

WEST BENGAL COUNCIL OF HIGHER SECONDARY EDUCATION
SYLLABUS FOR CLASSES XI AND XII
JOB ROLE: BUSINESS CORRESPONDENT AND BUSINESS FACILITATOR

COURSE OVERVIEW

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 OUTCOME:

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 STRUCTURE

JOB ROLE: BUSINESS CORRESPONDENT AND BUSINESS FACILITATOR

SECTOR: BANKING, FINANCIAL SERVICES AND INSURANCE

| Class | Semester | Contact Hours | | | | | | Marks | | |
|-------|----------|----------------------|---------------|------------------|----------------|---------|-------|--------|--|-----------------|
| | | Employability Skills | Domain Theory | Domain Practical | Practical Exam | Project | Total | Theory | | Practical |
| XI | I | 70 | 33 | 52 | - | - | 155 | 30 | Average of Sem I & Sem II = 30 | NIL |
| | II | 40 | 30 | 50 | 10 | 15 | 145 | 30 | | 50 + 20 = 70 |
| XII | III | 70 | 38 | 47 | - | - | 155 | 30 | Average of Sem III & Sem IV = 30 | NIL |
| | IV | 40 | 36 | 44 | 10 | 15 | 145 | 30 | | 50 + 20 = 70 |

JOB ROLE: BUSINESS CORRESPONDENT AND BUSINESS FACILITATOR**Class XI [Total Theory Marks 30]****Class XI SEMESTER 1 TOPICS: (MCQ) MARKS: 30 [1 MARK PER QUESTION]**

| SL No. | Topic | Tuition Hours | Marks Allotted |
|--------|---|---------------|----------------|
| | Part A: Employability Skills | 70 | |
| 1 | Unit 1: Communication Skills – III | 25 | 2 |
| 2 | Unit 2: Self-management Skills – III | 25 | 2 |
| 3 | Unit 3: Information and Communication Technology Skills – III | 20 | 2 |
| | Part B: Vocational Skills | 85 | |
| 4 | Unit 1: Introduction to Banking System | 40 | 12 |
| 5 | Unit 2: Sources of New Customers | 45 | 12 |
| | Total | 155 | 30 |

Class XI SEMESTER 2 TOPICS: [Short Answer Question, Descriptive Question] MARKS: 30

| SL No. | Topic & Sub-Topics | Tuition Hours | Short Answer Type Question (10 Marks) | Descriptive Type Question (20 Marks) | Total |
|--------|---|---------------|---------------------------------------|--------------------------------------|-----------|
| | Part A: Employability Skills | 40 | | | |
| 1 | Unit 4: Entrepreneurial Skills - III | 25 | 1 | 2 | 3 |
| 2 | Unit 5: Green Skills - III | 15 | 1 | 2 | 3 |
| | Part B: Vocational Skills | 80 | | | |
| 3 | Unit 3: Verification of preliminary Information | 40 | 4 | 8 | 12 |
| 4 | Unit 4: Process of Banking Application | 40 | 4 | 8 | 12 |
| | Part C: Practical Work | 10 | | | |
| 5 | Practical Examination | 06 | | | |
| 6 | Written Test | 01 | | | |
| 7 | Viva Voce | 03 | | | |
| | Part D: Project Work/Field Visit | 15 | | | |
| 8 | Practical File/ Student Portfolio | 10 | | | |
| 9 | Viva Voce | 05 | | | |
| | Total | 145 | 10 | 20 | 30 |

JOB ROLE: BUSINESS CORRESPONDENT AND BUSINESS FACILITATOR**Class XII [Total Theory Marks 30]****Class XII SEMESTER 3 TOPICS: (MCQ) MARKS: 30 [1 MARK PER QUESTION]**

| SL No. | Topic | Tuition Hours | Marks Allotted |
|--------|--|---------------|----------------|
| | Part A: Employability Skills | 70 | |
| 1 | Unit 1: Communication Skills - IV | 25 | 2 |
| 2 | Unit 2: Self-management Skill - IV | 25 | 2 |
| 3 | Unit 3: Information and Communication Technology Skills - IV | 20 | 2 |
| | Part B: Vocational Skills | 85 | |
| 4 | Unit 1: Cash and Cashless Transactions | 40 | 12 |
| 5 | Unit 2: Banking Services to Customers | 45 | 12 |
| | Total | 155 | 30 |

