banking Transaction:-** Meaning of banking transaction, identify

**Financial Inclusion Channel ,Types Of Account Transactions:-** Cash Withdrawal. • Cash Deposit. • Loan Instalment Deposit. • Money Transfer or Fund Transfer. • Loaning Facility • Work as an Agent.

**Remittance Facilities To Other Accounts** Types of remittances: Modes Of Banking Transactions: - **BANKING KIOSK**, Role of Customer Service Point (CSP)-Financial Literacy, Role of Customer Service Point (CSP) Role of Customer Service Point (CSP)-Centres Role of Customer Service Point (CSP)- Code of Conduct Uniform Branding, KYC & PROCESS OF KYC.

**Social Security Scheme:-** THE PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) • THE PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)

Features Of PMJJBY Scheme And PMSBY Scheme: Conditions of PMJJBY & PMSBY Scheme: Coverage benefits of PMJJBY & PMSBY ,Scheme: Where to buy PMJJBY & PMSBY Scheme: Required Documents for PMJJBY AND PMSBY Scheme:

**ATAL PENSION YOJANA (APY):-** Features of APY Scheme:

Session: 2 Client Relationship And Grievance Management Customers Queries And Complaints :- Meaning of queries and complaints , reason of queries and complaints type of customer complaints, process to resolve customer complaints and issues, report to branch assigned with cash and cheques

Session: 3 Repayment And Its Procedure Loan Repayments:-Meaning of repayments, meaning of installments, type of loan:- Shishu Loans Kishore Loan, Tarun Loan: conditions for borrow, purpose of loan assistance, type of loan repayment, loan repayments as per company policy: account closure request and collect deliverables

Session: 4 Banking System And Its Administration Update Detail Of CashDisbursed:-Meaning of update details of cash disbursed

Received The Designated Format Or Software Periodic Report Includes:- Meaningof periodic reports , types of Periodic reports

SOP:- Meaning of SOP, Security Of Customer Information: Banking Transition steps in KIOSK Complain solution system in Kiosk, Commission Stature In KIOSK.

## **Unit-2 Banking Services to Customers**

### **Session 01: Customer And His Financial Soundness**

**Financial Soundness:-** Meaning of financial statements analysis and its technique only ratio analysis. Meaning of financial soundness of a customer, How Assessing the financial soundness. Identify the key steps to be taken by a microfinance executive for assessing the financial soundness of a customer .

**Schedule And Execute Follow-Up Visits By Microfinance Executive:-** Scheduling a Visit:- Time of the visit: Day of the visit: place of the visit:

**Executing a Visit:-** Perusal of Daily List Updating information about the customer: Carrying out the visit. After the visit:

**Periodically Review Customers' Financial Requirements:-** meaning of financial requirements of customers , necessity of financial requirements identify , identify customer financial requirement through various methods :- At the pre-sanction stage At the post-sanction stage

**Insurance Customers:-** meaning of Life insurance , need of insurance ,types of insurance

**Term Loan:-** Meaning of term loan types of term loan

**Working capital loan:-** Meaning of working capital loan, why need of it .

**Session-2-Provide Post Sale Consumer Services Post-Sale Service:-** Meaning of post sale services, importance of post sale services:- Nurturing and Promoting Customer Loyalty, Enhancing Reputation of the Company: Improvement in Existing Products, Development of New Products

Types of post sale service to customer given by microfinance executives :-

Educating the Customer About the Product

Making Value Addition to the Product and Related Services

- Attending to Queries/Grievances of the Customer and Bringing them to the Knowledge of Superiors
- Ensuring Proper delivery of Product,

### **Session 03: Advise Customers On Service And Other Products**

**Customer services:-** Meaning of customer services, impotents of customer services in financial institutions, benefits of customer services to customers and company.

**Aspects/Types of customer service:-** Understanding the various types of customer services like manage customer accounts advise customers about microfinance respond to all customers complaints and queries repetitive in nature inform and advise customers of new products of microfinance.

