

LEARNING OUTCOME BASED VOCATIONAL CURRICULUM

JOB ROLE: Microfinance Executive

(QUALIFICATION PACK: Ref. Id. BSC/Q2401)

SECTOR: Banking, Financial Services and Insurance


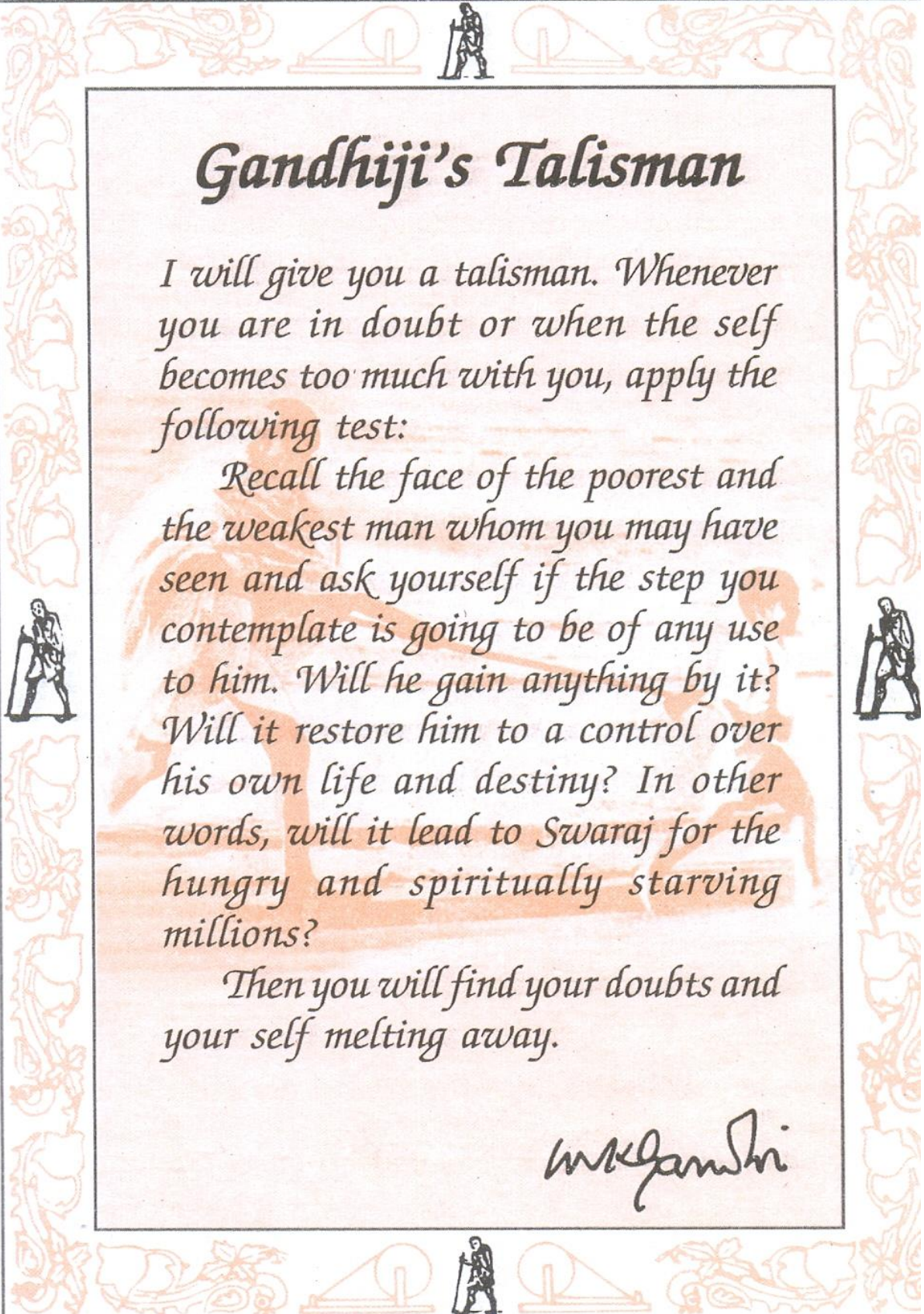
Grades 9 and 10



PSS CENTRAL INSTITUTE OF VOCATIONAL EDUCATION


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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CURRICULUM**