Class XII SEMESTER 4 TOPICS: [Short Answer Question, Descriptive Question] MARKS: 30

| SL No. | Topic & Sub-Topics | Tuition Hours | Short Answer Type Question (10 Marks) | Descriptive Type Question (20 Marks) | Total |
|--------|---|---------------|---------------------------------------|--------------------------------------|-----------|
| | Part A: Employability Skills | 40 | | | |
| 1 | Unit 4: Entrepreneurial Skills - IV | 25 | 1 | 2 | 3 |
| 2 | Unit 5: Green Skills - IV | 15 | 1 | 2 | 3 |
| | Part B: Vocational Skills | 75 | | | |
| 3 | Unit 3: Customer Centric Service Orientation | 40 | 6 | 10 | 16 |
| 4 | Unit 4: Integrity, Banking Ethics and Team Work | 20 | 2 | 6 | 8 |
| | Part C: Practical Work | 10 | | | |
| 5 | Practical Examination | 06 | | | |
| 6 | Written Test | 01 | | | |
| 7 | Viva Voce | 03 | | | |
| | Part D: Project Work/Field Visit | 15 | | | |
| 8 | Practical File/ Student Portfolio | 10 | | | |
| 9 | Viva Voce | 05 | | | |
| | Total | 145 | 10 | 20 | 30 |

DETAIL SYLLABUS**CLASS - XI****SEMESTER – I**

| Part A: Employability Skills | | | |
|--|--|---|------------------------------|
| Unit 1: Communication Skills – III | | | |
| Learning Outcome | Theory (10 Hours) | Practical (15 Hours) | 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 |
| Unit 2: Self-management Skills – III | | | |
| Learning Outcome | Theory (10 Hours) | Practical (15 Hours) | 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 |

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| 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 |
|--|--|--|----|

Unit 3: Information and Communication Technology Skills - III

| Learning Outcome | Theory (08 Hours) | Practical (12 Hours) | 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. 10. Printing document. 11. Saving a document in various formats | 1. Demonstration and practicing 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 and footer, • Using autocorrect option, • Insert page numbers and bullet, • Save and print a document. | 10 |

Part B: Vocational Skills

Unit 1: Introduction to Banking System

| Learning Outcome | Theory (15 Hours) | Practical (25 Hours) | Duration (40 Hrs) |
|---|--|---|-------------------|
| 1. Describe the history and evolution of banking in India | 1. Meaning of banking 2. Types of banking viz. <ul style="list-style-type: none"> – Retail banking, – Wholesale banking – Corporate banking, – International banking. 3. History of banking 4. Recent trends in banking <ul style="list-style-type: none"> – Universal banking – Electronic banking – Globalized banking. | 1. Prepare a chart on types of banking 2. Prepare a presentation of history of banking | 10 |

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|---|---|---|----|
| 2. Explain the banking structure in India and types of banking. | <ol style="list-style-type: none"> 1. Banking structure in India consisting of RBI, 2. Scheduled and non-scheduled banks, 3. Commercial banks, 4. Scheduled commercial banks 5. Public Sector Banks, 6. Private Sector Banks, 7. Foreign banks, 8. Regional Rural Banks, 9. Co-operative Banks | <ol style="list-style-type: none"> 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. | <ol style="list-style-type: none"> 1. Concept of business correspondents 2. Functions of BCs 3. Eligible to work as BCs according to RBI guidelines | <ol style="list-style-type: none"> 1. A role play to be arranged under the teacher's supervision 2. Students to prepare a list of persons/entities eligible to function | 08 |
| 4. Identify the role and responsibilities of business correspondent and business facilitator. | <ol style="list-style-type: none"> 1. Business facilitator 2. Role and responsibilities of Business facilitator 3. Guidelines for Business facilitator 4. Qualifications for becoming Business facilitator 5. Opportunities after completion of this course. | <ol style="list-style-type: none"> 1. Make a comparison chart and understand the different opportunities as per guidelines if banks. | 12 |

