

## Competency Based Curriculum

# National Vocational Education Qualification Framework Sector: Banking Financial Services and Insurance (BFSI) Sub-Sector: Banking & Financial Services

## NSQF Level 1: Fundamentals of Banking & Financial Services



PSS Central Institute of Vocational Education, Bhopal  
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Development, Government of India)

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## Introduction

The National Skills Qualification Framework (NSQF) organizes qualifications according to a series of levels of knowledge, skills and aptitude. These levels are defined in terms of learning outcomes which the learner must possess regardless of whether they were acquired through formal, non-formal or informal learning. In that sense, the NSQF is a quality assurance framework. It is, therefore, a nationally integrated education and competency based skill framework that will provide for multiple pathways, horizontal as well as vertical, both within vocational education and vocational training and among vocational education, vocational training general education and technical education, thus linking one level of learning to another higher level. This will enable a person to acquire desired competency levels, transit to the job market and, at an opportune time, return for acquiring additional skills to further upgrade their competencies.

Ministry of Human Resource Development, Government of India developed the National Vocational Education Qualification Framework (NVEQF) which was assimilated in NSQF in 2013. The NVEQF organizes qualifications according to a series of levels of knowledge and skills. These levels are defined in terms of learning outcomes i.e., the competencies (knowledge, skills and attitude) which the learners must possess regardless of whether they were acquired through formal, non-formal or informal education and training system. Qualifications are made up of occupational standards for specific areas of learning units or unit of competency. Units of competency are the specification of knowledge and skill and the application of that knowledge and skill to the standard of performance expected in the workplace. The unit of competency or National Occupation Standards comprising generic and technical competencies an employee should possess is laid down by the Sector Skill Council of the respective economic or social sector.

Competency is defined in terms of what a person is required to do (performance), under what conditions it is done (conditions) and how well it is to be done (standards). It can be broadly categorized into foundational, practical and reflexive competencies. Generic competencies are considered essential for a person to participate effectively in the workforce, whereas technical competencies are an individual's knowledge and expertise in the specific group task and its processes and its rules and regulations. An executive order F.No.1-4/2011-VE dated 3 Sept., 2012 on the various aspects of NVEQF has been issued by the MHRD. For more details on the NVEQF, please visit the website of MHRD at [www.mhrd.gov.in](http://www.mhrd.gov.in)

The term “curriculum” (plural: curricula or curriculums) is derived from the Latin word for “race course”, referring to the course of deeds and experiences through which children grow to become mature adults. A competency based curriculum describes what learners must “know” and “be able to do” by the end of a program or study. It identifies the competencies

and sub-competencies each learner is expected to master. It states clearly the criteria and conditions by which performance will be assessed. It also defines the learning activities that will lead to the learner to mastery of the targeted learning outcome.

The competency based curriculum is broken down into coherent parts known as Units. Each unit is further broken down into knowledge and skills on the basis of which evidence is to be provided by the learner and the evaluation is to be done by the teacher or trainer.

## About the Sector

### Indian Banking Scenario

Banking system in India has been functioning under regulations since 1949 when Banking Regulation Act was passed. Before independence, the banking system was largely in the hands of private banks. The first step towards public sector participation in the banking system was taken while enacting State Bank of India Act 1955, when the major stake in Imperial Bank of India was taken over by the Reserve Bank of India. Subsequently, public sector participation was increased by constitution of seven associate/ subsidiary banks of State Bank of India by 1959 and nationalisation of 14 private banks in 1969, 6 private banks in 1980.

In addition to the commercial banks in private and public sector, Urban Cooperative Banks have been in existence even prior to independence. They were brought within the purview of the Banking Regulation Act in 1966. These banks, till 1996, were allowed to lend money only for non-agricultural purposes. This distinction does not hold today. These banks were traditionally centered around communities, localities work place groups. They essentially lent to small borrowers and businesses. Today, their scope of operations has widened considerably.

In the early 1970s, it was felt that even after nationalization the requirement of credit for agricultural and other rural activities could not be adequately fulfilled by the commercial banks. This paved the way for creation of Regional Rural Banks, as an alternative for institutional finances to the rural sector, by the enactment of Regional Rural Bank Act 1976. The Act allowed the government to set up banks in rural areas whenever and wherever it considered necessary.