BFSI - Microfinance Executive

February, 2020

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Published by:

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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 Samagra Shiksha Abhiyan (SSA) and the officials of the Ministry of Education (MoE), 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 SSA, MoE, SSA Cell at the National Council of Educational Research and Training (NCERT), National Skill Development Agency (NSDA) and National Skill Development Corporation (NSDC) and Management Entrepreneurship and Professional Skill Council of India for their academic support and cooperation.

We are thankful to the course coordinators Dr. Sangamesh Hugar, Assistant Professor, Dept. of Business and Commerce (DBC) and experts for their untiring efforts and contributions in the development of this learning outcome-based curriculum.

We are grateful to Dr. Punnam Veeraiah, Head, Dept. of Business and commerce, PSSCIVE for his guidance in developing the curriculum. Further, we are thankful to Dr. Deeksha Chaurasia, Assistant Professor (contractual), Dept. of Business and commerce, PSSCIVE for immensely contributing and supporting in the development of the curriculum. The contributions made by Dr. Vinay Swarup Mehrotra, Professor and Head, Curriculum Development and Evaluation Centre (CDEC), PSSCIVE in development of the curriculum for the employability skills are acknowledged.

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PSSCIVE Team

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1. COURSE OVERVIEW

COURSE TITLE: BFSI – Microfinance Executive

Microfinance Executive is responsible for selling microloans, micro-savings, micro-insurance and micro-pensions, predominantly, to the financially excluded. The individual at work identifies potential customer groups, evaluates potential locations, sources potential customers, assists in application and loan disbursement process, and collects fees and installments.

The job requires the individual to be self-driven to work in the field and capable of handling multiple situations pertaining to microfinance delivery and customer service.

After completion of this course the learner would be able to work as Microfinance Executive in BFSI sector to evaluate potential locations, identify and source potential customer groups, assist in application and loan disbursement process, and collect fees and installments 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;
- Identify new source micro-finance customers
- Assist with micro-finance application process
- Disburse micro-finance loan
- Collect receivables and follow-up
- Communicate effectively and maintain customer-centric service orientation
- Maintain integrity and ethics
- Focus on 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 Business Correspondent and Business Facilitator and Diploma level course in higher position.

COURSE DURATION: 400 hrs

Class 9 : 200 hrs

Class 10 : 200 hrs

Total : 400 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 9 and 10 opting for vocational subject along with general education subjects. The unit-wise distribution of hours and marks for Class 9 is as follows:

CLASS 9			
Units		No. of Hours for Theory and Practical 200	Max. Marks for Theory and Practical 100
Part A	Employability Skills		
	Unit 1: Communication Skills -I	20	10
	Unit 2: Self-management Skills -I	10	
	Unit 3: Information and Communication Technology Skills - I	20	
	Unit 4: Entrepreneurial Skills - I	15	
	Unit 5: Green Skills - I	10	
		75	10
Part B	Vocational Skills		
	Unit 1: Introduction to Banking and Microfinance System	20	30
	Unit 2: Sources of New Customers	25	
	Unit 3: Microfinance Application Process	25	
	Unit 4: Disbursement of Microfinance Loan	25	
		95	30
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
Part E	Continuous and Comprehensive Evaluation (CCE)		
		05	10
	Total	200	100

The unit-wise distribution of hours and marks for Class 10 is as follows:

CLASS 10			
Units		No. of Hours for Theory and Practical 200	Max. Marks for Theory and Practical 100
Part A	Employability Skills		
	Unit 1: Communication Skills - II	20	10
	Unit 2: Self-management Skills - II	10	
	Unit 3: Information and Communication Technology Skills - II	20	
	Unit 4: Entrepreneurial Skills - II	15	
	Unit 5: Green Skills - II	10	
		75	10
Part B	Vocational Skills		
	Unit 1: Collection of Receivables	25	30
	Unit 2: Microfinance Services to Customers	25	
	Unit 3: Customer Centric Service Orientation	25	
	Unit 4: Integrity, Banking Ethics and Team Work	20	
		95	30
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
Part E	Continuous and Comprehensive Evaluation (CCE)		
		05	10
	Total	200	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: 30

Sl. No.	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)	2	1	2	10
2.	Understanding – (Comprehension – to be familiar with meaning and to understand conceptually, interpret, compare, contrast, explain, paraphrase, or interpret information)	1	2	2	11
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	1	1	05
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	1	0	02
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	3x1=3	6x2=12	5x3=15	30 (14 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.

