

LEARNING OUTCOME BASED VOCATIONAL CURRICULUM

**JOB ROLE: Business Correspondent and Business
Facilitator**

(QUALIFICATION PACK: Ref. Id. BSC/Q8401)

SECTOR: Banking, Financial Services and Insurance

Grades 11 and 12


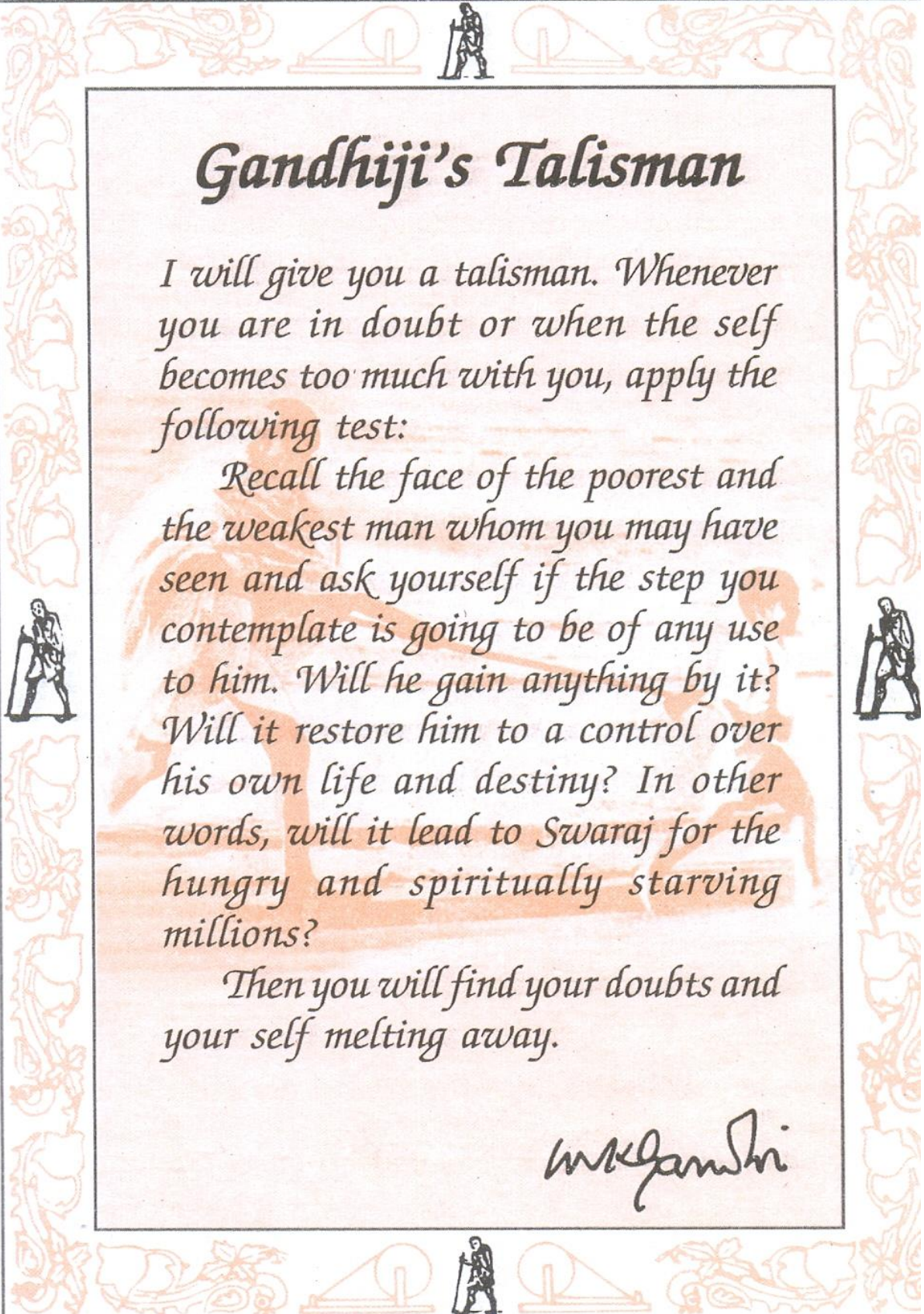


PSS CENTRAL INSTITUTE OF VOCATIONAL EDUCATION

(a constituent unit of NCERT, under MoE, Government of India)


Shyamla Hills, Bhopal- 462 002, M.P., India

<http://www.psscive.ac.in>




Gandhiji's Talisman

I will give you a talisman. Whenever you are in doubt or when the self becomes too much with you, apply the following test:



Recall the face of the poorest and the weakest man whom you may have seen and ask yourself if the step you contemplate is going to be of any use to him. Will he gain anything by it? Will it restore him to a control over his own life and destiny? In other words, will it lead to Swaraj for the hungry and spiritually starving millions?



Then you will find your doubts and your self melting away.

MK Gandhi

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BFSI - Business Correspondent and Business
Facilitator**

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FOREWORD

The Pandit Sunderlal Sharma Central Institute of Vocational Education (PSSCIVE) a constituent of the National Council of Educational Research and Training (NCERT) is spearheading the efforts of developing learning outcome based curricula and courseware aimed at integrating both vocational and general qualifications to open pathways of career progression for students. It is a part of Centrally Sponsored Scheme of Vocationalisation of Secondary and Higher Secondary Education (CSSVSHSE) launched by the Ministry of Human Resource Development, Government of India in 2012. The PSS Central Institute of Vocational Education (PSSCIVE) is developing curricula under the project approved by the Project Approval Board (PAB) of *Rashtriya Madhyamik Shiksha Abhiyan* (RMSA). The main purpose of the learning outcome based curricula is to bring about the improvement in teaching-learning process and working competences through learning outcomes embedded in the vocational subject.

It is a matter of great pleasure to introduce this learning outcome based curriculum as part of the vocational training packages for the job role of Sales Associate. The curriculum has been developed for the higher secondary students of vocational education and is aligned to the National Occupation Standards (NOSs) of a job role identified and approved under the National Skill Qualification Framework (NSQF).

The curriculum aims to provide children with employability and vocational skills to support occupational mobility and lifelong learning. It will help them to acquire specific occupational skills that meet employers' immediate needs. The teaching process is to be performed through the interactive sessions in classrooms, practical activities in laboratories and workshops, projects, field visits, and professional experiences.

