



# **BOARD OF SCHOOL EDUCATION HARYANA**

## **Syllabus and Unit Wise Division of Marks (2023-24)**

**Class- 9<sup>th</sup> Subject: Banking, Financial Services & Insurance**

**Code: BAF 978**

### **General Instructions:**

1. There will be an Annual Examination Based on the Entire Syllabus.
2. The Annual Examination will be (60/2) 30 Marks and, External Assessment (Practical) Examination will be 50 Marks and 20 Marks weightage shall be for Internal Assessment.
3. For External Assessment (Practical) Examination:
  - (i) External Assessment- Hand on Skill of 25 (Written 10, Practical 15).
  - (ii) External Assessment- Portfolio of 10.
  - (iii) External Assessment- Viva of 15.
4. For Internal Assessment:

There will be Periodic Assessment that would include:

  - (i) For 6 Marks- Three SAT Exams will be conducted and will have a weightage of 06 Marks towards the Final Internal Assessment.
  - (ii) For 2 Marks- Half Yearly Exam will be conducted and will have a weightage of 02 Marks towards the Final Internal Assessment.
  - (iii) For 2 Marks- Subject Teacher will Assess and give Maximum 02 Marks for CRP (Class Room Participation).
  - (iv) For 5 Marks- A Project Work to be Done by Students and will have a weightage of 05 Marks towards the Final Internal Assessment.
  - (v) For 5 Marks- Attendance of Student will be Awarded 05 Marks as:

75% to 80%	- 01 Marks
Above 80% to 85%	- 02 Marks
Above 85% to 90%	- 03 Marks
Above 90% to 95%	- 04 Marks
Above 95% to -	- 05 Marks



## Course Structure (2023-24)

Class- 9<sup>th</sup> Subject: Banking, Financial Services & Insurance

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Sr. No.	Chapter	Marks
1	Unit 1: Introduction To Banking And Micro finance System	16
2	Unit 2: Sources F New Customers	12
3	Unit 3: Microfinance Application Process	12
4	Unit 4: Disbursement Of Microfinance Loan	10
	Employability Skills- 10 marks	
5	UNIT 1.Communication skills-1	2
6	UNIT 2.Self management skills-1	2
7	UNIT 3.information and communication Technology skills-1	2
8	UNIT 4.Entrepreneurial Skills-1	2
9	UNIT 5. Green Skills-1	2
	TOTAL	60/2
	Theory paper(60/2)	30
	Practical Examination	50
	Internal Assessment	20
	Grand Total	100



## **Chapter 1: Session 1: History And Evolution Of Banking In India**

**History of banking:-** Banking Scenario During The Period After Independence  
Period 1947 to 1968 Period 1969-1990 Period 1969-1990

**Types Of Banks:-**

Indigenous banks:

Development Banks:

Export- Import Bank:

**FUNCTIONS OF Bank: - Function** As A Deposit and Lending Functions As An Agent and

ADVISORY FUNCTIONS

**TYPES OF BANKING:-** Branch banking, mixed banking, retail banking, corporate banking, chain banking , mixed banking.

## **Chapter 2: Session 2: Evolution Of Microfinance**

**Concept Of Microfinance:-** What is microfinance , why we need of microfinance , whose idea of making of microfinance institution. Feature of microfinance, and function of microfinance

**Evolution Of Microfinance In India:-** Evolution of microfinance in India can be understood by seeing it in three epochs; The first epoch (1960-1990) During the second period (1990 - 2000), III. The third epoch (2000 onwards)

Difference Between Microfinance And Formal Banking

## **Chapter 3:-**

### **Session 3: Recent Developments In The Field Of Microfinance**

Overview Of Microfinance In India

Challenges Of The Microfinance Sector

Recent Initiatives In The Field Of Microfinance In India

Setting Up Of Mudra Setting Up Of NBFC-MFIS And Its Role Coverage Of NBFC-MFIS Activities

## **Chapter 4 :-Session 4: Functions Of Microfinance Executive**

**Functions Of Microfinance Executive:-** The functions mentioned below are normally performed by the MEs. ♣ Arranging meetings of the harmonious group of people from the area of operation, to short list the prospective clients. ♣ Explaining product details in people gatherings at Chaupals and Gram Panchayat places.