CONTINUOUS AND COMPREHENSIVE EVALUATION

Continuous and Comprehensive Evaluation (CCE) refers to a system of school-based evaluation of students that covers all aspects of student's development. In this scheme, the term 'continuous' is meant to emphasize that evaluation of identified aspects of students 'growth and development' is a continuous process rather than an event, built into the total teaching-learning process and spread over the entire span of academic session. The second term 'comprehensive' means that the scheme attempts to cover both the scholastic and the co-scholastic aspects of students' growth and development. For details, the CCE manual of Central Board of Secondary Education (CBSE) or the guidelines issued by the State Boards on the procedure for CCE should be followed by the Institutions.

5. UNIT CONTENTS

CLASS 9

Part A: Employability Skills

Sl. No.	Units	Duration (Hrs)
1.	Communication Skills - I	20
2.	Self-management Skills - I	10
3.	Information and Communication Technology Skills-I	20
4.	Entrepreneurial Skills - I	15
5.	Green Skills - I	10
	Total	75

Unit 1: Communication Skills - I			
Learning Outcome	Theory (08 hrs)	Practical (12 hrs)	Total Duration (20 Hrs)
1. Demonstrate knowledge of various methods of communication	1. Methods of communication <ul style="list-style-type: none"> • 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 elements of communication cycle	1. Meaning of communication 2. Importance of communication skills 3. Elements of communication cycle– (i) sender, (ii) ideas, (iii) encoding, (iv) communication channel, (v) receiver, (vi) decoding, and (vii) feedback	1. Draw a diagram of communication cycle 2. Role plays on communication process related to the sector/job role	05
3. Identify the factors affecting our perspectives in communication	1. Perspectives in communication 2. Factors affecting perspectives in communication	1. Group discussion on factors affecting perspectives in communication 2. Sharing of experiences	05

	<ul style="list-style-type: none"> • Visual perception • Language • Past experience • Prejudices • Feelings • Environment 	on factors affecting perspectives 3. Sharing experiences on factors affecting communication at workplace	
4. Demonstrate the knowledge of basic writing skills	1. Writing skills related to the following: <ul style="list-style-type: none"> • Phrases • Kinds of sentences • Parts of sentence • Parts of speech • Use of articles • Construction of a paragraph 	1. Demonstration and practice of writing sentences and paragraphs on topics related to the subject	05
Total			20

Unit 2: Self-management Skills – I

Learning Outcome	Theory (07 hrs)	Practical (03 hrs)	Total Duration (10 Hrs)
1. Describe the meaning and importance of self-management	1. Meaning of self-management 2. Positive results of self-management 3. Self-management skills	1. Identification of self-management skills 2. Strength and weakness analysis	05
2. Identify the factors that helps in building self-confidence	1. Factors that help in building self-confidence – social, cultural, and physical factors 2. Self-confidence building tips – getting rid of the negative thoughts, thinking positively, staying happy with small things, staying clean, hygienic and smart, chatting with positive people, etc.	1. Role play exercises on building self-confidence 2. Use of positive metaphors/ words 3. Positive stroking on wakeup and before going bed 4. Helping others and working for community	05
Total			10