The curriculum has been developed and reviewed by a group of experts and their contributions are greatly acknowledged. The utility of the curriculum will be adjudged by the qualitative improvement that it brings about in teaching-learning. The feedback and suggestions on the content by the teachers and other stakeholders will be of immense value to us in bringing about further improvement in this document.

Hrushikesh Senapaty
Director
National Council of Education Research and Training

PREFACE

India today stands poised at a very exciting juncture in its saga. The potential for achieving inclusive growth are immense and the possibilities are equally exciting. The world is looking at us to deliver sustainable growth and progress. To meet the growing expectations, India will largely depend upon its young workforce. The much-discussed demographic dividend will bring sustaining benefits only if this young workforce is skilled and its potential is channelized in the right direction.

In order to fulfill the growing aspirations of our youth and the demand of skilled human resource, the Ministry of Human Resource Development (MHRD), Government of India introduced the revised Centrally Sponsored Scheme of Vocationalisation of Secondary and Higher Secondary Education that aims to provide for the diversification of educational opportunities so as to enhance individual employability, reduce the mismatch between demand and supply of skilled manpower and provide an alternative for those pursuing higher education. For spearheading the scheme, the PSS Central Institute of Vocational Education (PSSCIVE) was entrusted the responsibility to develop learning outcome based curricula, student workbooks, teacher handbooks and e-learning materials for the job roles in various sectors, with growth potential for employment.

The PSSCIVE firmly believes that the vocationalisation of education in the nation need to be established on a strong footing of philosophical, cultural and sociological traditions and it should aptly address the needs and aspirations of the students besides meeting the skill demands of the industry. The curriculum, therefore, aims at developing the desired professional, managerial and communication skills to fulfill the needs of the society and the world of work. In order to honour its commitment to the nation, the PSSCIVE has initiated the work on developing learning outcome based curricula with the involvement of faculty members and leading experts in respective fields. It is being done through the concerted efforts of leading academicians, professionals, policy makers, partner institutions, Vocational Education and Training experts, industry representatives, and teachers. The expert group through a series of consultations, working group meetings and use of reference materials develops a National Curriculum. Currently, the Institute is working on developing curricula and courseware for over 100 job roles in various sectors.

We extend our gratitude to all the contributors for selflessly sharing their precious knowledge, acclaimed expertise, and valuable time and positively responding to our request for development of curriculum. We are grateful to MHRD and NCERT for the financial support and cooperation in realising the objective of providing learning outcome based modular curricula and courseware to the States and other stakeholders under the PAB (Project Approval Board) approved project of *Rashtriya Madhyamik Shiksha Abhiyan* (RMSA) of MHRD.

Finally, for transforming the proposed curriculum design into a vibrant reality of implementation, all the institutions involved in the delivery system shall have to come together with a firm commitment and they should secure optimal community support. The success of this curriculum depends upon its effective implementation and it is expected that the managers of vocational education and training system, including subject teachers will make efforts to create better facilities, develop linkages with the world of work and foster a conducive environment as per the content of the curriculum document.

The PSSCIVE, Bhopal remains committed in bringing about reforms in the vocational education and training system through the learner-centric curricula and courseware. We hope that this document will prove useful in turning out more competent Indian workforce for the 21st century.

RAJESH P. KHAMBAYAT

Joint Director

PSS Central Institute of Vocational Education

ACKNOWLEDGEMENTS

On behalf of the team at the PSS Central Institute of Vocational Education (PSSCIVE) we are grateful to the members of the Project Approval Board (PAB) of *Rashtriya Madhyamik Shiksha Abhiyan* (RMSA) and the officials of the Ministry of Human Resource Development (MHRD), Government of India for the financial support to the project for development of curricula.

We are grateful to the Director, NCERT for his support and guidance. We also acknowledge the contributions of our colleagues at the Technical Support Group of RMSA, MHRD, RMSA Cell at the National Council of Educational Research and Training (NCERT), National Skill Development Agency (NSDA) and National Skill Development Corporation (NSDC) and BFSI Sector Skill Council of India for their academic support and cooperation.

We are thankful to the course coordinator P. Veeraiah and experts for their untiring efforts and contributions in the development of this learning outcome based curriculum. Their names are acknowledged in the list of contributors. The contributions made by Vinay Swarup Mehrotra, Professor and Head, Curriculum Development and Evaluation Centre (CDEC), Vipin Kumar Jain, Associate Professor and Head, Department of Humanities, Science, Education and Research and Dipak Shudhalwar, Associate Professor and Head, Department of Engineering & Technology, PSSCIVE in development of the curriculum for the employability skills.

The assistance provided by Geeta Tomar, Consultant, Department of Business and Commerce, PSSCIVE, Bhopal, in the development of curriculum and Sunita Koli, Computer Operator, & Rachna Pateriya, DTP Operator in typing and designing layout in the Department of Business & Commerce is duly acknowledged.

PSSCIVE Team

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1. COURSE OVERVIEW

COURSE TITLE: BFSI - Business Correspondent and Business Facilitator

Business Correspondent and Business Facilitator are representatives of a bank, responsible for building awareness and sourcing prospective customers. In addition, Business Correspondent is also responsible for carrying out banking transactions for existing customers. As Business Correspondent, the individual at work is an agent for selling banking products and services; opening accounts; and executing: deposit, payment and transfer transactions. As Business Facilitator, the individual at work introduces banking products to the unbanked market segment and assists the bank in collecting receivables including bad debt.

The job requires the individual to be self-driven to work in the field and handling multiple situations pertaining to banking queries and transactions.

After completion of this course the learner would be able to work as Business Correspondent and Business Facilitator in BFSI sector to bring the profit for banks by telling about the banking products, identify source of new customers, assist with application process, cash and cashless transactions, banking services to customers, customer centric service orientation and banking ethics and team work. They need to have excellent product knowledge, interpersonal and listening skills.

COURSE OUTCOMES: On completion of the course, 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;
- 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
- Describe the customer s=centric service orientation
- Achieve the integrity, banking ethics and teamwork

COURSE REQUIREMENTS: The learner should have the basic knowledge of commerce, management specially banking aspects.

COURSE LEVEL: This is an Intermediate level course. On completion of this course, a student can take up a Diploma/Degree level course for a job role in higher position.