From 1993 onwards, the entire financial sector, including the banking sector, witnessed the era of liberalisation. New private banks were established. Foreign banks were allowed to expand operations in India. The entire banking and financial sector adopted technology for rapid expansion. With increase in consumerism in society, retail banking took prominence. Technology was leveraged to handle and service large number of accounts in retail banking. While the new private banks were established with technology and modern management practices, Public Sector Banks in India witnessed a transition from traditional banking to modern technology driven banking. Exposure to competition has made these banks re-engineer and re-structure their processes, systems and product line. The extent to which the banking industry has grown over period, its influence on the Indian economy and the potential for employment in the industry can be judged by the facts that at the

beginning of 2014 all banks, including RRBs, had a total branch network of 108000 branch, total deposits of Rs.80 lac crore, total advances of Rs.62 lac crore, total loan of Rs.6.90 lac crore to agriculture and they served about 60 crore customers with 10.68 lac employees.

### **Manpower requirements**

Post nationalisation, the Banks were asked to open more branches in rural areas. Large number of people were recruited to man these newly opened branches. Expanded network gave a new identity to these banks and millions of new customers came into the fold of Banking. The business of Banking moved from class banking to mass banking. While these developments gave rise to the need for a large work force of bank employees, the need further increased due to advent of private banks and the stress on retail banking. And now with utmost importance being given to financial inclusion by the Ministry of Finance and the Reserve Bank of India, the banking and financial sector has now emerged as one with the largest potential of employment in India.

### **Career Prospects**

The Banking & Finance sector is one of the fastest growing sectors in the country. This growth has brought many opportunities.

Candidates ambitious of joining the banking and finance industry can look forward to a fruitful career in banks, Non-Banking Financial Companies and Financial Institutions. The nationalised banks select candidates based on selection tests conducted by IBPS. State Bank of India conducts its own selection test for recruitment. The private banks select on a number of considerations, which include qualification and past experience. Whatever may be the selection procedure, all the banks are required to provide training to the candidates selected for employment. In order to reduce the cost of training and also increase the productivity of employees, the banks prefer candidates who have acquired training in various aspects of banking and finance before joining the banks. A suitable qualification and acquisition of the basic skills in banking & finance through an appropriate training enhance the prospect of getting employment in Banking & Finance Sector. Apart from a regular job in any bank or finance company, opportunities also exist for those who are trained in banking & Finance for self-employment as business facilitators, business correspondents, Cash Management Service providers, marketing agents, sales persons, transaction processing outsourcing units, mutual fund agents, equity dealers etc.

## Objectives of the Course

After completion of this course, you will be able to

- Understand the concept of money and banking and know about evolution of money and banking.
- Know about the role of Reserve Bank of India in regulation of banks and financial Institutions and bringing economic stability to the country.
- Learn about the financial systems and the key operators.
- Understand the basics of book keeping and accountancy and learn post entries in Journal and Ledgers.
- Acquire Basic Communication skills
- Understand the basic infrastructure required for safe and smooth operations in the banks and financial institutions.

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| <b>Unit Code: BFSI<br/>101-NQ2014</b>   | <b>Unit Title: Elements of Banking</b>  |   |  |   |
| <b>Location:</b><br><br><b>Classrooms,<br/>Banking &amp;<br/>Financial<br/>Institutions</b> | <b>Session 1: Evolution of Money &amp; Banking</b>  |   |  |   |
|   | <b>Learning Outcome</b>   | <b>Knowledge Evaluation</b>   | <b>Performance Evaluation</b>  | <b>Teaching and Training Method</b>   |
|   | Learn about evolution of money, understand the need for money and the functions of money                            | 1. State the circumstances that requires use of money and enumerate different uses of money               | Identify the role played by money for<br><br>i) Businessmen<br>ii) Wage-earners<br>iii) Lending & borrowing                | <b>Interactive lecture:</b><br>Concept and functions of money & banking.<br><br><b>Activity:</b><br>Prepare a small chain of transactions where money is not used and list out the difficulties.  |
|   | Learn about evolution of banking, understand the need for banking and know the objectives of establishment of banks | Mention the key objectives of various functions of banks<br><br>Concept of Bank as financial intermediary | State how the common man, small business units, agriculturist and industrialist are served through each function of banks. | <b>Interactive lecture:</b><br>Conceptual understanding of various functions of the banks.<br><br><b>Activity:</b><br>Enact a small role based activity where some students deposit money with a person called a Bank and some take loan from him. See how the intermediation takes place. List out the advantages of intermediation. |