Unit 2: Sources of New Customers

| Learning Outcome | Theory (18 Hours) | Practical (27 Hours) | Duration (40 Hrs) |
|--|---|---|----------------------|
| 1. Identifying demographic profile of customer | <ol style="list-style-type: none"> 1. Bank customer 2. Types of bank-customer <ul style="list-style-type: none"> – Individuals – Minors – Blind persons – Senior Citizens – Physically challenged – Lunatic persons – Illiterate persons – Pensioners – Hindu undivided family – Business firms 3. Various banking products | <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 1. Segment the customer <ul style="list-style-type: none"> – Village – Rural remote – Housewives – farmers 2. Approach to prospective customers <ul style="list-style-type: none"> – Door-to-door calls – Community gatherings 3. Inform potential customer through campaign | <ol style="list-style-type: none"> 3. Demonstrate the different approaches to prospective customers through various methods | 10 |
| 3. Assess the | 3. Customer basic goals and | 1. Make a table to record the | 13 |

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| <p>prospective customer's financial status</p> | <p>needs</p> <ol style="list-style-type: none"> 4. Customer's financial status <ul style="list-style-type: none"> - Income - Dependents - Cash flows 5. Suggest appropriate products as per CLC 6. Processing the application <ul style="list-style-type: none"> - Prospective customer - Terms and conditions - Application procedure - Documents required - Timelines for processing the application 7. Respond to queries and concern regarding products and application process | <p>financial status of customers based on income, dependents and cash flows.</p> <ol style="list-style-type: none"> 2. Demonstrate how to suggest appropriate products as per customer life cycle 3. Prepare a char on process of application | |
| <p>4. Identifying potential customers</p> | <ol style="list-style-type: none"> 1. Customer information system 2. Update customer information records 3. Periodic report on status of acquired customer 4. Set revenue / account targets with manager 5. Reports on targets achieved and renew future targets | <ol style="list-style-type: none"> 1. Draw the format of customer information system 2. Prepare a format for the periodic report on the status of acquired customer | <p>12</p> |

DETAIL SYLLABUS**CLASS - XI****SEMESTER – II**

| Part A: Employability Skills | | | |
|---|---|--|------------------------------|
| Unit 4: Entrepreneurial Skills – III | | | |
| Learning Outcome | Theory (10 Hours) | Practical (15 Hours) | Duration (25 Hrs) |
| 1. Describe the significance of entrepreneurial values and attitude. | <ol style="list-style-type: none"> 1. Values in general and entrepreneurial values. 2. Entrepreneurial value orientation with respect to inattentiveness, independence, outstanding performance and respect for work. | <ol style="list-style-type: none"> 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. | <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 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 |
| Unit 5: Green Skills – III | | | |
| Learning Outcome | Theory (07 Hours) | Practical (08 Hours) | Duration (15 Hrs) |
| 1. Describe importance of main sector of green economy | <ol style="list-style-type: none"> 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. | <ol style="list-style-type: none"> 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 |

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| 2. Describe the major green Sectors/ Areas and the role of various stakeholder in green economy | <ol style="list-style-type: none"> 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. | <ol style="list-style-type: none"> 1. Preparing posters on green Sectors/Areas: cities, buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forests and fisheries. | 07 |
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Part B: Vocational Skills

Unit 3: Verification of Preliminary Information

| Learning Outcome | Theory (15 Hours) | Practical (25 Hours) | Duration (40 Hrs) |
|--|--|---|----------------------|
| 1. Describe the preliminary customer information | <ol style="list-style-type: none"> 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. Verification of primary information | <ol style="list-style-type: none"> 1. Demonstrate the various types of forms 2. Fill Application form and collect the necessary documents. | 10 |
| 2. Pursue referral enquiry for potential customers | <ol style="list-style-type: none"> 1. Referral enquiry 2. Source of referral enquiry 3. Advantages of referral enquiry | <ol style="list-style-type: none"> 1. Prepare a chart on referral enquiry and its sources | 10 |
| 3. Receive and update the required documents | <ol style="list-style-type: none"> 1. Received and check filled application form <ul style="list-style-type: none"> – Dully filled form – signed / thumb printed – other formalities 2. Upload documents and information received as per company policy's 3. Process to open an account of various banking products | <ol style="list-style-type: none"> 1. Demonstrate the receiving and checking the dully filled form for opening a account 2. Demonstrate the whole process of opening an account in a bank | 12 |
| 4. Educate customer about payment mechanism | <ol style="list-style-type: none"> 1. Payment mechanisms 2. Payment schedule 3. Proper scheduling to follow up visits | <ol style="list-style-type: none"> 1. Draw a chart on payment mechanism and also incorporate the procedure for payment schedule | 08 |