COURSE DURATION: **600 hrs**

Class 11 : 300 hrs

Class 12 : 300 hrs

Total : 600 hrs

2. SCHEME OF UNITS

This course is a planned sequence of instructions consisting of Units meant for developing employability and vocational competencies of students of Class 11 and 12 opting for vocational subject along with general education subjects. The unit-wise distribution of hours and marks for Class 11 is as follows:

CLASS 11			
Units		No. of Hours for Theory and Practical 300	Max. Marks for Theory and Practical 100
Part A	Employability Skills		
	Unit 1: Communication Skills –III	25	10
	Unit 2: Self-management Skills –III	25	
	Unit 3: Information and Communication Technology Skills – III	20	
	Unit 4: Entrepreneurial Skills – III	25	
	Unit 5: Green Skills – III	15	
		110	10
Part B	Vocational Skills		
	UNIT 1: Introduction to Banking System	40	40
	UNIT 2: Sources of New Customers	45	
	UNIT 3: Verification of Preliminary Information	40	
	UNIT 4: Process of Banking Application	40	
		165	40
Part C	Practical Work		
	Practical Examination	06	15
	Written Test	01	10
	Viva Voce	03	10
		10	35
Part D	Project Work/Field Visit		
	Practical File/ Student Portfolio	10	10
	Viva Voce	05	05
		15	15
	Total	300	100

The unit-wise distribution of hours and marks for Class 12 is as follows:

CLASS 12			
Units		No. of Hours for Theory and Practical 300	Max. Marks for Theory and Practical 100
Part A	Employability Skills		
	Unit 1: Communication Skills – IV	25	10
	Unit 2: Self-management Skills – IV	25	
	Unit 3: Information and Communication Technology Skills – IV	20	

	Unit 4: Entrepreneurial Skills – IV	25	
	Unit 5: Green Skills – IV	15	
		110	10
Part B	Vocational Skills		
	Unit 1: Cash and cashless transactions	40	
	Unit 2: Banking Services to customers	45	
	Unit 3: Customer Centric Service Orientation	40	
	Unit 4: Integrity, Banking Ethics and Team Work	40	
		165	40
Part C	Practical Work		
	Practical Examination	06	15
	Written Test	01	10
	Viva Voce	03	10
		10	35
Part D	Project Work/Field Visit		
	Practical File/Student Portfolio	10	10
	Viva Voce	05	05
		15	15
	Total	300	100

3. TEACHING/TRAINING ACTIVITIES

The teaching and training activities have to be conducted in classroom, laboratory/ workshops and field visits. Students should be taken to field visits for interaction with experts and to expose them to the various tools, equipment, materials, procedures and operations in the workplace. Special emphasis should be laid on the occupational safety, health and hygiene during the training and field visits.

CLASSROOM ACTIVITIES

Classroom activities are an integral part of this course and interactive lecture sessions, followed by discussions should be conducted by trained vocational teachers. Vocational teachers should make effective use of a variety of instructional or teaching aids, such as audio-video materials, colour slides, charts, diagrams, models, exhibits, hand-outs, online teaching materials, etc. to transmit knowledge and impart training to the students.

PRACTICAL WORK IN LABORATORY/WORKSHOP

Practical work may include but not limited to hands-on-training, simulated training, role play, case based studies, exercises, etc. Equipment and supplies should be provided to enhance hands-on learning experience of students. Only trained personnel should teach specialized techniques. A training plan that reflects tools, equipment, materials, skills and activities to be performed by the students should be submitted by the vocational teacher to the Head of the Institution.

FIELD VISITS/ EDUCATIONAL TOUR

In field visits, children will go outside the classroom to obtain specific information from experts or to make observations of the activities. A checklist of observations to be made by the students during the field visits should be developed by the Vocational Teachers for systematic collection of information by the students on the various aspects. Principals and Teachers should identify the different opportunities for field visits within a short distance from the school and make necessary arrangements for the visits. At least three field visits should be conducted in a year.

4. ASSESSMENT AND CERTIFICATION

Upon successful completion of the course by the candidate, the Central/ State Examination Board for Secondary Education and the respective Sector Skill Council will certify the competencies.

The National Skills Qualifications Framework (NSQF) is based on outcomes referenced to the National Occupation Standards (NOSs), rather than inputs. The NSQF level descriptors, which are the learning outcomes for each level, include the process, professional knowledge, professional skills, core skills and responsibility. The assessment is to be undertaken to verify that individuals have the knowledge and skills needed to perform a particular job and that the learning programme undertaken has delivered education at a given standard. It should be closely linked to certification so that the individual and the employer could come to know the competencies acquired through the vocational subject or course. The assessment should be reliable, valid, flexible, convenient, cost effective and above all it should be fair and transparent. Standardized assessment tools should be used for assessment of knowledge of students. Necessary arrangements should be made for using technology in assessment of students.

KNOWLEDGE ASSESSMENT (THEORY)

Knowledge Assessment should include two components: one comprising of internal assessment and second an external examination, including theory examination to be conducted by the Board. The assessment tools shall contain components for testing the knowledge and application of knowledge. The knowledge test can be objective paper based test or short structured questions based on the content of the curriculum.

WRITTEN TEST

It allows candidates to demonstrate that they have the knowledge and understanding of a given topic. Theory question paper for the vocational subject should be prepared by the subject experts comprising group of experts of academicians, experts from existing vocational subject experts/teachers, subject experts from university/colleges or industry. The respective Sector Skill Council should be consulted by the Central/State Board for preparing the panel of experts for question paper setting and conducting the examinations.

The blue print for the question paper may be as follows:

Duration: 3 hrs

Max. Mark: 40

	Typology of Question	No. of Questions			Marks
		Very Short Answer (1 mark)	Short Answer (2 Marks)	Long Answer (3 Marks)	
1.	Remembering – (Knowledge based simple recall questions, to know specific facts, terms, concepts, principles, or theories; identify, define or recite, information)	3	2	2	13
2.	Understanding – (Comprehension – to be familiar with meaning and to understand conceptually, interpret, compare, contrast, explain, paraphrase, or interpret information)	2	3	2	14
3.	Application – (Use abstract information in concrete situation, to apply knowledge to new situations: Use given content to interpret a situation, provide an example, or solve a problem)	0	2	1	07
4.	High Order Thinking Skills – (Analysis & Synthesis – Classify, compare, contrast, or differentiate between different pieces of information; Organize and/ or integrate unique pieces of information from a variety of sources)	0	2	0	04
5.	Evaluation – (Appraise, judge, and/or justify the value or worth of a decision or outcome, or to predict outcomes based on values)	0	1	0	02
	Total	5x1=5	10x2=20	5x3=15	40 (20 questions)

SKILL ASSESSMENT (PRACTICAL)

Assessment of skills by the students should be done by the assessors/examiners on the basis of practical demonstration of skills by the candidate, using a competency checklist. The competency checklist should be developed as per the National Occupation Standards (NOSs) given in the Qualification Pack for the Job Role to bring about necessary consistency in the quality of assessment across different sectors and Institutions. The student has to

demonstrate competency against the performance criteria defined in the National Occupation Standards and the assessment will indicate that they are 'competent', or are 'not yet competent'. The assessors assessing the skills of the students should possess a current experience in the industry and should have undergone an effective training in assessment principles and practices. The Sector Skill Councils should ensure that the assessors are provided with the training on the assessment of competencies.