| <b>Session 2 : Banking Regulator (RBI) and their Main Functions</b> |  |  |   |   |
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|   | <p>Establishment of Reserve Bank of India, its functions and its contribution to the economic development.</p> | <p>State the objective of establishment of RBI.</p> <p>Describe the role of RBI towards -</p> <ul style="list-style-type: none"> <li>• Banking system</li> <li>• Economic Development</li> <li>• Maintaining economic stability</li> </ul> | <ol style="list-style-type: none"> <li>1. List out the banking functions of RBI.</li> <li>2. List out steps RBI normally takes for monetary control.</li> <li>3. Enumerate the steps taken by RBI since independence under its developmental role.</li> </ol> | <p><b>Interactive Lecture:</b><br/>Establishment, role and function of RBI</p> <p><b>Activity:</b><br/>Visit website of RBI <a href="http://www.rbi.org.in">www.rbi.org.in</a> ; check broad heads under which various information are available.</p> <p>Link the information available with stated functions of RBI.</p> |

| <b>Session 3: Types of Banks and Financial Institutions</b>  |  |  |   |
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| 1. List out various types of banks/ institutions considering their formation                         | Brief details of establishment/ incorporation of each type of bank/ financial institution  | Enumerate various financial services and relate it to the Institutions in the financial system | <b>Interactive lecture:</b><br>Classification of financial institution based on their formation and function<br><br><b>Activity:</b>  |
| 2. Classify the banks/ financial institutions considering their key functions and area of operations | Explanation of functions of different types of banks and financial institution   | Relate the functions of each type of institutions with their contribution to the economy       | Visit a nearby financial institution (other than a bank). Discuss with their employee, observe from the displays in their premises and learn about the activities of the institution.   |
| <b>Session 4: Banking Services</b>   |  |  |   |
| Identify main functions of the banks and their products and services                                 | Understanding of various of functions of banks<br><br>Features of various products of the bank<br><br>Utility of various services of banks | Enlist the various customer needs and relate it to various banking products and services       | <b>Interactive lecture:</b><br>Explain the functions, products and services of banks.<br><br><b>Activity:</b><br>Visit a Bank. Discuss with employees. Go through the bank publicity material and displays of product and services provided by the bank. List out the deposit and loan products and other services of the bank. |

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| <b>Unit Code: BFSI<br/>102- NQ2014</b>              | <b>Unit -2: Indian Financial System</b>   |  |  |   |
|   | <b>Duration: 15 hours</b>   |  |  |   |
|   | <b>Session 1: Overview of financial system</b>  |  |  |   |
| <b>Location:</b>                                    | <b>Learning Outcome</b>   | <b>Knowledge Evaluation</b>                              | <b>Performance Evaluation</b>  | <b>Teaching and Training Method</b>   |
| <b>Classroom and Banks or Financial Institution</b> | Understand the significance of financial system in development of economy             | Contribution of a stable financial system in the economy | Enumerate the key function of each component of financial system and their contribution to the economy | <b>Interactive lecture:</b><br>Explain the concept of financial system and the role played by it in the economy.<br><br><b>Activity:</b><br>Draw a chart stating the components of financial system |
|   | Learn about the role played by the financial system in the current economic scenario. | Components of financial system                           | List out the name of the organizations in the financial system.  | <b>Interactive lecture :</b><br>Explain the role of financial system in the economy.<br><br><b>Activity</b><br>Visit website of RBI, IRDA and SEBI  |

| <b>Session 2:Session 2: Institutions in Financial system</b>  |   |  |   |
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| Learn the objectives and key functions of various institutions in the financial system                                | Describe the functions of each institution in the financial system                | List out the activities undertaken by the financial institutions   | <p><b>Interactive lecture:</b><br/>Explain the objective and key functions of various financial institutions.</p> <p><b>Activity:</b><br/>Visit a nearby financial institution and observe the activities of it.</p>                        |
| <b>Session 3: Financial Intermediaries</b>  |   |  |   |
| Learn the significance and key functions of various financial intermediaries in the financial system                  | Describe the role of financial intermediaries                                     | List out the activities of different financial intermediaries      | <p><b>Interactive lecture:</b><br/>Explain the objectives and role of financial intermediaries</p> <p><b>Activity:</b><br/>Visit a nearby bank or NBFC and note down the activities undertaken by it.</p>                                   |
| <b>Session 4: Financial Instruments</b>   |   |  |   |
| Know the common financial instruments for investments and understand the purpose of investing through each instrument | Enumerate the financial instruments used for investments and state their features | State the purpose of investment through each financial instruments | <p><b>Interactive lecture:</b><br/>Explain various financial instruments and their key features.</p> <p><b>Activity:</b><br/>Interact with investment agents or brokers and discuss the feature of financial instruments for investment</p> |