**ATTRIBUTES OF A MICROFINANCE EXECUTIVE** The person interested in the job of microfinance should possess following qualities. • Minimum educational qualification has been kept at class 10th pass. • The person should have a natural flair to deal with the poor people of the society. Cool temperament will enable him to extract desired information from the potential clients. • The person should have a natural liking to work in rural or semi-urban India. • A sensitive and emotional behaviour may be appreciated but ME should not be over emotional





## **Chapter5:-\_Unit 2: Sources Of New Customers**

### **Session 1: Identify Sources Of Customer:- Dentification Of Territory To Find Customers**

**Grouping The Customers By Economic Activities Of Territory:-** what is grouping ,benefits of grouping , types of grouping .

**Factors Affecting The Identifying Customers:-** Micro finance companies keep the following factors in thier mind, which affect the identifying customers:

- Characteristics of target group
- Level of poverty
- Categories of micro enterprises which need finance
- Level of literacy
- Gender ratio in the territory
- Geographical characteristics of territory
- Level of infrastructure development

### **Chapter6:- Session 2: Acquiring Potential Customers**

**Grouping Of Population In A Territory:-**how to acquire potential customers by using grouping

**Process Of Acquiring New Customer:-** identify various steps of how to search a new customers through various steps.

### **Chapter 7:- Session 3: Resolving Queries And Cross Selling**

**Resolving Queries:-** what is queries, why customer repetitive quires , how to solve queries

**Educate The Customers:-** how to educate the customers by using different methods ,why is necessary. What is important terms and conditions educate about Interest fee, charges and repayment

**Benefits Of Microfinance Cross Selling And Its Advantages:-** - what is cross selling, what is cross selling product in microfinance. Steps for cross selling to customers and advantages of cross selling.

### **Chapter 8 Session 4: General Administration Work**

**Customer Information System:-** what is CIS. How to use CIS microfinance.

**Periodic Report On Status Of Acquired Customer:-** -Demonstrate the knowledge about various periodic report. Identify the different types of periodic reports .

Set Revenue /Account Targets With Manager, Reports On Targets Achieved And Renew Future Targets, Status Report On Defaults And Insurance

## **Chapter9**

### **Unit 3: Microfinance Application Process Session 1: Requisite Documents**

**KYC:-** What Is KYC, KYC Related Documents From Clients, Help In Filling Application Form, Re-Collect The Missing Information From Customers



**Credit Rating** As Per Company Policy:- What is credit rating . How to calculate this . what is CIBIL. The microfinance executive has to assess credit rating of loan applicant to determine for his / her loan eligibility.

### **Chapter 10:- Session 2: Verify Customer Documents**

Re-Check Documentation In Bank, Cross Check The Credit Checks By Team At Branch, Referral Enquiries, How To Dealing With Customers

### **Chapter 11 :- Session 3: Customers Record**

**Customer Data:-** what is data, why is customer data is important , Verification And Approval Of Customer Data

**Handover Application To Credit-Check Team:-** who is credit check team, what is function of credit check team.

### **Chapter 12:- Session 4: Administrative Work After Account Opened**

**Update Detail Of Accounts Opened:-** There could be various conditions under which customer changes his documents.

**Periodic Report On Status Of Acquired Customer:-** Microfinance executives are generally required to prepare periodic reports of acquired customers containing:- Pre-closing of account, No of accounts opened during the month. • Amount financed during the month. • Accounts closed during the month. • Details of loan accounts opened segment.