Practical examination allows candidates to demonstrate that they have the knowledge and understanding of performing a task. This will include hands-on practical exam and viva voce. For practical, there should be a team of two evaluators – the subject teacher and the expert from the relevant industry certified by the Board or concerned Sector Skill Council. The same team of examiners will conduct the viva voce.

Project Work (individual or group project) is a great way to assess the practical skills on a certain time period or timeline. Project work should be given on the basis of the capability of the individual to perform the tasks or activities involved in the project. Projects should be discussed in the class and the teacher should periodically monitor the progress of the project and provide feedback for improvement and innovation. Field visits should be organised as part of the project work. Field visits can be followed by a small-group work/project work. When the class returns from the field visit, each group might be asked to use the information that they have gathered to prepare presentations or reports of their observations. Project work should be assessed on the basis of practical file or student portfolio.

Student Portfolio is a compilation of documents that supports the candidate's claim of competence. Documents may include reports, articles, photos of products prepared by students in relation to the unit of competency.

Viva voce allows candidates to demonstrate communication skills and content knowledge. Audio or video recording can be done at the time of viva voce. The number of external examiners would be decided as per the existing norms of the Board and these norms should be suitably adopted/adapted as per the specific requirements of the vocational subject. Viva voce should also be conducted to obtain feedback on the student's experiences and learning during the project work/field visits.

5. UNIT CONTENTS

CLASS 11

Part A: Employability Skills

Sl. No.	Units	Duration (Hrs)
1.	Communication Skills – III	25
2.	Self-management Skills – III	25
3.	Information and Communication Technology Skills-III	20
4.	Entrepreneurial Skills – III	25
5.	Green Skills – III	15
	Total	110

Unit 1: Communication Skill – III			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Demonstrate knowledge of various methods of communication	1. Methods of communication - Verbal - Non-verbal - Visual	1. Writing pros and cons of written, verbal and non-verbal communication 2. Listing do's and don'ts for avoiding common body language mistakes	05
2. Identify specific communication styles	1. Communication styles- assertive, aggressive, passive-aggressive, submissive, etc.	1. Observing and sharing communication styles of friends, teachers and family members and adapting the best practices 2. Role plays on communication styles.	10
3. Demonstrate basic writing skills	1. Writing skills to the following: • Sentence • Phrase • Kinds of Sentences • Parts of Sentence • Parts of Speech • Articles • Construction of a Paragraph	1. Demonstration and practice of writing sentences and paragraphs on topics related to the subject	10
Total			25

Unit 2: Self-management Skills – III			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Demonstrate impressive appearance and grooming	1. Describe the importance of dressing appropriately, looking decent and positive body language 2. Describe the term grooming 3. Prepare a personal grooming checklist 4. Describe the techniques of self- exploration	1. Demonstration of impressive appearance and groomed personality 2. Demonstration of the ability to self- explore	10
2. Demonstrate team work skills	1. Describe the important factors that influence in team building 2. Describe factors influencing team work	1. Group discussion on qualities of a good team 2. Group discussion on strategies that are adopted for team building and team work	10
3. Apply time management strategies and techniques	1. Meaning and importance of time management – setting and prioritizing goals, creating a schedule, making lists of tasks, balancing work and leisure, using different optimization tools to break large tasks into smaller tasks.	1. Game on time management 2. Checklist preparation 3. To-do-list preparation	05
Total			25

Unit 3: Information & Communication Technology – III			
Learning Outcome	Theory (08 hrs)	Practical (12 hrs)	Total Duration (20 Hrs)
1. Create a document on word processor	1. Introduction to word processing. 2. Software packages for word processing. 3. Opening and exiting the word processor. 4. Creating a document	1. Demonstration and practice of the following: <ul style="list-style-type: none"> • Listing the features of word processing • Listing the software packages for word processing • Opening and exit the word processor • Creating a document 	10
2. Edit, save and print a document in word processor	1. Editing text 2. Wrapping and aligning the text 3. Font size, type and face. 4. Header and Footer 5. Auto correct 6. Numbering and bullet 7. Creating table 8. Find and replace 9. Page numbering.	1. Demonstration and practising the following: <ul style="list-style-type: none"> • Editing the text • Word wrapping and alignment • Changing font type, size and face • Inserting header and footer • Removing header 	10

	10. Printing document. 11. Saving a document in various formats.	and footer 2. Using autocorrect option 3. Insert page numbers and bullet 4. Save and print a document	
Total			20

Unit 4: Entrepreneurial Skills – III			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Describe the significance of entrepreneurial values and attitude	1. Values in general and entrepreneurial values 2. Entrepreneurial value orientation with respect to innovativeness, independence, outstanding performance and respect for work	1. Listing of entrepreneurial values by the students. 2. Group work on identification of entrepreneurial values and their roles after listing or reading 2-3 stories of successful entrepreneur 3. Exhibiting entrepreneurial values in Ice breaking, rapport building, group work and home assignments	10
2. Demonstrate the knowledge of attitudinal changes required to become an entrepreneur	1. Attitudes in general and entrepreneurial attitudes 2. Using imagination/ intuition 3. Tendency to take moderate risk 4. Enjoying freedom of expression and action 5. Looking for economic opportunities 6. Believing that we can change the environment 7. Analyzing situation and planning action 8. Involving in activity	1. Preparing a list of factors that influence attitude in general and entrepreneurial attitude 2. Demonstrating and identifying own entrepreneurial attitudes during the following micro lab activities like thematic appreciation test 3. Preparing a short write-up on "who am I" 4. Take up a product and suggest how its features can be improved 5. Group activity for suggesting brand names, names of enterprises, etc.	15
Total			25