**Repetitive Complaints: -** Meaning of repetitive complaints, Main

Reason of repetitive complaints by customers and How to overcome of this types of complaints.

**Repetitive Queries:** - Meaning of repetitive queries, Main

Reason of repetitive queries by customers and How to overcome of these types of queries.

**Customer retention:-** Meaning of customer retention, benefits of customer retention.

**Cross selling:-** Meaning of cross selling , product of cross selling, why cross selling are done by banks/microfinance company.

**Session 04: Defaulter Management Process Defaulter:-**Meaning of defaulter,types of defaulter, RBI guideline for dealing loan A/c of defaulter

**Management:-**Meaning of Management, Need of management

**Assets classification:-** loans are assets of the financing agency Types of loan accounts:- standard assets. Sub-standard assets doubtful assets. called loss assets./NPA.

**Loan agreement:-***what is loan agreement*, Loan agreements remain valid and enforceable for a period of how many years from the date of their signing.

**Revival letter:-** meaning of Revival letter, when revival letter has to be obtained

**Defaulter Management process:-** *meaning of Repayment, meaning of collection meaning of 'recovery ,How to recover the recovery by defaulters through defaulter management process. are*

## **1. PREPARING A LIST OF DEFAULTERS**

2. **Report status of recovery:-** payment recovery in case of default on microfinance loans as per company policy

3. **Obtain Recovery amount:-**report status of loan recovery of microfinance loan to branch manger

## **Paper-IV Theory**

**Employability Skills: 10 Marks**

### **Unit 1: Information Skills**

- Session 1 Getting Started with Spreadsheet
- Session 2 Performing Basic Operations in a Spreadsheet
- Session 3 Working with Data and Formatting
- Session 4 Advanced Features in Spreadsheet

### **Unit 2: Communication Technology Skills**

- Session 1 Opening, Closing, Saving and Printing a Presentation
- Session 2 Working with Slides and Text in a Presentation
- Session 3 Advanced Features used in Presentation

### **Unit 3: Entrepreneurship Skills**

- Session 1 Entrepreneurship and Entrepreneur
- Session 2 Barriers to Entrepreneurship
- Session 3 Entrepreneurial Attitudes
- Session 4 Entrepreneurial Competencies

## **B Vocational Skills:**

**40 Marks**

### **Unit: 1 Customer Centric Service Orientations**

#### **Session 1: Customer Communication And Development Client Relationship:-**

Meaning of client relationship, need of client relationship, How Communication and communication skills help the ME to maintain good business relations.

**Communication:** Meaning of communication, Process of communication Types of communication,  
**Communication Skills:-** Communication skills help to achieve expertise in communication.

**Types of communication skills:-** Listening skill speaking skill' & Personal Presentation

**Address Escalated Customer Concerns:-** Meaning of complaints , Reason of complaints To address customer escalation concerns,

**Educate Colleagues on Good Practices on Customer Handling:-** purpose of educating colleagues on good practices & ways to educate colleagues on good practices in customer handling;.

#### **Session 02: Sensitivity In Behaviour**

**Sensitivity:-** Meaning of sensitivity , what is used in communication.

**Sensitivity towards Language:-** bias-free language, language-specific grammar, composition to be observed in verbal communication ,Language used should not hurt the feelings of others, To be extra careful while communicating with elderly people, ladies and children, choosing the appropriate.

**Sensitivity towards Gender:** -mutual sense of respect, A simple language, language should not have any ambiguous words, Avoid offending personal comments.

**Cultural Sensitivity:-**Meaning of cultural, Respect of all cultural Microfinance executives should have flexible and liberal attitude while communicating with persons of different cultures. MEs should use carefully chosen words so that they are understood well by others.

**Sensitivity towards Social Factors:-**Meaning of social factor, personal expertise to observe and understand as to how others feel and their perspective, Microfinance executives are supposed to be aware of psychology, customs and practices of the communities.