**Set Revenue / Account Targets With Manager:-** Before setting the targets following factors should be taken in to consideration. • Time at which agricultural production like wheat, rice, pulses etc come to market for sale. • Availability of market for selling of products. • Condition of soil for cropping

PROCEDURE AS LAID DOWN BY THE BANK IN HANDLING SENSITIVE AND CONFIDENTIAL CUSTOMER INFORMATION

### **Chapter13:**

### **Unit 4: Disbursement Of Microfinance Loan Session 1: Basics Of Loan**

**MEANING OF LOAN,:- what is loan?** Features Of Loan:- 1. Banks in India mainly extend short term and medium term loans. The 2. The interest payable on the loan amount could be either “fixed” or “floating”. 4. A loan may be “secured” or “unsecured:

**TYPES OF LOAN:-** i) Retail Segment Loans: ii) Micro, Small & Medium Enterprises (MSME) Segment loans iii) Agriculture Segment Loans

Advantages And Disadvantages Of Loan

Process Of Loan Application



## Chapter14

### **Session 2: Status Of Loan Application Steps In Loan Approval:-**

Working Capital Assessment:-

Operating Cycle Of A Manufacturing Unit

Term Loan

Ascertaining Status Of Loan Application

Informing Customer About Loan Approval

## Chapter15-

### **Session 3: Signing Documents By Customers**

**Types Of Documents:-** a) Demand Promissory Note, b) Agreements: c) Forms:

**Importance Of Signing Documents:-** Need for Documentation, Importance of Timely Documentation

**Types Of Borrowers:-** Individual, Self Help Group And Joint Liability Group

**Process Of Documentation:-** Step 1: Filling in the Documents

Step 2: Stamping of Documents

Step 3: Explanation/Disclosure of the Document Contents

Step 4: Execution

Step 5: Noting of charge

Step 6: Copy of documents

Step 7: Safe keeping of documents

Step 8: Revival Letter

**Assist Customers In Completing Formalities:-** makes them aware of various loan and other microfinance products available to them, • helps them in filling up application for applying for these products and • assists them in completing all the related formalities related to execution of documents, disbursement of loan etc.

### **Chapter16:- Session 4: Disbursement Of Loans Accounting Procedure:-**

Principles of Double Entry System of Book Keeping.

**Loan Disbursement-Steps:-** Step 1 : Opening of Loan Account Step 2- Disbursement Step 3 – Passing Entries

**Ensuring Timely Disbursement Of Loans:-** ensure prompt completion of all formalities and timely disbursement of loan





## **Employability Skill Book:**

### **Unit 1: Communication Skills.**

- Session 1: Introduction to Communication.
- Session 2: Verbal Communication.
- Session 3: Non-Verbal Communication.
- Session 4: Writing Skills: Parts of Speech.
- Session 5: Writing Skills: Sentences.
- Session 6: Pronunciation Basics.
- Session 7: Greetings and Introduction.
- Session 8: Talking about Self.
- Session 9: Asking Questions-I.
- Session 10: Asking Questions-II.

### **Unit 2: Self-Management Skills.**

- Session 1: Introduction to Self-Management.
- Session 2: Strength and Weakness Analysis.
- Session 3: Self - Confidence.
- Session 4: Positive Thinking.
- Session 5: Personal Hygiene.
- Session 6: Grooming.

### **Unit 3: Information and Communication Technology Skills.**

- Session 1: Introduction to ICT.
- Session 2: ICT Tools: Smartphone and Tablets -I.
- Session 3: ICT Tools: Smartphone and Tablets -II.
- Session 4: Parts of Computer and Peripherals.
- Session 5: Basic Computer Operations.
- Session 6: Performing Basic File Operation.
- Session 7: Communication and Networking – Basics of Internet.
- Session 8: Communication and Networking – Internet Browsing.
- Session 9: Communication and Networking – Introduction to E Mail.
- Session 10: Communication and Networking – Creating an E Mail Account.
- Session 11: Communication and Networking – Writing an E Mail.
- Session 12: Communication and Networking – Receiving and Replying to E Mails.

### **Unit 4: Entrepreneurship Skills.**

- Session 1: What is Entrepreneurship.
- Session 2: Role of Entrepreneurship.
- Session 3: Qualities of Successful Entrepreneurship.
- Session 4: Distinguishing Characteristics of Entrepreneurship and Wage Employment.
- Session 5: Types of Business Activity.
- Session 6: Product, Service and Hybrid Business.
- Session 7: Entrepreneurship Development Process.

### **Unit 5: Green Skills.**

- Session 1: Society and Environment.
- Session 2: Conserving Natural Resources.
- Session 3: Sustainable Development and Green Economy.