Unit 5: Green Skills – III			
Learning Outcome	Theory (07 hrs)	Practical (08 hrs)	Total Duration (15 Hrs)
1. Describe importance of main sector of green economy	1. Main sectors of green economy- E-waste management, green transportation, renewal energy, green construction, water management 2. Policy initiatives for greening economy in India	1. Preparing a poster on any one of the sectors of green economy 2. Writing a two-page essay on important initiatives taken in India for promoting green economy	08
2. Describe the major green Sectors/Areas and the role of various stakeholder in green economy	1. Stakeholders in green economy 2. Role of government and private agencies in greening cities, buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forests and fisheries	1. Preparing posters on green Sectors/Areas: cities, buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forests and fisheries	07
Total			15

Part B: Vocational Skills

S. No.	Units	
1.	Introduction to Banking System	40
2.	Sources of New Customers	45
3.	Verification of preliminary Information	40
4.	Process of Banking Application	40
Total		165

Unit 1: Introduction to Banking System			
Learning Outcome	Theory (15)	Practical (25)	Duration (40Hrs)
1. Describe the history and evolution of banking in India	1. Meaning of banking 2. History and evolution of banking in india 3. Objectives of banking 4. Types of banking viz. - Retail banking, - Wholesale banking - Corporate banking, - International banking. 5. History of banking 6. Recent trends in banking - Universal banking 7. Electronic banking various forms of e-banking globalized banking. -	1. Prepare a chart on types of banking 2. Prepare a presentation of history of banking	10
2. Explain the banking structure in India and types of banking.	1. Banking structure in india consisting of rbi, 2. Functions of rbi 3. Structure of banking system 4. Scheduled and non-scheduled banks, 5. Commercial banks, 6. Co-operative banks 7. local area banks 8. Commercial banks - functions	1. Prepare a chart on types of bank 2. Compare the functions of different category of banks.	10
3. Describe the functions of business correspondents and business facilitators.	1. Concept of business correspondents 2. Eligibility for business correspondent 3. Objective of bc's 4. Functions of bcs 5. Roles and responsibilities of bc's 6. Advantages 7. Challenges of bc	1. A role play to be arranged under the teacher's supervision 2. Students to prepare a list of persons/entities eligible to function as BC/BF.	08
4. Identify the role and responsibilities of business correspondent and business	1. Business facilitator 2. Eligibility of business facilitator 3. Role and responsibilities of business facilitator 4. Functions of business	1. Make a comparison chart and understand the different opportunities as per guidelines if banks.	12

facilitator.	facilitator 5. Opportunities after completion of this course 6. Benefits of bfs 7. Challenges of bfs 8. Differences between bcs and bfs		
Total			40

UNIT 2: Sources of New Customers			
Learning Outcome	Theory (18)	Practical (27)	Duration (45 Hours)
1. Identifying demographic profile of customer	1. Demographic factors of bank customers 2. Types of bank-customer -individuals -minors -blind persons -senior citizens -physically challenged -lunatic persons -illiterate persons -pensioners -hindu undivided family -business firms	1. Prepare a chart on types of bank customers 2. Make comparative chart on various types of products	10
2. Segment the market based on demand	1. Customer segmentation meaning 2. Need for customer segmentation 3. Bases for segmentation of customers for bc and bf -village -rural remote -housewives -farmers 3. Approach to prospective customers -door-to-door calls -community gatherings 4. Inform potential customer through campaign	1. Visit a Commercial Bank to identify different segments of customers.	10
3. Assess the prospective customer's financial status	1. Financial needs of customers 2. Customer's financial status -income -dependents -cash flows 3. Processing the application -prospective customer -terms and conditions -application procedure -documents required -timelines for processing the	1. Make a table to record the financial status of customers based on income, dependents and cash flows.	13

	application 4. Respond to queries		
4. Identifying potential customers	1. Customer information system 2. Information systems for bankers 3. Periodic report on status of acquired customer 4. Set revenue / account targets with manager 5. Reports on targets achieved and renew future targets	1. Visit to a bank and collect information and create customer information system.	12
Total			45

Unit 3: Verification of Preliminary Information			
Learning Outcome	Theory (15)	Practical (25)	Duration (40Hours)
1. Describe the preliminary customer information	1. Application form for customer 2. Types of forms 3. Assist customers to fill application form and collect the necessary documents. 4. Documents required for processing the account opening 5. Documents required to open bank account 6. Eligibility to open bank account 7. Verification of primary information	1. Demonstrate the various types of forms 2. Fill Application form and collect the necessary documents.	10
2. Pursue referral enquiry for potential customers	1. Referral enquiry 2. Source of referral enquiry 3. Advantages of referral enquiry	1. Prepare a chart on referral enquiry and its sources	10
3. Receive and update the required documents	1. Processing received application form by bank 2. Verification of customer information 3. Upload documents and information received as per company policy's 4. Process to open an account of various banking products	1. Conduct role play and demonstrate the whole process of receiving, verifying and opening an account in bank.	12
4. Educate customer about payment mechanism	1. Payment mechanisms 2. Payment schedule 3. Proper scheduling to follow up visits	1. Draw a chart on payment mechanism and also incorporate the procedure for payment schedule	8
Total			40

Unit 4: Process of Banking Application

Learning Outcome	Theory	Practical	Duration
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	(15)	(25)	(40Hours)
1. Delivery of document to the bank	1. Meaning of kyc 2. Verifying acceptable documentary proofs and address 3. Process of evaluating applications	1. Evaluation of bank account opening form through role play	07
2. Status of application form	1. Notification from bank to customer 2. Issues with notification from bank 3. Application status after receiving the information 4. Inform customer about acceptance or rejection of applications 5. Inform customer about successful account opening	1. Visit to a bank involving in the demonstration on informing customer about acceptance or rejection of application in bank account opening process.	13
3. Identify and demonstrate the delivery of documents on account opening	1. Bank account holder's documents 2. 2.functions / usage of documents issued by bank	1. Demonstrate the importance of bank documents provided to customers on opening account.	10
2. Performing general administration work	1. Update detail of accounts opened in information system 2. Periodic reports on status of customers 3. Set revenue and account targets 4. Report on targets achieved and review future targets 5. Follow up visit	1. Prepare a periodic report format on status of customers 2. Demonstrate the procedure for handling sensitivity and confidentiality of customer information	10
Total			40