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| <b>Unit Code:</b> BFSI<br>103-NQ2014   | <b>Unit Title: Accounting Fundamentals</b>                      |  |  |  |
| Location:<br>Classrooms and<br>Bank or Financial<br>Institution and any<br>business unit | <b>Duration: 10 hours</b>                                       |  |  |  |
|  | <b>Session 1 : Objectives of Accounting</b>                     |  |  |  |
|  | <b>Learning Outcome</b>   | <b>Knowledge Evaluation</b>                        | <b>Performance Evaluation</b>  | <b>Teaching and Training Method</b>  |
|  | Understand need and purpose of recording business transactions  | State why the records in any business is important | Enumerate the various outcomes of business transactions.                           | <b>Interactive lecture :</b><br>Explain the requirement of recording of transactions in business units<br><br><b>Activity :</b><br>Form a group. Assign roles as trader and customers. Conduct transactions. At the end of the activity, find out the results of the transactions. E.g. cash balance, dues to creditor, dues from customers, balance of stock etc. |
|  | <b>Session 2 : Principles of Accounting</b>                     |  |  |  |
| Understand the principles of accounting  | 1. Describe the objectives of accounting in banking and finance | 1. Apply the fundamental accounting procedure      | <b>Interactive lecture:</b><br>Objectives, characteristics and types of accounting |  |

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|   |   | 2. List out the characteristics of accounting                          | 2. Identify the characteristics of accounting   | <b>Activity</b><br>Visit a bank and observe what kind of fundamentals are applied in maintaining bank accounts.   |
|   | Understand types of accounts                  | Describe the types of accounting                                       | Enlist some of the main accounts used in a bank and put them into the basic categories. | <b>Interactive lecture :</b><br>Explain how the number of accounts are classified into three basic categories<br><b>Activity :</b><br>Visit a bank and note down some of the accounts of each basic category of accounts. |
| <b>Session 3 - Processing Business Transactions - Journal and Ledgers</b> |   |  |   |   |
|   | 1. Describe the features, contents of journal | 1. Describe the feature of journal<br>2. State the contents of journal | 1. Identify the features of journal.<br>2. Select the suitable contents of journal.     | <b>Interactive lecture:</b><br>Features and contents of journal.<br><b>Activity:</b><br>Note down entries given in a statement of account or Pass Book of a bank and prepare journal from the point of view of a bank.    |

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|   | 2. Explain the process of preparation of ledgers and method of posting of entries in the ledgers   | 1. Describe the features of ledger<br>2. Understand the formalities followed for preparation of ledger | 1. Identify the features of ledger<br>2. Select the formalities followed for posting entries in the ledger | <b>Interactive lecture :</b><br>Preparation of ledger.<br><br><b>Activity</b><br>A case study showing a list of transactions in a bank which are to be posted in ledgers maintained in banks.   |
| <b>Session 4: Cash Book and Reconciliation with the Bank Record</b> |  |  |  |   |
|   | 1. Explain the types of cash book and how to prepare different cash book   | 1. Describe the types of cash book.<br>2. Procedure to prepare different types of cash books.          | 1. Identify the types of cash book.<br>2. Prepare different types of cash books.                           | <b>Interactive lecture:</b><br>Preparation of different types of cash book.<br><br><b>Activity:</b><br>A case study to prepare a two columnar cash book of a business unit who maintains accounts with banks.   |
|   | 2. Understand the objectives of preparing a bank reconciliation statement and explain the procedure for reconciliation of cash book with pass book | Describe the need for reconciliation of Cash book with bank Pass Book.                                 | Enlist the factors responsible for difference between cash book and bank Pass Book balances.               | <b>Interactive lecture :</b><br>Explain the objectives and procedure of preparation of bank reconciliation statement<br><br><b>Activity :</b><br>Visit a nearby business unit who maintains accounts with banks. Get copy of cash book and pass book (statement of account) for a month; reconcile the balances as on the last date of the month. |

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| Unit Code: BFSI<br>104-NQ2014                                     | <b>Unit Title: Customer Service</b>                                   |   |   |  |
| Location:<br><br>Classrooms, Bank<br>and Financial<br>Institution | <b>Duration: 15 hours</b>   |   |   |  |
|   | <b>Session 1 : Conceptual Framework</b>                               |   |   |  |
|   | <b>Learning Outcome</b>   | <b>Knowledge Evaluation</b>   | <b>Performance Evaluation</b>   | <b>Teaching and Training Method</b>  |
|   | 1. Differentiate between consumer and customer                        | 1. Describe the meaning of consumer and Customer  | 1. Differentiate between consumer and customer  | <b>Interactive lecture:</b><br>Customers and Consumers<br><br><b>Activity:</b><br>Role play and group discussion on the behaviour of customers/consumers   |
|   | 2. Under customer's needs and wants and the factors influencing them. | 1 State the need to understand customer's buying behaviour<br><br>2. Identify some of the basic needs of a bank's customer. | 1. Differentiate between various factors affecting customer's needs and buying behaviour. | <b>Interactive lecture:</b><br>Customer's Needs and Wants and the factors influencing them.<br><br><b>Activity:</b><br>Visit a bank. Interact with customers and determine customer's wants and needs. |
|   | <b>Session 2: Effective Customer Service</b>                          |   |   |  |
|   | 1. Identify the effective customer service                            | 1. Describe the factors that satisfies customer's need  | 1. Enlist factors influencing effective customer's service                                | <b>Interactive lecture:</b><br>Providing Effective Services to Customers<br><b>Activity:</b> Role play   |
|   | 2. Dealing effectively with different types of customers              | 1. Describe different types of behavioural pattern of customers   | 1. Identify the ways for dealing with different types of customers                        | <b>Interactive lecture:</b><br>Discuss effective ways of dealing with customers<br><br><b>Activity:</b><br>Visit a bank and observe customer   |