Unit 3: Information and Communication Technology Skills – I			
Learning Outcome	Theory (06 hrs)	Practical (14 hrs)	Total Duration (20 Hrs)
1. Describe the role of Information and Communication Technology (ICT) in day-to-day life and workplace	1. Introduction to ICT 2. Role and importance of ICT in personal life and at workplace 3. ICT in our daily life (examples) 4. ICT tools - Mobile, tab, radio, TV, email, etc.	1. Discussion on the role and importance of ICT in personal life and at workplace. 2. Preparing posters / collages for showing the role of ICT at workplace	04
2. Identify components of basic computer system and their functions	1. Computer system - Central Processing Unit (CPU), memory, motherboard, storage devices 2. Hardware and software of a computer system 3. Role and functions of Random Access Memory(RAM) and Read Only Memory(ROM) 4. Role and functions of Central Processing Unit 5. Procedure for starting and shutting down a computer	1. Connecting the cables and peripherals to the Central Processing Unit 2. Starting and shutting down a computer 3. Group discussion on the various aspects of hardware and software	07
3. Demonstrate use of various components and peripherals of computer system	1. Peripherals devices and their uses – mouse, keyboard, scanner, webcam, etc. of a computer system	1. Identification of various parts and peripherals of a computer 2. Demonstration and practice on the use of mouse 3. Demonstration and practice on the use of keyboard 4. Demonstration of the uses of printers, webcams, scanner and other peripheral devices 5. Drawing diagram of computer system and labelling it	05
4. Demonstrate basic computer	1. Primary operations on a computer system – input,	1. Identification of the various input and	

skills	process, storage, output, communication networking, etc.	output units and explanation of their purposes	04
Total			20

Unit 4: Entrepreneurial Skills - I

Learning Outcome	Theory (06 hrs)	Practical (09 hrs)	Total Duration (15 Hrs)
1. Identify various types of business activities	1. Types of businesses – service, manufacturing, hybrid 2. Types of businesses found in our community 3. Business activities around us	1. Prepare posters of business activities found in cities/villages, using pictures 2. Discuss the various types of activities, generally adopted by small businesses in a local community 3. Best out of waste 4. Costing of the product made out of waste 5. Selling of items made from waste materials 6. Prepare list of businesses that provides goods and services in exchange for money	09
2. Demonstrate the knowledge of distinguishing characteristics of entrepreneurship	1. Meaning of entrepreneurship development 2. Distinguishing characteristics of entrepreneurship 3. Role and rewards of entrepreneurship	1. Prepare charts showing advantages of entrepreneurship over wages 2. Group discussions on role and features of entrepreneurship 3. Lectures/presentations by entrepreneurs on their experiences and success stories 4. Identify core skills of successful entrepreneur	06
Total			15

Unit 5: Green Skills - I			
Learning Outcome	Theory (07 hrs)	Practical (03 hrs)	Total Duration (10 Hrs)
1. Demonstrated the knowledge of the factors influencing natural resource conservation	1. Introduction to environment, 2. Relationship between society and environment, ecosystem and factors causing imbalance 3. Natural resource conservation 4. Environment protection and conservation	1. Group discussion on hazards of deteriorating environment 2. Prepare posters showing environment conservation 3. Discussion on various factors that influence our environment	05
2. Describe the importance of green economy and green skills	1. Definition of green economy 2. Importance of green economy	1. Discussion on the benefits of green skills and importance of green economy 2. Prepare a Poster showing the importance of green economy with the help of newspaper/magazine cuttings	05
Total			10

Part B: Vocational Skills

S. No.	Units	
1.	Introduction to Banking and Microfinance System	25
2.	Sources of New Customers	25
3.	Microfinance Application Process	25
4.	Disbursement of Microfinance Loan	20
Total		95

Unit 1: Introduction to Banking and Microfinance System			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25Hrs)
1. Describe the history and evolution of banking in India	1. Meaning of bank 2. Types of banks 3. Functions of bank 4. Concept of banking	1. Prepare a chart on types of banking 2. Prepare a presentation of history of banking	07