CLASS 12

Part A: Employability Skills

Sl. No.	Units	Duration (Hrs)
1.	Communication Skills – IV	25
2.	Self-management Skills – IV	25
3.	Information and Communication Technology Skills-IV	20
4.	Entrepreneurial Skills – IV	25
5.	Green Skills – IV	15
	Total	110

Unit 1: Communication Skills – IV			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Describe the steps to active listening skills	1. Importance of active listening at workplace 2. Steps to active listening	1. Demonstration of the key aspects of becoming active listener 2. Preparing posters of steps for active listening	10
2. Demonstrate basic writing skills	2. Writing skills to the following: • Sentence • Phrase • Kinds of Sentences • Parts of Sentence • Parts of Speech • Articles • Construction of a Paragraph	1. Demonstration and practice of writing sentences and paragraphs on topics related to the subject	15
Total			25

Unit 2: Self-management Skills –IV			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Describe the various factors influencing self-motivation	1. Finding and listing motives (needs and desires); 2. Finding sources of motivation and inspiration (music, books, activities); expansive thoughts; living fully in the present moment; dreaming big	1. Group discussion on identifying needs and desire 2. Discussion on sources of motivation and inspiration	10
2. Describe the basic personality traits, types and disorders	1. Describe the meaning of personality 2. Describe how personality influence others 3. Describe basic personality traits 4. Describe common	1. Demonstrate the knowledge of different personality types	15

	personality disorders- paranoid, antisocial, schizoid, borderline, narcissistic, avoidant, dependent and obsessive		
Total			25

Unit 3: Information & Communication Technology Skills - IV			
Learning Outcome	Theory (08 hrs)	Practical (12 hrs)	Total Duration (20 Hrs)
1. Perform tabulation using spreadsheet application	1. Introduction to spreadsheet application 2. Spreadsheet applications 3. Creating a new worksheet 4. Opening workbook and entering text 5. Resizing fonts and styles 6. Copying and moving 7. Filter and sorting 8. Formulas and functions 9. Password protection. 10. Printing a spreadsheet. 11. Saving a spreadsheet in various formats.	1. Demonstration and practice on the following: <ul style="list-style-type: none"> • Introduction to the spreadsheet application • Listing the spreadsheet applications • Creating a new worksheet • Opening the workbook and enter text • Resizing fonts and styles • Copying and move the cell data • Sorting and Filter the data • Applying elementary formulas and functions • Protecting the spreadsheet with password • Printing a spreadsheet • Saving the spreadsheet in various formats. 	10
2. Prepare presentation using presentation application	1. Introduction to presentation 2. Software packages for presentation 3. Creating a new presentation 4. Adding a slide 5. Deleting a slide 6. Entering and editing text 7. Formatting text 8. Inserting clipart and images 9. Slide layout 10. Saving a presentation 11. Printing a presentation document.	1. Demonstration and practice on the following: <ul style="list-style-type: none"> • Listing the software packages for presentation • Explaining the features of presentation • Creating a new presentation • Adding a slide to presentation. • Deleting a slide • Entering and edit text • Formatting text • Inserting clipart and images • Sliding layout • Saving a presentation • Printing a presentation document 	10
Total			20

Unit 4: Entrepreneurial Skills – IV			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Identify the general and entrepreneurial behavioural competencies	1. Barriers to becoming entrepreneur 2. Behavioural and entrepreneurial competencies – adaptability/decisiveness, initiative/perseverance, interpersonal skills, organizational skills, stress management, valuing service and diversity	1. Administering self-rating questionnaire and score responses on each of the competencies 2. Collect small story/ anecdote of prominent successful entrepreneurs 3. Identify entrepreneurial competencies reflected in each story and connect it to the definition of behavioural competencies 4. Preparation of competencies profile of students	10
2. Demonstrate the knowledge of self-assessment of behavioural competencies	1. Entrepreneurial competencies in particular: self-confidence, initiative, seeing and acting on opportunities, concern for quality, goal setting and risk taking, problem solving and creativity, systematic planning and efficiency, information seeking, persistence, influencing and negotiating, team building	1. Games and exercises on changing entrepreneurial behaviour and development of competencies for enhancing self-confidence, problem solving, goal setting, information seeking, team building and creativity	15
Total			25

Unit 5: Green Skills – IV			
Learning Outcome	Theory (05 hrs)	Practical (10 hrs)	Total Duration (15 Hrs)
1. Identify the role and importance of green jobs in different sectors	1. Role of green jobs in toxin-free homes, 2. Green organic gardening, public transport and energy conservation, 3. Green jobs in water conservation 4. Green jobs in solar and wind power, waste reduction, reuse and recycling of wastes, 5. Green jobs in green tourism 6. Green jobs in building and	1. Listing of green jobs and preparation of posters on green job profiles 2. Prepare posters on green jobs.	15

	construction 7. Green jobs in appropriate technology 8. Role of green jobs in Improving energy and raw materials use 9. Role of green jobs in limiting greenhouse gas emissions 10. Role of green jobs minimizing waste and pollution 11. Role of green jobs in protecting and restoring ecosystems 12. Role of green jobs in support adaptation to the effects of climate change		
Total			15

Part B: Vocational Skills

S. No.	Units	Duration (Hrs)
1.	Banking Transactions	40
2.	Banking Services to Customers	45
3.	Customer Centric Service Orientation	40
4.	Integrity, Banking Ethics and Team Work	40
Total		165

Unit 1: Cash and Cashless Transactions			
Learning Outcome	Theory (18 Hrs)	Practical (22 Hrs)	Duration (40 Hrs)
1. Describe deposit transactions	1. Deposit transactions 2. Meaning of deposit transactions 3. Types of deposit with latest interest rates 4. Deposit insurance 5. Deposit insurance and credit guarantee corporation (dicgc)	1. Prepare a chart on understanding the banking transactions. 2. Simulated Banking Transactions. 3. Case Study Analysis on Deposit Insurance 4. Poster making on designing a deposit insurance campaign. 5. Banking System Role-Play.	12
2. Understanding Cash Withdrawal Transactions	1. Rules for withdrawing cash from banks. 2. How much cash can be withdrawn from bank. 3. Meaning of cash transaction 4. Cash transactions of a bank.	1. Role-Play on Cash Withdrawal Transactions 2. Cash Transaction Role-Play 3. Cash Handling Workshop	8
3. Maintain the accounts transfers in banks	1. Rules for bank account transfer 2. Transferring process from bank account 3. Fund transfer methods	1. Prepare a note on understanding bank account details. 2. Prepare a chart on transaction limits awareness in the banking. 3. Secure Transfer Simulation. 4. Cross-Border Regulations Research. 5. Prepare a chart on fund transfer methods exploration	8
4. Performing the different payment mechanisms in the bank	1. Introduction to payment system 2. Evolution of payment systems. 3. Modes of payments in a bank 4. Digital payment modes	1. Prepare a presentation on understanding digital payment modes. 2. Prepare chart on non-digital payment modes exploration	12