**Social differences:-** Meaning of social differences, factors are effected social differences

**Customers-** There are four divisions explaining personality of the customers as narrated below.  
**Amiable Expressive Analytical Driver**

### **Session: 3 Customers: Co-Ordination And Collaboration**

**Communication at workplace :- Meaning of communication, meaning of workplace, meaning of communication at workplace,** Communication at work place helps- set goals and business-targets, clear doubts and misunderstandings spread vision and mission spread the message to deal appreciate the achievers make suggestions.

**Training of staff to achieve share Goals:-** Meaning of Training , staff training importance, benefits of Training , Pillars of Training to Achieve Shared Goals, Train Staff to gain customer loyalty and satisfaction

**Coordination:-** Meaning of coordination, important of coordination.

**Collaborate:-** Meaning of Collaborate, important of Collaborate

**Deal with the Irate Customer:-** who is irritating customer ? why they are irritate? How to deal with irate customer?

### **Session 4: Good Governance And Its Implementation**

**Feedback and its features:-**Meaning of feedback, features of feedback , important of feedback in microfinance ,various method of feedback. Organize regular feedback collection as per company's SOP , Address problems by quick decision making, Promote clarity honesty and transparency in dealing with customers and colleagues, Dealings with colleagues.

**Mis-selling and misinformation: -**meaning of mis-selling and misinformation, How to avoid Mis -selling and misinformation. Loss of mis-selling and misinformation, Session 4: Good Governance And Its Implementation, Consequences of Mis-Selling and Misinforming.

**Brand value: Meaning of brand value,** Few tips, to enhance brand value of a company. Encourage the customers to write Reviews about the product/service.

### **UNIT-2 Intrigity. Banking Ethic and Team Works**

#### **Session 01:Intrigity of Banking Transition Depositors:-**

Meaning of depositors, important of depositors for bank, how depositor's money saves. Meaning of DICGC. **Net hobby margin (NIM):-** Meaning of NIM

**SUB-PLR Lending: -**Meaning of sub-plr lending. Important of sub-plr for bank andcustomers.

**BANKING INTEGRITY: -**Meaning of Integrity, what is meaning of banking integrity meaning of testing integrity Pay and bonuses setting highest standards of

**UNFAIR TRADES: -**Meaning of unfair, meaning of trades , Meaning of unfair integrity, incentive system to manage integrity risk

Transparency and conflict of interest: what are hobby fees.

Importance of Banking Ethics

trades in bank/microfinance. Examples of Unfair Trade practises

**CORRUPTS PRACTICES:** -What is corruption, Meaning of corrupts practices in bank refrain from indulging in unfair or corrupt practices maintain records as per company policy avoid using company's fund for personal use

**Code of conduct:-** Meaning of code of conduct, what is useful for any organization.

**CRM:-** Meaning of CRM, benefit of CRM.

**Reputation Risk:- Meaning of Reputation risk, Result of reputation risk.** Compliance Burden:- Meaning ,Reason and Result of compliance burden in bankemployees.

Lost faith of Investor:- Meaning of lost faith of investor.

Huge Penal impositions:- Meaning of Huge Penal impositions

**Maintain Records As Per Company Policy:-** know about The various aspects to be considered by banks while making the policy for data maintenance

**Avoid Using Company's Fund For Personal Use:-**Why we not using company fund for personal use and various methods are used by the perpetrators to indulge in these types of frauds:- Fraudulent loans, Forged Documents

**Session 02 Maintaining Data Security As Per Company Policy****Data:-** Meaning of data , features of DATA, Types of data

**CUSTOMER INFORMATION:-** Meaning of customer information, types of information, important of customer information for bank

Protection Of Customer Information:- Know about various accepted principles for protection of customer information :- • Identify Potential Sources of leakage of information, Keeping of Information • Data Security Plan information technology controls, information technology controls., RBI rules for protection of customer information

**AVOID IP INFRINGEMENT:** Meaning of IP –Infringement. How we avoid IP – Infringement. Types of intellectual property Right:- Copyrights, Trademarks, Patents, Trade secrets rules for transparent dealing with customer, regulations for transparent dealing with customer

**Session 3 Practising Ethical Behaviour Avoid Misrepresentation Of Misinformation Ethical Behavior:** - Meaning of Ethical behaviour , Benefits of ethical behaviour .Practices of ethical behaviour, ethical practices with customers, ethical practices with colleagues

**Misrepresentation Of Misinformation-** Meaning of misrepresentation of misinformation, How we misrepresentation of misinformation.

