

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	25	Sum of Sem I & Sem II = 50	NIL
	II	40	30	50	10	15	145	25		50
XII	III	70	38	47	-	-	155	25	Sum of Sem III & Sem IV = 50	NIL
	IV	40	36	44	10	15	145	25		50

JOB ROLE: BUSINESS CORRESPONDENT AND BUSINESS FACILITATOR**Class XI [Total Theory Marks 25]****Class XI SEMESTER I TOPICS: (MCQ) MARKS: 25 [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	9
5	Unit 2: Sources of New Customers	45	10
Total		155	25

Class XI SEMESTER II TOPICS: [Short Answer Question, Descriptive Question] MARKS: 25

SL No.	Topic & Sub-Topics	Tuition Hours	Short Answer Type Question (8 Marks)	Descriptive Type Question (17 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	3	6	9
4	Unit 4: Process of Banking Application	40	3	7	10
	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	8	17	25

JOB ROLE: BUSINESS CORRESPONDENT AND BUSINESS FACILITATOR**Class XII [Total Theory Marks 25]****Class XII SEMESTER III TOPICS: (MCQ) MARKS: 25 [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	9
5	Unit 2: Banking Services to Customers	45	10
Total		155	25

Class XII SEMESTER IV TOPICS: [Short Answer Question, Descriptive Question] MARKS: 25

SL No.	Topic & Sub-Topics	Tuition Hours	Short Answer Type Question (8 Marks)	Descriptive Type Question (17 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	4	8	12
4	Unit 4: Integrity, Banking Ethics and Team Work	20	2	5	7
	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	8	17	25

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

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: ● 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: ● 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. Retail banking, - Wholesale banking - Corporate banking, - International banking. 3. History of banking 4. Recent trends in banking - Universal banking - Electronic banking	1. Prepare a chart on types of banking 2. Prepare a presentation of history of banking	10

	Globalized banking.		
2. Explain the banking structure in India and types of banking.	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	1. Prepare a chart on types of bank 2. Compare the functions of different category of banks.	10
3. Describe the functions of business correspondents and business facilitators.	1. Concept of business correspondents 2. Functions of BCs 3. Eligible to work as BCs according to RBI guidelines	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.	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.	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	1. Bank customer 2. Types of bank-customer - Individuals - Minors - Blind persons - Senior Citizens - Physically challenged - Lunatic persons - Illiterate persons - Pensioners - Hindu undivided family 3. Business firms - Various banking products	1. Prepare a chart on types of bank customers 2. Make comparative chart on various types of products	10
2. Segment the market based on demand	1. Segment the customer - Village - Rural remote - Housewives - farmers 2. Approach to prospective customers - Door-to-door calls	3. Demonstrate the different approaches to prospective customers through various methods	10

	Community gatherings 3. Inform potential customer through campaign		
3. Assess the prospective customer's financial status	3. Customer basic goals and needs 4. Customer's financial status - Income - Dependents - Cash flows 5. Suggest appropriate products as per CLC 6. Processing the application - 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	1. Make a table to record the financial status of customers based on income, dependents and cash flows. 2. Demonstrate how to suggest appropriate products as per customer life cycle 3. Prepare a chart on process of application	13
4. Identifying potential customers	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	1. Draw the format of customer information system 2. Prepare a format for the periodic report on the status of acquired customer	12

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.	1. Values in general and entrepreneurial values. 2. Entrepreneurial value orientation with respect to inattentiveness, independence, outstanding performance and respect for work.	1. Listing of entrepreneurial values by the students. 2. Group work on identification of entrepreneurial values and their roles after listing or reading 2-3 stories of successful entrepreneur. 3. Exhibiting entrepreneurial values in Ice breaking, rapport building, group work and home assignments.	10
2. Demonstrate the knowledge of attitudinal changes required to become an entrepreneur.	1. Attitudes in general and entrepreneurial attitudes 2. Using imagination/intuition 3. Tendency to take moderate risk 4. Enjoying freedom of expression and action 5. Looking for economic opportunities 6. Believing that we can change the environment 7. Analyzing situation and planning action 8. Involving in activity	1. Preparing a list of factors that influence attitude in general and entrepreneurial attitude. 2. Demonstrating and identifying own entrepreneurial attitudes during the following micro lab activities like thematic appreciation test. 3. Preparing a short write-up on “who am I”. 4. Take up a product and suggest how its features can be improved. 5. Group activity for suggesting brand names, names of enterprises, etc.	15
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	1. Main sectors of green economy- E-waste management, green transportation, renewal energy, green construction, water management. 2. Policy initiatives for greening economy in India.	1. Preparing a poster on any one of the sectors of green economy. 2. Writing a two-page essay on important initiatives taken in India for promoting green economy.	08