	5. Non cash payment modes 6. Non-digital		
Total			40

Unit 2: Banking Services to Customers			
Learning Outcome	Theory (20 Hrs)	Practical (25 Hrs)	Duration (45 Hrs)
1. Monitor the Loan and Mortgage Services	1. Meaning of loan 2. Secured loans 3. Unsecured loans 4. Meaning of mortgages 5. features of a mortgage 6. scheduling and executing follow-up visits. - scheduling follow-up visits - executing a follow-up visit 7. periodically review customers' financial requirements 8. loan requirement insurance requirement	1. Prepare a chat on scheduling follow-up sessions with customers. 2. Prepare a presentation on powerpoint/chart paper on the topic "periodic review of customers' financial requirements by the bc/bf".	10
2. Maintain the Wealth Management Services	1. Benefits of wealth management of banks to customers 2. Post-sale services for wealth management 3. Importance of post-sale service 4. Types of post-sale service to customers	1. Understanding post-sale services in banking 2. practical application of post-sale services	12
3. Advising customers on service and other products	1. Duties of a bc/bf towards customer services 2. Advise the customers 3. Respond to customer's repetitive complaints and queries 4. Repetitive complaints 5. Repetitive queries 6. Inform and advise customers for new products 7. Credit and debit card services	1. Make a presentation on "managing customer accounts". 2. Prepare a presentation on powerpoint or chart paper on the topic "dealing with repetitive complaints"	11
4. Assisting with recovery	1. Meaning and features of overdraft services 2. Defaulter 3. Defaulter loan accounts 4. Preparing a list of defaulters 5. Payment recovery in case of default as per company policy 6. Report the status of loan	1. Make a presentation on the "defaulter management process". 2. Arrange a role-play exercise on "interaction of a bc/bf with a loan defaulter".	12

	recovery to the branch manager		
Total			45

Unit 3: Customer Centric Service Orientation			
Learning Outcome	Theory (18 Hrs)	Practical (22 Hrs)	Duration (40 Hrs)
1. Communicate with BFSI customer and colleagues	1. Communication 2. Communication skills - Listening - Speaking - Personal presentation 3. Address escalated customer concerns 4. Educate colleagues on good practices in customer handling	1. Demonstrate the communication skills through role play 2. Discuss the importance of body language and what kind of practical skills with the help of the chart	10
2. Teach sensitivity in behaviour	1. Sensitivity towards -language -gender -cultural -social factors 2. Social differences Teaching sensitivity Steps in teaching sensitivity in behavior	1. Demonstrate the sensitive behaviour as per language, gender and cultural 2. Prepare a chart on social difference through picture presentation	10
3. Communicate work output	1. Communication at work place 2. Training of staff to achieve share goals -cooperative -coordinate -collaborate 3. Train staff to gain customer loyalty and satisfactions 4. Deal with irate customers 5. Handling customers with good communication skills	1. Demonstrate the communication skills at work place 2. Demonstrate how to deal with irate customers through role play	8
4. Maintain service orientation	1. Customer centric challenges. 2. Feedback and its features 3. Organise regular feedback collection as per company's sop 4. Address problems by quick decision making 5. Promote clarity, honesty and transparency in dealing with customers and colleague 6. Educate team in	1. Demonstrate how to organise feedback as per company policy 2. Demonstrate the ways to educate the team to avoid miss-selling and mis-informing	12

	adverse consequences for avoid mis-selling and misinformation 7. Enhancing brand value of company through superior customer service		
Total			40

Unit 4: Integrity, Banking Ethics and Team Work in banking			
Learning Outcome	Theory (18 Hrs)	Practical (23 Hrs)	Duration (40 Hrs)
1. Maintain the Integrity of banking transactions	1. Banking integrity 2. Setting the highest standards of integrity 3. Incentive system to manage integrity risk 4. Designing a banking integrity campaign 5. Unfair trades 6. Corrupts practices 7. Refrain from indulging in unfair or corrupt practices. 8. Maintain records as per company policy 9. Avoid using company's fund for personal use	1. Understanding Integrity in Banking through discussion 2. Role-Playing on Banking Ethics 3. Designing a Banking Integrity Campaign through poster making. 4. Case studies on Ethical Decision-Making in Banking 5. Prepare a presentation on removal of unfair trade practices in banking.	08
2. Maintaining data security as per company policy	1. Customer information 2. Protection of customer information 3. Information technology controls 4. Contractors and external service provider's security practices 5. Rbi rules for protection of customer information 6. Avoid ip infringement 7. How to avoid intellectual property violations 8. Rules for transparent dealing with customer 9. Regulation for transparent dealing with customers	1. Prepare a paper on data security 2. Interaction with a senior official of a commercial bank through the visit to collect the information rules for transparent dealing with customer.	10
3. Practising ethical behaviour	1. Avoid misrepresentation of misinformation 2. Practices of ethical behaviour with-customers -colleagues 3. Avoid defaming products and service of companies in competition	1. Prepare a chart on practicing ethical behaviour in a banking organisation.	12

	4. Consult supervisor in differentiating between ethical and unethical practices		
4. Developing healthy team climate	1. Team work and its features 2. Key features of teamwork 3. Develop healthy team environment 4. Build mutual trust 5. Factors to keep in mind to build mutual trust 6. Exchange, defend and rethink of ideas 7. Defend the idea without being defensive 8. Support team members work 9. Group decision making 10. Deal with productivity with conflict 11. Climate challenges for banks	1. Role plays of a team leader and team members to build the mutual trust among them in the banks. 2. Interaction with a working bank manager of any bank and prepare a list of persons/entities eligible to function as team leaders/members.	
Total			40

6. ORGANISATION OF FIELD VISITS

In a year, at least 3 field visits/educational tours should be organised for the students to expose them to the activities in the workplace.