Unit 4: Process of Banking Application

| Learning Outcome | Theory (15 Hours) | Practical (25 Hours) | Duration (40 Hrs) |
|-------------------------------------|---|---|----------------------|
| 1. Delivery of document to the bank | <ol style="list-style-type: none"> 1. Delivery of required documents to the bank <ul style="list-style-type: none"> – KYC norms – Acceptable documentary proofs and address 2. Assist the bank with obtaining additional information | <ol style="list-style-type: none"> 1. Delivery of required document to bank through role play 2. A role play to deliver the application file along with documents collected from customer | 07 |

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|---|---|---|-----------|
| <p>2. Status of application form</p> | <ol style="list-style-type: none"> 1. Receive notification from bank 2. Issues with notification from bank 3. Application status after receiving the information 4. Inform customer about acceptance or rejection of applications 5. Reasons of acceptance or rejection of applications 6. Inform customer about successful account opening | <ol style="list-style-type: none"> 1. Demonstration on informing customer about acceptance or rejection of applications | <p>13</p> |
| <p>3. Identify and demonstrate the delivery of documents on account opening</p> | <ol style="list-style-type: none"> 1. Deliver relevant documents and materials <ul style="list-style-type: none"> – Passbook – Smart card 2. Cheque book 3. Methods for using documents and material 4. Functions of relevant documents and materials issued by bank 5. Follow up visits | <ol style="list-style-type: none"> 1. Demonstrate how BC&BCF deliver relevant documents and materials 2. Prepare a chart on methods for using documents and material | <p>10</p> |
| <p>4. Performing general administration work</p> | <ol style="list-style-type: none"> 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. Procedure for handling sensitivity and confidentiality of customer information | <ol style="list-style-type: none"> 1. Prepare a periodic report format on status of customers 2. Demonstrate the procedure for handling sensitivity and confidentiality of customer information | <p>10</p> |

DETAIL SYLLABUS
CLASS - XII
SEMESTER – III

| Part A: Employability Skills | | | |
|---|---|---|------------------------------|
| Unit 1: Communication Skills – IV | | | |
| Learning Outcome | Theory (10 Hours) | Practical (15 Hours) | 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 | 1. 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. | 15 |
| Unit 2: Self-management Skills – IV | | | |
| Learning Outcome | Theory (10 Hours) | Practical (15 Hours) | 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 personality disorders- paranoid, antisocial, schizoid, borderline, narcissistic, avoidant, dependent and obsessive. | 1. Demonstrate the knowledge of different personality types. | 15 |
| Unit 3: Information and Communication Technology Skills-IV | | | |
| Learning Outcome | Theory (06 Hours) | Practical (14 Hours) | Duration (20 Hrs) |
| 1. Perform tabulation using spreadsheet application | 1. Introduction to spreadsheet application, 2. Spreadsheet applications, | 1. Demonstration and practice on the following: <ul style="list-style-type: none"> • Introduction to the | 10 |

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| | <ol style="list-style-type: none"> 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. | <p>spreadsheet application,</p> <ul style="list-style-type: none"> • Listing the spreadsheet applications, • Creating a new worksheet, • Opening the workbook and enter text, • Resizing fonts and styles, • Copy 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. | |
| 2. Prepare presentation using presentation application | <ol style="list-style-type: none"> 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. | <ol style="list-style-type: none"> 1. Demonstration and practice on the following: <ul style="list-style-type: none"> • List the software packages with features for 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. | 10 |