	5. History of banking 6. Types of banking		
2. Explain the evolution of microfinance	1. Definition of microfinance. 2. Concept of microfinance. 3. Evolution of microfinance in India. 4. Global overview of microfinance. 5. Difference between micro finance and formal banking	1. Prepare a chart on microfinance 2. Interaction with a senior official of NABARD	06
3. Recent developments in the field of microfinance	1. Overview of microfinance in india 2. Challenges of the microfinance sector 3. Recent initiatives in the field of microfinance 4. Setting up of MUDRA. 5. of NBFC-MFIs and its role 6. Coverage of NBFC-MFIS activities	1. Prepare a chart on recent initiatives in the field of microfinance	06
4. Describe the functions of microfinance executive	1. Microfinance executive 2. Functions of microfinance executive 3. Attributes of a microfinance executive	1. Role play of interaction/ interview of a potential borrower by Microfinance Executive 2. Interaction with a working microfinance executive of any MFI and Students to prepare a list of persons/ entities eligible to function as microfinance executive.	06
Total			25

Unit 2: Sources of New Customers

Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Identifying an area for sourcing clients	1. Identify the territory to find customers 2. Identify the customer	1. A Role Play to Learn the Identification of	

	<p>groups by economic activities of territory</p> <ol style="list-style-type: none"> Factors affecting the identifying customers Company norms and statutory regulations for <ul style="list-style-type: none"> Survey the territory Assess business potential Eligibility of target customers 	sources of customers	07
2. Acquiring potential clients	<ol style="list-style-type: none"> Grouping of population in a territory Process of acquiring potential clients Organise group meetings Distribute pamphlets with products Conduct initial discussion Understand the financial needs Form group of by economic activity Explain micro-finance process Loan amounts and repayment Group responsibility 	1. Demonstrate the process of acquiring potential clients for microfinance	05
3. Resolve queries and cross selling	<ol style="list-style-type: none"> Ensure potential customer understand Educate the customers Benefits of microfinance Cross selling and its advantages Pension schemes for the poor 	1. Demonstrate the cross selling of products in microfinance	07
4. Perform general administrative work	<ol style="list-style-type: none"> 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 	1. A Field Visit to learn General Administrative Work at a micro finance	06

	targets 6. Status report on defaults and insurance etc.		
Total			25

Unit 3: Microfinance Application Process

Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Obtain requisites documents	1. Meaning of KYC 2. KYC related documents from clients 3. Help in filling application forms 4. Recollect the missing information from customers 5. Credit rating as per company policy	1. Prepare a presentation on the KYC process and explain it to the class. The presentation may be made either using an overhead projector or chart paper. 2. Demonstrate how to help customer in filling application forms	07
2. Verify customer documents	1. Verify all KYC documents 2. Re-check documentation in bank 3. Cross check the credit checks by team at branch 4. Referral enquiries 5. Dealing with customers	1. Prepare a chart on verify all KYC documents 2. Demonstrate how to deal with customers	07
3. Maintain customers records	1. Input all customer data 2. Verification and approval of customer data 3. Handover application to credit-check team	1. Demonstrate the maintenance of customer records like input all data required into system	05
4. Perform administrative work after account opened	1. Update detail of accounts opened 2. Periodic report on status of acquired customer 3. Set revenue / account targets with manager 4. Reports on targets achieved and renew future targets 5. Procedure as laid down by the bank in handling sensitive and confidential customer information	1. Draw the format of customer information system 2. Prepare a format on procedure as laid down by the bank in handling sensitive and confidential customer information	06

Total	25
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Unit 4: Disbursement of Microfinance Loan			
Learning Outcome	Theory (10 hrs)	Practical (10 hrs)	Total Duration (20 Hrs)
1. Describe basics of loan	1. Meaning of loan 2. Features of loan 3. Types of loan 4. Advantages and disadvantages of loan 5. Process of loan application	1. Prepare a presentation on loan and its types. 2. Prepare a presentation on the conditions fulfillment of which could make a loan advantageous, and the disadvantages of a loan if these conditions are not fulfilled.	06
2. Check status of loan application	1. Steps in loan approval 2. Operating cycle of a manufacturing unit 3. Ascertaining status of loan application 4. Inform customer about if loan approved	1. Prepare a chart on steps of loan approval and status of loan applications 2. Demonstrate how to inform customer about if loan approved	05
3. Signing documents by customers	1. Signing of documents 2. Types of documents 3. Importance of signing documents 4. Types of borrowers 5. Assist customers in completing Formalities	1. Prepare a presentation on the need for documentation and the importance of timely documentation. 2. Prepare a presentation on the process of documentation, and the assistance to be extended by the microfinance executive at each stage thereof	
4. Disburse of loans	1. Accounting procedure 2. Loan disbursement-steps 3. Ensuring timely disbursement of loans	1. Prepare a presentation on the loan disbursement process, outlining the steps in which a loan is disbursed.	
Total			40