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|   |  |  | dealing by employees   |
| <b>Session 3: Customer Service in Banks</b>         |  |  |  |
| 1. Identify the role of customer services in Bank   | 1. Customer service concepts<br>2. Role of customer service<br>3. Customer Service & Banks | 1. Explain the customer service<br>2. Identify the role of customer service assistant/ help desk in banks<br>3. Explain the importance of customer service in bank | <b>Interactive Lecture:</b><br>Customer Service role with respect to bank<br><br><b>Activity:</b><br>Visit to a nearby banks and observe various customer services.  |
| <b>Session 4: Elements of Customer Service</b>      |  |  |  |
| 1. Identify the elements of best customer services. | 1. Elements of customer services<br>2. Typical features of customer service in banks.      | 1. Differentiate between goods and services<br>2. Find out the steps taken by the banks to improve customer service.   | <b>Interactive Lecture:</b><br>Elements of good customer services and concept of customer service in service industry, in particular in banks.<br><br><b>Activity:</b><br>Visit a nearby bank. Observe the steps taken for providing good customer service in the bank.          |
| 2. Enlist the significance of customer services     | 1. Benefits and importance of customer services  | 1. Identify the significance of Customer services<br>2. List out the expectations of customers regarding a good service from the banks.                            | <b>Interactive Lecture:</b><br>Significance of customer service in banking sector.<br><br><b>Activity:</b><br>Visit a nearby bank. Interact with some of the customers and find out if they are satisfied with the service. Get suggestions from them for good customer service. |

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| <b>Unit Code: BFSI<br/>105-NQ2014</b>                                       | <b>Unit Title: Basics of Communication</b>  |  |   |   |
| <b>Duration: 15 hours</b>   |   |  |   |   |
| <b>Session 1: Principles of Communication</b>                               |   |  |   |   |
| <b>Location:<br/><br/>Classrooms, Bank<br/>or Financial<br/>Institution</b> | <b>Learning Outcome</b>   | <b>Knowledge Evaluation</b>  | <b>Performance Evaluation</b>   | <b>Teaching and Training Method</b>   |
|   | 1. Identify the sources of communication and define the elements of communication | 2. Describe the various medium of communication<br>3. Describe the various sources of information<br>4. State seven C's of communication<br>5. Describe the role of sender and receiver in communication | 1. Differentiate between internal and external communication<br><br>2. Demonstrate the knowledge of collecting and processing information from various sources. | <b>Interactive Lecture:</b><br>Explain the entire process of communication and state the importance of effective communication.<br><br><b>Activity:</b><br>Practice sessions through role plays on effective use of verbal and non-verbal communication skills. |
|   | 2. Identify the practices in verbal and non-verbal communication                  | 1. Describe the verbal & non-verbal communication<br>2. Importance of verbal and non-verbal communication.<br>3. Practices in verbal and non-verbal communication.                                       | 1. Differentiate between verbal & non-verbal communication with examples.<br>2. Identify the practices in verbal and non-verbal communication.                  | <b>Interactive Lecture:</b><br>The practices in verbal and non-verbal communication.<br><br><b>Activity:</b><br>Practice sessions on effective use of verbal and non-verbal communication skills.   |