2. Describe the major green Sectors/ Areas and the role of various stakeholder in green economy	1. Stakeholders in green economy. 2. Role of government and private agencies in greening cities, buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forests and fisheries.	1. Preparing posters on green Sectors/Areas: cities, buildings, tourism, industry, transport, renewable energy, waste management, agriculture, water, forests and fisheries.	07
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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	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	1. Demonstrate the various types of forms 2. Fill Application form and collect the necessary documents.	10
2. Pursue referral enquiry for potential customers	1. Referral enquiry 2. Source of referral enquiry 3. Advantages of referral enquiry	1. Prepare a chart on referral enquiry and its sources	10
3. Receive and update the required documents	1. Received and check filled application form - 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	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	1. Payment mechanisms 2. Payment schedule 3. Proper scheduling to follow up visits	1. Draw a chart on payment mechanism and also incorporate the procedure for payment schedule	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	1. Delivery of required documents to the bank - KYC norms - Acceptable documentary proofs and address	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

	2. Assist the bank with obtaining additional information		
2. Status of application form	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	1. Demonstration on informing customer about acceptance or rejection of applications	13
3. Identify and demonstrate the delivery of documents on account opening	1. Deliver relevant documents and materials - 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	1. Demonstrate how BC&BCF deliver relevant documents and materials 2. Prepare a chart on methods for using documents and material	10
4. Performing general administration work	1. Update detail of accounts opened in information system 2. Periodic reports on status of customers 3. Set revenue and account targets 4. Report on targets achieved and review future targets 5. Procedure for handling sensitivity and confidentiality of customer information	1. Prepare a periodic report format on status of customers 2. Demonstrate the procedure for handling sensitivity and confidentiality of customer information	10

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: ● 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: ● Introduction to the spreadsheet application,	10

	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.	● 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	1. Introduction to presentation, 2. Software packages for presentation, 3. Creating a new presentation, 4. Adding a slide, 5. Deleting a slide, 6. Entering and editing text, 7. Formatting text, 8. Inserting clipart and images, 9. Slide layout, 10. Saving a presentation, 11. Printing a presentation document.	1. Demonstration and practice on the following: ● 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	1. Banking transaction 2. Receive cash from designated accounts 3. Regular banking transactions 4. Modes of banking transactions - Banking Kiosk - POS machine 5. Collect cheques and cash for - Payment - Deposit into banks 6. Disburse cash for withdraws 7. Remittance facilities to other accounts	1. Make a flow chart on banking transactions and modes of banking transactions 2. Demonstrate the collection of cheques or cash from customers	12

	8. Assist customers in updating the passbook		
2. Respond to customer queries, complaints and escalates unresolved issues	1. Customers queries and 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	1. Demonstrate what type of customer complaints occurs and how Business Correspondence handles it. 2. Demonstrate the reporting to branch assigned with cash and cheque	8
3. Monitor and collect loans repayments and close the account	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	1. Prepare a chart on types of loan repayments 2. Demonstrate the loan repayment as per company policy	8
4. Performing general administrative work	1. Update detail of cash disbursed 2. Received the designated format or software 3. Periodic report includes - 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	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	1. Schedule and execute follow-up visits 2. Periodically review customers financial requirements	1. Prepare a chart containing periodic review financial requirements 2. Demonstrate the post sale service	10
2. Provide post sale consumer services	1. Post sale service 2. Importance of post service sale 3. Types of post-sale service to customers - Delivering forms for address - Collecting payments - Setting up updates - Reminders	1. Demonstrate the post-sale services to customers through role play	12

3. Advising customers on service and other products	1. Manage customer accounts 2. Advice customers 3. Respond to all customers complaints and queries repetitive in nature 4. Inform and advice customers of new products	1. Conduct a role play and showing how to advice and respond to customers 2. Demonstrate how to inform and advice customers for new products	11
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	1. Barriers to becoming entrepreneur. 2. Behavioral and entrepreneurial competencies – adaptability/decisiveness, initiative/perseverance, interpersonal skills, organizational skills, stress management, valuing service and diversity.	1. Administering self-rating questionnaire and score responses on each of the competencies. 2. Collect small story/ anecdote of prominent successful entrepreneurs. 3. Identify entrepreneurial competencies reflected in each story and connect it to the definition of behavioral competencies. 4. Preparation of competency profile of students.	10
2. Demonstrate the knowledge of self-assessment of behavioral competencies	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.	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	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.	1. Listing of green jobs and preparation of posters on green job profiles. 2. Prepare posters on green jobs.	15

	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)
1. Communicate with BFSI customer and colleagues	1. Communication 2. Communication skills - Listening - Speaking - Personal presentation 3. Address escalated customer concerns 4. Educate colleagues on good practices in customer handling	1. Demonstrate the communication skills through role play 2. Importance of body language and its impact on communication	10
2. Teach sensitivity in behaviour	1. Sensitivity towards - Language - Gender - Cultural - Social factors 2. Social differences - 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 - 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	1. Demonstrate how to organise regular feedback collection as per company policy	12

	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 superior customer service	2. Demonstrate how to educate team in adverse consequences for avoid mis-selling and misinformation	
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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	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	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	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	10
3. Practising ethical behaviour	1. Avoid misrepresentation of misinformation 2. Practices of ethical behaviour with - Customers - Colleagues 3. Avoid defaming products and service of companies in competition 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	12
4. Developing healthy team climate	1. Team work and its features 2. Develop healthy team environment 3. Build mutual trust	1. Prepare a chart on factors to keep in mind to build mutual trust 2. Prepare a chart on Group decision making	10

	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 with productivity with conflict	3. Demonstrate how to deal with conflict to improve with productivity 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