CLASS 10

Part A: Employability Skills

Sl. No.	Units	Duration (Hrs)
1.	Communication Skills – II	20
2.	Self-management Skills - II	10
3.	Information and Communication Technology Skills – II	20
4.	Entrepreneurial Skills – II	15
5.	Green Skills – II	10
	Total	75

Unit 1: Communication Skills - II			
Learning Outcome	Theory (12 hrs)	Practical (08 hrs)	Total Duration (20 hrs)
1. Demonstrate knowledge of various methods of communication	1. Methods of communication <ul style="list-style-type: none"> • 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
3. Provide descriptive and specific feedback	1. Communication cycle and importance of feedback 2. Meaning and importance of feedback 3. Descriptive feedback - written comments or conversations 4. Specific and non-specific feedback	1. Constructing sentences for providing descriptive and specific feedback	03
3. Apply measures to overcome barriers in communication	1. Barriers to effective communication – types and factors 2. Measures to overcome barriers in effective communication	1. Enlisting barriers to effective communication 2. Applying measures to overcome barriers in communication	04
4. Apply principles of communication	1. Principles of effective communication 2. 7 Cs of effective communication	1. Constructing sentences that convey all facts required by the	03

		receiver 2. Expressing in a manner that shows respect to the receiver of the message 3. Exercises and games on applying 7Cs of effective communication	
5. Demonstrate basic writing skills	2. Writing skills to the following: <ul style="list-style-type: none"> • 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	05
Total			20

Unit 2: Self-management Skills - II			
Learning Outcome	Theory (05 hrs)	Practical (05 hrs)	Total Duration (10 Hrs)
1. Apply stress management techniques	1. Meaning and importance of stress management 2. Stress management techniques – physical exercise, yoga, meditation 3. Enjoying, going to vacations and holidays with family and friends 4. Taking nature walks	1. Exercises on stress management techniques – yoga, meditation, physical exercises 2. Preparing a write-up on an essay on experiences during a holiday trip	06
2. Demonstrate the ability to work independently	1. Importance of the ability to work independently 2. Describe the types of self-awareness 3. Describe the meaning of self-motivation and self-regulation	1. Demonstration on working independently 2. goals 3. Planning of an activity 4. Executing tasks in a	04

		specific period, with no help or directives 5. Demonstration on the qualities required for working independently	
Total			10

Unit 3: Information and Communication Technology Skills– II

Learning Outcome	Theory (08 hrs)	Practical (12 hrs)	Total Duration (20 Hrs)
1. Distinguish between different operating systems	1. Classes of operating systems 2. Menu, icons and task bar on the desktop 3. File concept, file operations, file organization, directory structures, and file-system structures 4. Creating and managing files and folders	1. Identification of task bar, icons, menu, etc. 2. Demonstration and practicing of creating, renaming and deleting files and folders, saving files in folders and sub-folders, restoring files and folders from recycle bin	17
2. Apply basic skills for care and maintenance of computer	1. Importance and need of care and maintenance of computer <ul style="list-style-type: none"> • Cleaning computer components • Preparing maintenance schedule • Protecting computer against viruses • Scanning and cleaning viruses and removing SPAM files, temporary files and folders 	1. Demonstration of the procedures to be followed for cleaning, care and maintenance of hardware and software	03
Total			20