| <b>Session 2: Forms of communication</b>   |  |  |  |
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| 1. Identify different forms of communication   | 1. Describe the advantage of different forms of communication.<br>2. Describe the disadvantages of different forms of communication        | 1. Identify different forms of communications in a bank.<br>2. Find out the advantage and disadvantage of various forms of communication | <b>Interactive Lecture:</b><br>Define and explain advantage and disadvantage of different forms of communication.<br><br><b>Activity:</b><br>Visit a bank; observe the communication taking place among the employees of the bank as well between the bank employees and the customers.                    |
| 2. Explain the features of formal and informal communication                           | 1. Describe the meaning of formal communication.<br>2. Describe the meaning of informal communication or grapevine communication.          | 1. Differentiate between formal and informal communication with examples observed in any communication activity.                         | <b>Interactive Lecture:</b><br>Features of formal and informal communication. Explain the circumstances under which these forms of communication are used<br><br><b>Activity:</b><br>Visit a bank and observe how communications are made to customers by the bank. Identify the formal and informal ones. |
| <b>Session 3: Barriers of Communication</b>  |  |  |  |
| 1. Identify the reasons why certain communications fail to meet the desired objective. | 1. Describe the factors that act as communication barrier<br>2. Differentiate between various types of barriers to effective communication | 1. Compile a list of barriers to effective communication at work place   | <b>Interactive Lecture:</b><br>Barriers in communication<br><br><b>Activity:</b><br>Visit a bank and identify the barriers in communication  |

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|  | <p>2. Select strategies to overcome barriers in communication</p> | <p>Describe the ways to overcome barriers in effective communication</p>   | <p>Select strategies to overcome barriers in communication</p>   | <p><b>Interactive lecture</b><br/>Barriers to effective communication and ways to overcome them.</p> <p><b>Activity</b><br/>Visit a bank, observe barriers in communication and suggest strategies.</p>  |
| <p><b>Session 4: Framing of Questions and Complete Sentences</b></p> |   |  |  |  |
|  | <p>Framing of question and complete sentences</p>                 | <p>1. State why asking question is a powerful tool in communication<br/>2. Define open and close questions<br/>3. State importance of framing complete sentences in effective communication.</p> | <p>1. Differentiate between open and close questions.<br/>2. List out different situations where open question is effective and where close question is effective.</p> | <p><b>Interactive Lecture:</b><br/>1. Role of questions in effective communication.<br/>2. Role of open and close question in communication and the situation where they could be used.</p> <p><b>Activity:</b><br/>1. Role plays involving communication in different situations.</p> |
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| <b>Unit Code:</b> BFSI<br>106-NQ2014                                | <b>Unit Title: Basic Infrastructural Facilities and Safety Measure in Banks</b>  |   |   |   |
| <b>Location:</b><br>Classroom, Bank<br>and Financial<br>Institution | <b>Duration: 15 hours</b>  |   |   |   |
|   | <b>Session 1: Basic Infrastructure Needed in a Bank Branch</b>   |   |   |   |
|   | <b>Learning Outcome</b>  | <b>Knowledge Evaluation</b>   | <b>Performance Evaluation</b>   | <b>Teaching and Training Method</b>   |
|   | Understand the requirement of basic infrastructure and facilities needed in a bank for smooth operations and easy customer interactions and good customer service. | 1. Describe the basic infrastructure needed for smooth operation of bank and easy customer interaction in a bank. | 1. List out the items of infrastructure necessary for good customer service.<br>2. List out the items of infrastructure necessary for smooth operation in the bank.<br>3. Enumerate the measures taken by a bank for safety of property of customer and bank. | <b>Interactive lecture:</b><br>Basic infrastructure and facilities needed in a bank for safe operations and easy customer interactions and good customer service.<br><br><b>Activity:</b><br>Visit to a bank. Observe various items of infrastructure and safety equipments. Note down the utility of each one of them. |

| <b>Session 2: Potential Hazards at Workplace</b>                       |  |  |   |
|--|--|--|---|
| 1. Describe potential hazards & safe practices to be adopted in banks. | 1. State the potential hazards in bank offices.<br>2. Describe the practices to be adopted for ensuring occupational health & safety | 1. Enlist various safety accessories used in bank offices.<br>2. Differentiate between common safety and health concerns and problems. | <b>Interactive lecture:</b><br>Measures to Ensure Safety in Banks.<br><br><b>Activity:</b><br>Visit to a bank branch to observe safety measures.  |
| 2. Extinguishing small fires   | 1. Describe the symbols used for safety purpose  | 1. Enlist various equipment and accessories used to extinguish fire<br>2. Demonstrate the process of using fire extinguisher           | <b>Interactive lecture:</b><br>Preventing Fire at Workplace and Extinguishing Small Fires<br><br><b>Activity:</b><br>Visit to a bank branch to study fire safety equipment installed at the |