Part B: Vocational Skills

Unit 1: Cash and Cashless Transactions

| Learning Outcome | Theory (18 Hours) | Practical (22 Hours) | Duration (40 Hrs) |
|---------------------------------|---|---|----------------------|
| 1. Describe banking transaction | <ol style="list-style-type: none"> 1. Banking transaction 2. Receive cash from designated accounts 3. Regular banking transactions 4. Modes of banking transactions <ul style="list-style-type: none"> - Banking Kiosk - POS machine 5. Collect cheques and cash for <ul style="list-style-type: none"> - Payment - Deposit into banks 6. Disburse cash for withdraws 7. Remittance facilities to other accounts 8. Assist customers in updating the passbook | <ol style="list-style-type: none"> 1. Make a flow chart on banking transactions and modes of banking transactions 2. Demonstrate the collection of cheques or cash from customers | 12 |
| 2. Respond to | 1. Customers queries and | 1. Demonstrate what type of | 8 |

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| customer queries, complaints and escalates unresolved issues | <ul style="list-style-type: none"> complaints 2. Types of customer complaints 3. Process to resolve customer complaints and issues 4. Report to branch assigned with cash and cheques 5. Cash and cheque disbursed to customers are recording to bank | <ul style="list-style-type: none"> customer complaints occurs and how Business Correspondence handles it. 2. Demonstrate the reporting to branch assigned with cash and cheque | |
| 3. Monitor and collect loans repayments and close the account | <ul style="list-style-type: none"> 1. Loan repayments 2. Type of loan repayments 3. Types of loan repayment 4. Loan repayment as per company policy 5. Account closure request 6. Collect deliverables | <ul style="list-style-type: none"> 1. Prepare a chart on types of loan repayments 2. Demonstrate the loan repayment as per company policy | 8 |
| 4. Performing general administrative work | <ul style="list-style-type: none"> 1. Update detail of cash disbursed 2. Received the designated format or software 3. Periodic report includes <ul style="list-style-type: none"> – Customer status – Bank transaction – Number of complaints – Targets achieved – Review future target 4. SOP for security procedure when handling payment, cash or cheque transaction 5. Security of customer information | <ul style="list-style-type: none"> 1. Prepare a chart on the periodic report includes Customer status, bank transaction and number of complaints | 12 |

Unit 2: Banking Services to Customers

| Learning Outcome | Theory (20 Hours) | Practical (25 Hours) | Duration (45 Hrs) |
|---|--|---|-------------------|
| 1. Schedule and execute follow up session | <ul style="list-style-type: none"> 1. Schedule and execute follow-up visits 2. Periodically review customers financial requirements | <ul style="list-style-type: none"> 1. Prepare a chart containing periodic review financial requirements 2. Demonstrate the post sale service | 10 |
| 2. Provide post sale consumer services | <ul style="list-style-type: none"> 1. Post sale service 2. Importance of post service sale 3. Types of post-sale service to customers <ul style="list-style-type: none"> – Delivering forms for address – Collecting payments – Setting up updates – Reminders | <ul style="list-style-type: none"> 1. Demonstrate the post-sale services to customers through role play | 12 |
| 3. Advising customers on service and other products | <ul style="list-style-type: none"> 1. Manage customer accounts 2. Advice customers 3. Respond to all customers complaints and queries | <ul style="list-style-type: none"> 1. Conduct a role play and showing how to advice and respond to customers 2. Demonstrate how to inform and | 11 |

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| | repetitive in nature 4. Inform and advice customers of new products | advice customers for new products | |
| 4. Assisting with recovery | 1. Defaulter 2. Defaulter Loans accounts 3. Prepare a list of defaulters 4. Payment recovery in case of default on loans as per company policy 5. Report status of loan recovery to branch manger | 1. Prepare a chart on defaulter and default loan payments 2. Demonstrate how to report status of loan recovery to branch manger | 12 |