Unit 4: Entrepreneurial Skills – II			
Learning Outcome	Theory (06 hrs)	Practical (09 hrs)	Total Duration (15 Hrs)
1. List the characteristics of successful entrepreneur	1. Entrepreneurship and society 2. Qualities and functions of an entrepreneur 3. Role and importance of an entrepreneur 4. Myth about entrepreneurship 5. Entrepreneurship as a career option	1. Writing a note on entrepreneurship as career option 2. Collecting success stories of first generation and local entrepreneurs 3. Listing the entrepreneurial qualities – analysis of strength and weaknesses 4. Group discussion of self-qualities that students feel are needed to become successful entrepreneur 5. Collect information and related data for a business 6. Make a plan in team for setting up a business	15
Total			15

Unit 5: Green Skills – II			
Learning Outcome	Theory (07 hrs)	Practical (03 hrs)	Total Duration 10 Hrs
1. Demonstrate the knowledge of importance, problems and solutions related to sustainable development	1. Definition of sustainable development 2. Importance of sustainable development 3. Problems related to sustainable development	1. Identify the problem related to sustainable development in the community 2. Group discussion on the importance of respecting and conserving indigenous knowledge and cultural heritage 3. Discussion on the	10

		responsibilities and benefits of environmental citizenship, including the conservation and protection of environmental values 4. Preparing models on rain water harvesting, drip / sprinkler irrigation, vermin compost, solar energy, solar cooker, etc.	
Total			10

Part B: Vocational Skills

S. No.	Units	Duration (Hrs)
1.	Collection of Receivables	25
2.	Microfinance Services to Customers	25
3.	Customer Centric Service Orientation	25
4.	Integrity, Banking Ethics and Team Work	20
Total		95

Unit 1: Collection of Receivables			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Collect the loan repayments	1. Collection process 2. Legal guidelines for collection 3. Biometric verification in group meetings	1. Prepare a flow chart to demonstrate the 'Collection Process'. 2. Prepare a flow chart on paper showing 'Biometric verification'.	06
2. Report to branch	1. Report to branch about <ul style="list-style-type: none"> • Deposit cash collected • Sign off on the drop 2. Accounting formalities for cash collected 3. Interact with team 4. Follow-up and recovery of overdue from defaulter	1. Preparation of a paper describing "Deposit of cash collected and reporting to the branch". 2. Arranging a role play demonstrating 'Interaction with the working teams of MFI'.	07

3. Update settlements	<ol style="list-style-type: none"> 1. Update settlement 2. Doubtful overdue 3. Reasons of doubtful overdue case 4. Recommend doubtful overdue cases for writing off 	<ol style="list-style-type: none"> 1. Preparation of a paper on updating loan status and settlement. 2. Presentation on 'Recommending doubtful overdue cases for writing off in coordination with credit department'. 	05
4. Report frauds	<ol style="list-style-type: none"> 1. Seek proof of insurance <ul style="list-style-type: none"> • In case of theft • In case of loss 2. Report to senior management 3. Report fraudulent activity to vigilance 4. Policy initiatives 5. Follow up legal cell for legal action 	<ol style="list-style-type: none"> 1. Making a presentation on "Proof of Loss to claim from insurance company in case of theft and report to senior management". 2. Preparation of a chart 'follow up with legal cell for any legal actions taken on non-recoverable loans' 	07
Total			25

Unit 2: Microfinance Services to Customers			
Learning Outcome	Theory (10 hrs)	Practical (15 hrs)	Total Duration (25 Hrs)
1. Schedule and execute follow up session	<ol style="list-style-type: none"> 1. Schedule and execute follow-up visits by microfinance executive 2. Periodically review customer's financial requirements 	<ol style="list-style-type: none"> 1. Prepare a presentation on "scheduling and executing visits of microfinance executive to customers". 2. Discuss the topic "Review of customer's financial requirements by microfinance executive periodically" in small groups and prepare a presentation 	07

		thereon.	
2. Provide post sale consumer services	1. Post sale service by microfinance executive 2. Importance of post service sale	1. Make a presentation on the importance of post-sale services, with special reference to those of microfinance executive. 2. Arrange for a role play by students on the topic given for	05
3. Advising customers on service and other products	1. Manage customer accounts 2. Advice customers about microfinance 3. Respond to all customers complaints and queries repetitive in nature 4. Inform and advice customers of new products of microfinance	1. Make a presentation on "Managing Customer Accounts". 2. Prepare a presentation on Power Point or on chart paper on the topic "Dealing with Repetitive complaints"	06
4. Assisting with recovery	1. Defaulter 2. Defaulter of microfinance loans accounts 3. Prepare a list of defaulters 4. Payment recovery in case of default on microfinance loans as per company policy 5. Report status of loan recovery of microfinance loan to branch manger	1. Make a presentation on "Defaulter Management Process". 2. Demonstrate how to report to branch manager under microfinance loan recovery.	07
Total			25