Visit a Bank/organization/SHGs/Peer Group engaged in /financial activities/microfinance and observe the following:

Documentation, conversation, process proposals filing procedure, requirement of document for loan specially the needs of rural people etc. During the visit, students should also obtain the following information/forms from the officials of Bank/organization:

1. List of require document for loan
2. Blank form of different types of loan
3. List of sequence of document
4. Hope/expectations of people from Business Correspondent

7. LIST OF EQUIPMENT AND MATERIALS

The list given below is suggestive and an exhaustive list should be prepared by the vocational teacher. Only basic tools, equipment and accessories should be procured by the Institution so that the routine tasks can be performed by the students regularly for practice and acquiring adequate practical experience.

Material Required for Business Correspondent & Business Facilitator

1. White board marker
2. Overhead projector
3. Laptop/Desktop
4. Internet access
5. Money Currency Counting Machine with Built-In-Fake Note Detector
6. Scanner
7. Multimedia Projector
8. Projector Screen

8. VOCATIONAL TEACHER'S/ TRAINER'S QUALIFICATION AND GUIDELINES

Qualification and other requirements for appointment of vocational teachers/trainers on contractual basis should be decided by the State/UT. The suggestive qualifications and minimum competencies for the vocational teacher should be as follows:

Sl. No.	Qualification	Minimum Competencies	Age Limit
1.	Post-graduation in commerce/ management/ finance from a recognized institute/university, with at least one year work experience	<ul style="list-style-type: none"> • Effective communication skills (oral and written) • Basic computing skills. • Technical competencies 	18-37 years Age relaxation to be provided as per Govt. rules.

Vocational Teachers/Trainers form the backbone of Vocational Education being imparted as an integral part of Samagra Shiksha Abhiyan (SSA). They are directly involved in teaching of vocational subjects and also serve as a link between the industry and the schools for arranging industry visits, On-the-Job Training (OJT) and placement.

These guidelines have been prepared with an aim to help and guide the States in engaging quality Vocational Teachers/Trainers in the schools. Various parameters that need to be looked into while engaging the Vocational Teachers/Trainers are mode and procedure of selection of Vocational Teachers/Trainers, Educational Qualifications, Industry Experience, and Certification/Accreditation.

The State may engage Vocational Teachers/Trainers in schools approved under the component of Vocationalisation of Secondary and Higher Secondary Education under RMSA in the following ways:

- (i) directly as per the prescribed qualifications and industry experience suggested by the PSS Central Institute of Vocational Education(PSSCIVE), NCERT or the respective Sector Skill Council(SSC)

OR

- (ii) Through accredited Vocational Training Providers accredited under the National Quality Assurance Framework (NQAF*) approved by the National Skill Qualification Committee on 21.07.2016. If the State is engaging Vocational Teachers/Trainers through the Vocational Training Provider (VTP), it should ensure that VTP should have been accredited at NQAF Level 2 or higher.

- * *The National Quality Assurance Framework (NQAF) provides the benchmarks or quality criteria which the different organisations involved in education and training must meet in order to be accredited by competent bodies to provide government-funded education and training/skills activities. This is applicable to all organizations offering NSQF-compliant qualifications.*

The educational qualifications required for being a Vocational Teacher/Trainer for a particular job role are clearly mentioned in the curriculum for the particular NSQF compliant job role. The State should ensure that teachers / trainers deployed in the schools have relevant technical competencies for the NSQF qualification being delivered. The Vocational Teachers/Trainers preferably should be certified by the concerned Sector Skill Council for the particular Qualification Pack/Job role which he will be teaching. Copies of relevant certificates and/or record of experience of the teacher/trainer in the industry should be kept as record.

To ensure the quality of the Vocational Teachers/Trainers, the State should ensure that a standardized procedure for selection of Vocational Teachers/Trainers is followed. The selection procedure should consist of the following:

- (i) Written test for the technical/domain specific knowledge related to the sector;
- (ii) Interview for assessing the knowledge, interests and aptitude of trainer through a panel of experts from the field and state representatives; and
- (iii) Practical test/mock test in classroom/workshop/laboratory.

In case of appointment through VTPs, the selection may be done based on the above procedure by a committee having representatives of both the State Government and the VTP.

The State should ensure that the Vocational Teachers/Trainers who are recruited should undergo induction training of 20 days for understanding the scheme, NSQF framework and Vocational Pedagogy before being deployed in the schools.

The State should ensure that the existing trainers undergo in-service training of 5 days every year to make them aware of the relevant and new techniques/approaches in their sector and understand the latest trends and policy reforms in vocational education.

The Head Master/Principal of the school where the scheme is being implemented should facilitate and ensure that the Vocational Teachers/Trainers:

- (i) Prepare session plans and deliver sessions which have a clear and relevant purpose and which engage the students;
- (ii) Deliver education and training activities to students, based on the curriculum to achieve the learning outcomes;
- (iii) Make effective use of learning aids and ICT tools during the classroom sessions;
- (iv) Engage students in learning activities, which include a mix of different methodologies, such as project based work, team work, practical and simulation based learning experiences;
- (v) Work with the institution's management to organise skill demonstrations, site visits, on-job trainings, and presentations for students in cooperation with industry, enterprises and other workplaces;
- (vi) Identify the weaknesses of students and assist them in up gradation of competency;

- (vii) Cater to different learning styles and level of ability of students;
- (viii) Assess the learning needs and abilities, when working with students with different abilities
- (ix) Identify any additional support the student may need and help to make special arrangements for that support;
- (x) Provide placement assistance

Assessment and evaluation of Vocational Teachers/Trainers is very critical for making them aware of their performance and for suggesting corrective actions. The States/UTs should ensure that the performance of the Vocational Teachers/Trainers is appraised annually. Performance based appraisal in relation to certain pre-established criteria and objectives should be done periodically to ensure the quality of the Vocational Teachers/Trainers. Following parameters may be considered during the appraisal process:

1. Participation in guidance and counseling activities conducted at Institutional, District and State level;
2. Adoption of innovative teaching and training methods;
3. Improvement in result of vocational students of Class X or Class XII;
4. Continuous up gradation of knowledge and skills related to the vocational pedagogy, communication skills and vocational subject;
5. Membership of professional society at District, State, Regional, National and International level;
6. Development of teaching-learning materials in the subject area;
7. Efforts made in developing linkages with the Industry/Establishments;
8. Efforts made towards involving the local community in Vocational Education
9. Publication of papers in National and International Journals;
10. Organisation of activities for promotion of vocational subjects;
11. Involvement in placement of students/student support services.

9. LIST OF CONTRIBUTORS

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