DETAIL SYLLABUS
CLASS - XII
SEMESTER – IV

| Part A: Employability Skills | | | |
|--|--|--|------------------------------|
| Unit 4: Entrepreneurial Skills – IV | | | |
| Learning Outcome | Theory (10 Hours) | Practical (15 Hours) | Duration (25 Hrs) |
| 1. Identify the general and entrepreneurial behavioral competencies | <ol style="list-style-type: none"> 1. Barriers to becoming entrepreneur. 2. Behavioral and entrepreneurial competencies – adaptability/decisiveness, initiative/perseverance, interpersonal skills, organizational skills, stress management, valuing service and diversity. | <ol style="list-style-type: none"> 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 behavioral competencies. 4. Preparation of competency profile of students. | 10 |
| 2. Demonstrate the knowledge of self-assessment of behavioral competencies | <ol style="list-style-type: none"> 1. Entrepreneurial competency 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. | <ol style="list-style-type: none"> 1. Games and exercises on changing entrepreneurial behavior and development of competencies for enhancing self-confidence, problem solving, goal setting, information seeking, team building and creativity. | 15 |
| Unit 5: Green Skills – IV | | | |
| Learning Outcome | Theory (05 Hours) | Practical (10 Hours) | Duration (15 Hrs) |
| 1. Identify the role and importance of green jobs in different sectors | <ol style="list-style-type: none"> 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 construction. 7. Green jobs in appropriate technology. | <ol style="list-style-type: none"> 1. Listing of green jobs and preparation of posters on green job profiles. 2. Prepare posters on green jobs. | 15 |

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| | 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 | | |
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Part B: Vocational Skills

Unit 3: Customer Centric Service Orientation

| Learning Outcome | Theory (18 Hours) | Practical (22 Hours) | Duration (40 Hrs) |
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| 1. Communicate with BFSI customer and colleagues | 1. Communication 2. Communication skills <ul style="list-style-type: none"> – 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. Importance of body language and its impact on communication | 10 |
| 2. Teach sensitivity in behaviour | 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 | 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 <ul style="list-style-type: none"> – -Cooperative – -Coordinate – -Collaborate 3. Train staff to gain customer loyalty and satisfactions 4. Deal with irate customers | 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. Feedback and its features 2. Organise regular feedback collection as per company's SOP | 1. Demonstrate how to organise regular feedback collection as per company policy 2. Demonstrate how to educate | 12 |

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| | <ol style="list-style-type: none"> 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 superior customer service | <p>team in adverse consequences for avoid mis-selling and misinformation</p> | |
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Unit 4: Integrity, Banking Ethics and Team Work

| Learning Outcome | Theory (18 Hours) | Practical (22 Hours) | Duration (40 Hrs) |
|--|---|---|------------------------------|
| 1. Maintain the Integrity of banking transactions | <ol style="list-style-type: none"> 1. Banking Integrity 2. Unfair trades 3. Corrupts practices 4. Refrain from indulging in unfair or corrupt practices. 5. Maintain records as per company policy 6. Avoid using company's fund for personal use | <ol style="list-style-type: none"> 1. Demonstrate the unfair and corrupt practices in banking 2. Prepare a format to maintain the records as per company policy | 08 |
| 2. Maintaining data security as per company policy | <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 1. Prepare a chart on RBI rules for protection of customer information 2. Demonstrate the transparent dealing with customer | 10 |
| 3. Practising ethical behaviour | <ol style="list-style-type: none"> 1. Avoid misrepresentation of misinformation 2. Practices of ethical behaviour with <ul style="list-style-type: none"> – Customers – Colleagues 3. Avoid defaming products and service of companies in competition 4. Consult supervisor in differentiating between ethical and unethical practices | <ol style="list-style-type: none"> 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 | 12 |
| 4. Developing healthy team climate | <ol style="list-style-type: none"> 1. Team work and its features 2. Develop healthy team environment 3. Build mutual trust 4. Factors to keep in mind to build mutual trust 5. Exchange, defend and rethink of ideas | <ol style="list-style-type: none"> 1. Prepare a chart on factors to keep in mind to build mutual trust 2. Prepare a chart on Group decision making 3. Demonstrate how to deal with conflict to improve with productivity | 10 |

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| | <ol style="list-style-type: none">6. Support team members work7. Group decision making8. Deal with productivity with conflict | <ol style="list-style-type: none">4. Demonstrate support to team members to accomplish goals. | |
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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