| <b>Session 3: Safety Measures at Workplace</b>  |   |  |   |
|---|---|--|---|
| 1. Practice safety measures and tips to control risk of fraud, theft, burglary, fire accidents etc. | 1. Recognize some common safety concerns in bank.<br>2. State the circumstance leading to fraud, theft, burglary, fire accidents etc. in a bank office and measures to prevent them | 1. Classify various safety issues at the Bank office<br>2. Select preventive measures to avoid fraud, theft and robbery. | <b>Interactive lecture:</b><br>Discuss safety measures required in a bank and methods of preventing issues related to these concerns<br><br><b>Activity:</b><br>Visit to a bank to study measures to prevent fraud, theft and robbery |
| <b>Session 4: Precautions to be taken by Customers for their own Safety</b>                         |   |  |   |
| 1. Understand the safety measures to be taken by customers during their transactions in the Bank.   | Describe the precaution to be taken by customers while conducting their transactions.   | List out areas where precautions are to be taken by customers while conducting their transactions.                       | <b>Interactive Lecture:</b><br>Safety measures to be taken by customers during their transactions in the bank.<br><b>Activity</b><br>Visit a bank and observe the precautions to be taken by the customers during their transactions. |
| 2. Know the steps taken by banks to educate customers to take precautions for their safety.         | State steps taken by banks to educate customers to take precautions for their safety  | Enlist the areas where customer are required to be educated to take precautions for their safety                         | <b>Interactive lecture :</b><br>Steps taken by banks to educate customers to take precautions for their safety.<br><br><b>Activity:</b> Visit a bank. Observe the steps taken by the bank to educate customer for their safety.       |

|   |   |   |   |   |
|---|---|---|---|---|
| <b>Unit Code: BFSI<br/>107-NQ2012</b>   | <b>Unit Title: Work Integrated Learning</b>   |   |   |   |
|   | <b>Duration: 15 Hours</b>   |   |   |   |
|   | <b>Session 1: Types of Transactions or Activities in a Bank</b>                                 |   |   |   |
| <b>Location:<br/><br/>Classrooms, Bank<br/>and Financial<br/>Institution</b>    | <b>Learning Outcome</b>   | <b>Knowledge Evaluation</b>   | <b>Performance Evaluation</b>   | <b>Teaching and Training Method</b>   |
|   | Understand various financial activities and modern technology based basic services of the banks | Describe various financial activities and modern technology based basic services of the banks | Differentiate between the financial activities which are normally done in bank office and the activities which can be done without visiting the bank. | <b>Interactive lecture:</b><br>Explain various financial activities of banks with specific reference to technology based activities.<br><br><b>Activity:</b><br>Visit a bank and observe the process of various financial activities. |
|   | <b>Session 2: Mapping the Institutions in the Financial System</b>                              |   |   |   |
|   | Map the financial institutions, banks, NBFCs etc. in your surrounding area.                     | State main functions of the financial institutions in your surrounding area                   | Differentiate between the institutions listed by you based on their key operations.   | <b>Interactive lecture:</b><br>Job opportunities in banking and finance sector<br><br><b>Activity:</b><br>List out the financial institutions, bank, NBFCs etc. in your surrounding area. Note down their key operations.             |
| <b>Session 3: On the Job Training in a nearby Finance related Business Unit</b> |   |   |   |   |
| Identify the books of accounts used in the operations of a NBFC and             | Describe the main types of accounts in the books of a NBFC                                      | Enumerate the types of transactions normally performed in NBFCs                               | <b>Interactive lecture:</b><br>Discuss the normal transactions which take place in a NBFC.  |   |

|   |  |  |  |   |
|---|--|--|--|---|
|   | learn to post accounting transactions.               |  |  | <b>Activity:</b><br>On the job learning of accounting in a NBFC   |
| <b>Session 4: Practical's to Understand Basics of Communication</b> |  |  |  |   |
|   | Learn the basics of communication through activities | ate the essential feature of effective communication brought out in the activity and bank visit. | Enlist the positive and negative points observed in the role play.<br>List out your observations of bank employees' interaction with customer, during your bank visit, and relate them to your understanding of the basics of communication. | <b>Interactive lecture:</b><br>Lecture on do's and don'ts of verbal communication with customers in a bank.<br><br><b>Activity:</b><br>1. Role play for greeting and enquiring the purpose of customer's visit to the bank.<br>2. Visit a bank and observe how the employees greet the customer and enquire their purpose of visit. |

## Assessment Guide

Assessment is a process used for determining an individual's progress or level of mastery/competence in an occupational area. It may be formative (continuous) and/or summative (final). It is a process of collecting evidence and making judgment about the extent to which a person demonstrates the knowledge and skills set out in the standards or learning outcomes of a unit of competency. Assessment should be done on the basis of information or evidence about the individual's ability against clearly stated objectives or standards. A diversity of assessment methods is required to achieve the multiple purposes and to satisfy the requirements of competency based assessment. Appropriate evidence is to be collected from activities that can be clearly related to the Units of Competency. It should cover all the elements and performance criteria/indicators in the competency standards. Student's achievements should be assessed by using the following methods of assessment.