Unit 3: Customer Centric Service Orientation

Learning outcome	Theory (10 hrs)	Practical (15 hrs)	Total duration (25 hrs)
1. Communicate with BFSI customer and	1. Communication 2. Communication skills • Listening	1. Role plays to demonstrate communication skills	08

colleagues	<ul style="list-style-type: none"> • Speaking • Personal presentation <ol style="list-style-type: none"> 3. Address escalated customer concerns 4. Educate colleagues on good practices in customer handling 	<ol style="list-style-type: none"> 2. Class- room presentation on importance of body language in communication 	
2. Teach sensitivity in behaviour	<ol style="list-style-type: none"> 1. Sensitivity towards <ul style="list-style-type: none"> • Language • Gender • Cultural • Social factors 2. Social differences <ul style="list-style-type: none"> • Customers • Superior • Colleagues 	<ol style="list-style-type: none"> 1. Make a presentation on sensitivity towards language, gender and culture 2. Chart preparation on Personalities of Customer. 	06
3. Communicate work output	<ol style="list-style-type: none"> 1. Communication at work place 2. Training of staff to achieve share goals <ul style="list-style-type: none"> • Cooperative • Coordinate • Collaborate 3. Train staff to gain customer loyalty and satisfactions 4. Deal with irate customers 	<ol style="list-style-type: none"> 1. Demonstrate the communication skills at work place 2. Demonstrate how to deal with irate customers through role play 	06
4. Maintain service orientation	<ol style="list-style-type: none"> 1. Feedback and its features 2. Organise regular feedback collection as per company's SOP 3. Address problems by quick decision making 4. Promote clarity, honesty and transparency in dealing with customers and colleague 5. Educate team in adverse consequences for avoid mis-selling and misinformation 6. Enhancing brand value of company through 	<ol style="list-style-type: none"> 1. Demonstrate how to organise regular feedback collection as per company policy 2. Demonstrate how to educate team in adverse consequences for avoid mis-selling and misinformation 	06

	superior customer service		
Total			25

Unit 4: Integrity, Banking Ethics and Team Work			
Learning Outcome	Theory (08 hrs)	Practical (12 hrs)	Total Duration (20 Hrs)
1. Maintain the Integrity of banking transactions	1. Banking Integrity 2. TESTING INTEGRITY 3. Unfair trades 4. Corrupts practices 5. Refrain from indulging in unfair or corrupt practices. 6. Maintain records as per company policy 7. Avoid using company's fund for personal use	1. Demonstrate the unfair and corrupt practices in banking 2. Prepare a format to maintain the records as per company policy	06
2. Maintaining data security as per company policy	1. Customer information 2. Protection of customer information 3. RBI rules for protection of customer information 4. Avoid IP infringement 5. Rules for transparent dealing with customer 6. Regulation for transparent dealing with customers	1. Prepare a chart on RBI rules for protection of customer information 2. Demonstrate the transparent dealing with customer	05
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 4. Consult supervisor in differentiating between ethical and unethical practices	1. Demonstrate the ways to avoid misrepresentation of information 2. Demonstrate and practices ethical ways to in day to day processes and dealing with customers and colleagues	04
4. Developing healthy team climate	1. Team work and its features 2. Develop healthy team environment	1. Preparation of a paper describing "How to deal with	05

	3. Build mutual trust 4. Factors to keep in mind to build mutual trust 5. Exchange, defend and rethink of ideas 6. Support team members work 7. Group decision making 8. Deal productively with conflict	conflict to improve with productivity". 2. Presentation on "Support to team members to accomplish goals".	
Total			20

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 Microfinance Executive

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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