**Avoid Defaming Products And Service Of Companies in Competition:-**Meaning of Defaming product and services of companies in competition. Benefits of avoid it. And loss of if we are not avoiding it.

Consult supervisor in differentiating between ethical and unethical practices

#### **Session 4: Developing healthy team climate**

**TEAM WORK:-** Meaning of team work and its features . Role of CRM, how develop healthy team environment, build mutual trust factors to keep in mind to build mutual trust exchange, defend and rethink of ideas support team members work, group decision making, deal productively with conflict

**PRACTICALASSESSMENT**

**EXTERNALASSESSMENT:**

DISTRIBUTION	MARKS
Hands on Skill	15
Written Test	15
Practical Record	10
Viva Voce	10
<b>Total</b>	<b>50</b>

**A Employability Skills:**

**10 Marks**

**Unit 1. Communication skills III**

1. Create a poster of steps for active listening.
2. Write a paragraph in 50 words on 'Health is wealth'.

**Unit 2. Self Management Skills-III**

1. Name a person or thing or activity that motivates you. How? Write in 50 words.
2. Prepare a list of qualities an athlete should have.

**Unit 3. Green Skills-III**

1. Create a poster on green jobs.
2. Prepare a list of green jobs.

**B Vocational Skills:**

**40 Marks**

1. Make a flow chart on banking transactions and modes of banking transactions.
2. Collect various bank forms, fill them, and submit them to the class teacher.
3. Prepare a project report of a financial position and ratio analysis of past two years for sanctioning loan.
4. Prepare a chart on types of loan repayment.
5. Prepare a chart on various aspects of post-sale services.
6. Make a presentation on “Managing Customers Accounts”.
7. Preparing a list of defaulters.
8. Arrange a role-play exercise on the interaction on of BC/BF with a loan defaulter.
9. Visit a bank and note down the procedure adopted by the bank for defaulter clients.

## **Paper-IV Practical**

### **A Employability Skills:**

**10 Marks**

#### **Unit-1 & 2 Information & Communication Technology Skills-IV**

- 1. Create a new spreadsheet and rename it with your own name. Prepare two columns of random data.**
- 2. Create a new PowerPoint presentation. Insert an appropriate slide which allows you to add an image.**

#### **Unit 3. Entrepreneurial Skills-IV**

- 1. Collect a small story of a famous Indian entrepreneur of your choice.**
- 2. Prepare a competencies profile of your own.**

### **B Vocational Skills:**

**40 Marks**

- 1. Prepare a chart on RBI rules for the protection of customer information.**
- 2. Prepare a format to maintain the records as per company policy.**
- 3. Prepare a chart on social differences through picture presentation.**
- 4. Prepare a chart on group decision-making.**
- 5. Demonstrate the way to avoid misrepresentation of information.**
- 6. Demonstrate communication skills at work place.**
- 7. Demonstrate how to organise regular feedback collection as per company policy.**
- 8. Demonstrate communication skills through a role-play.**
- 9. Prepare a chart on factors to keep in mind to build mutual trust.**

**Note:**

- **Skill Subject Teachers are advised to direct the students to prepare Practical Notebook of the Terminology/Definitional Words/ Glossary used in the Chapters for Enhancement of Vocabulary or Clarity of the Concept.**
  
- **The PSSCIVE Skill Textbook Present Information in Boxes the book. These help Students to get Conceptual Clarity. However, the Information in these Boxes would not be assessed in the Year- End Examination.**

**Prescribed Books:**

- 1. BFSI Skill Book- Text Book for Class XII, PSSCIVE Publication.**
  
- 2. Employability Skill Book- Text Book for Class XII, PSSCIVE Publication.**