| S.No.        | Method of Assessments | Weightage<br>(Max. marks) | Evaluator                 |
|--------------|-----------------------|---------------------------|---------------------------|
| 1.           | Written test          | 30                        | Teacher                   |
| 2.           | Practical test        | 30                        | Certified Assessor #      |
| 3.           | Oral test/viva voce   | 10                        | Teacher/External Examiner |
| 4.           | Portfolio             | 10                        | Teacher                   |
| 5.           | Project               | 10                        | Teacher/Trainer           |
| 6.           | Direct Observation    | 10                        | Teacher/Trainer           |
| <b>Total</b> |                       | 100                       |                           |

# Assessors will be certified by the State Education Board.

**1. Written test:** It allows candidates to demonstrate that they have the knowledge and understanding of a given topic.

2. **Practical test:** It allows candidates to demonstrate application of skills in simulated or real work conditions against competency standards (skill and academic standards).
3. **Oral test/viva voce:** It allows candidates to demonstrate communication skills and content knowledge. Audio or video recording can be done at the time of oral test or viva voce.
4. **Portfolio:** It is a compilation of documents that supports the candidate's claim of competence that was acquired from prior learning and experience. Documents (including photo's, newspaper articles, reports, etc.) of practical experience in the workplace or the community and photographs of the products prepared by the candidates related to the units of competency should be included in the portfolio.
5. **Project:** Projects (individual or group projects) are a great way to assess the practice skills on a deadline, but these 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.
6. **Direct Observation** - Direct observation requires a considerable degree of commitment from the observer and those being observed. Employability skills evaluation listed below in the table should be evaluated through direct observation by the teacher/trainer and appropriate records should be maintained for transparency in evaluation.

| Employability Skill Area | S.No. | Competencies and Performance Standards            | Competent | Not Yet Competent |
|--------------------------|-------|---|-----------|-------------------|
| <b>Communication</b>     | 1.    | Questions appropriately                           |           |                   |
|                          | 2.    | Writes clearly and legibly                        |           |                   |
|                          | 3.    | Demonstrates good listening and responding skills |           |                   |
|                          | 4.    | Informs about the absence and reasons of absence  |           |                   |
| <b>Responsibility</b>    | 5.    | Organizes work                                    |           |                   |
|                          | 6.    | Manages time effectively and efficiently          |           |                   |
|                          | 7.    | Complete assignments timely                       |           |                   |
|                          | 8.    | Displays care for tools and equipment             |           |                   |
|                          | 9.    | Accepts responsibility pleasantly                 |           |                   |
|                          | 10.   | Exhibits patience                                 |           |                   |

|                                   |     |  |  |  |
|-----------------------------------|-----|--|--|--|
|                                   | 11. | Demonstrates pride in work                       |  |  |
| <b>Interpersonal relationship</b> | 12. | Displays friendly and cooperative attitude       |  |  |
|                                   | 13. | Demonstrates tactfulness in difficult situations |  |  |
|                                   | 14. | Accepts constructive criticism                   |  |  |
|                                   | 15. | Exhibits positive attitude                       |  |  |
| <b>Health and Safety</b>          | 16. | Practices good personal hygiene regularly        |  |  |
|                                   | 17. | Maintains good personal health                   |  |  |
|                                   | 18. | Dresses well and in appropriate manner           |  |  |
| <b>Innovation and Creativity</b>  | 19. | Give reasons and make judgments objectively      |  |  |
|                                   | 20. | Share ideas and thoughts with others             |  |  |

1. Competent = 0.5 marks

2. Not yet competent = 0

### List of Tools, Equipment and Materials

The list given below is suggestive and an exhaustive list should be prepared by the 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.

### Equipments/Tools

#### Teaching/Training Aids

1. Computer
2. LCD Projector
3. Projection Screen
4. White/Black Boards

## 5. Flip Chart Holder

**Teacher's Qualifications**

Qualification, competencies and other requirements for appointment of Graduate Teacher (Banking and Financial Services) on contractual basis should be as follow

| S.No | Qualification   | Minimum Competencies  | Age Limit  |
|------|---|---|--|
| 1.   | M.Com or MBA (Finance)<br>Or<br>B.Com with 2 years' experience in Banking and Finance | <ul style="list-style-type: none"> <li>• Effective communication skills (oral and written)</li> <li>• Basic computing skills.</li> <li>• Relevant technical competencies</li> </ul> | 18-37 years<br>Age relaxation to be provided as per Govt. rules. |

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