# Monthwise Syllabus Teaching Plan (2023-24)

Class- 9<sup>th</sup> Subject: Banking, Financial Services & Insurance

Code: BAF 978

Month	Subject- content	Teaching Periods	Revision Periods	Practical Work
April	<b><u>Vocational skills</u></b> Session 1: History and Evolution of Banking in India <b><u>Employability Skill</u></b> <b>Unit: - 1 Communication Skills</b> Session 1: Introduction to Communication	5  4	5  4	4  2
May	<b><u>Vocational skills</u></b> Session 2: Evolution of Microfinance Session 3: Recent Developments in the Field of Microfinance <b><u>Employability Skill</u></b> Session 2-Verbal Communication, Session 3- Non-Verbal Communication Session 4: Writing Skills: Parts of Speech Session 5: Writing Skills: Sentences Session 6: Pronunciation Basics	5  7	4  1	4  2
June	<b>During Summer Vacation Home Work/Project</b>			
July	Revision for SAT-I Exam SAT-I Exam <b><u>Vocational skills</u></b> Session 4: Functions of Microfinance Executive Unit 2: Sources Of New Customers Session 1: Identify Sources of Customer <b><u>Employability Skill</u></b> Session 7: Greetings and Introduction Session 8: Talking about Self Session 9: Asking Questions I Session 10: Asking Questions II	 5  5	5  2  2	 3  2





August	<b><u>Vocational skills</u></b> Session 2: Acquiring Potential Customers Session 3: Resolving Queries and Cross Selling <b><u>Employability Skill</u></b> Unit: - 2 Self-Management Skills Session 1: Introduction to Self-management Session 2: Strength and Weakness Analysis Session 3: Self-confidence	6	2	2
September	Revision for Half-Yearly Exam Half-Yearly Exam <b><u>Vocational skills</u></b> Session 4: General Administration Work <b><u>Employability Skill</u></b> Session 4: Positive Thinking Session 5: Personal Hygiene Session 6: Grooming	3 3	6	
October	<b><u>Vocational skills</u></b> Unit 3-Session 1: Requisite Documents Session 2: Verify Customer Documents <b><u>Employability Skill</u></b> Session 1: Introduction to ICT. Session 2: ICT Tools: Smartphones and Tablets -I. Session 3: ICT Tools: Smartphones and Tablets -II. Session 4: Parts of Computer and Peripherals. Session 5: Basic Computer Operations. Session 6: Performing Basic File Operation. Session 7: Communication and Networking – Basics of Internet	7 7	3 1	2 1
November	Revision for SAT-II Exam SAT-II Exam <b><u>Vocational skills</u></b> Session 3: Customers Record Session 4: Administrative Work after Account Opened <b><u>Employability Skill</u></b> Session 8: Communication and Networking – Internet Browsing. Session 9: Communication and Networking – Introduction to E Mail. Session 10: Communication and Networking – Creating an E Mail Account. Session 11: Communication and Networking – Writing an E Mail. Session 12: Communication and Networking – Receiving and Replying to E Mails	6 6	4	2 2



December	<b><u>Vocational skills</u></b> UNIT-4 Session 1: Basics of Loan Session 2: Status of Loan Application <b><u>Employability Skill</u></b> <b>Unit 4: Entrepreneurship Skills.</b> Session 1: What is Entrepreneurship. Session 2: Role of Entrepreneurship. Session 3: Qualities of Successful Entrepreneurship. Session 4: Distinguishing Characteristics of Entrepreneurship and Wage Employment.	6	3	2
January	<b><u>Vocational skills</u></b> Session 3: Signing Documents by Customers 101 Session 4: Disbursement of Loans <b><u>Employability Skill</u></b> Session 5: Types of Business Activity. Session 6: Product, Service and Hybrid Business. Session7: Entrepreneurship Development Process. <b>Unit 5: Green Skills.</b> Session 1: Society and Environment. Session 2: Conserving Natural Resources. Session3:Sustainable Development and Green Economy.	4	1	1
February	Revision for SAT-III&Annual Practical Exam		21	
March	Annual Examination			

**Note:**

- Skill Subject Teachers are advised to direct the students to prepare Practical Notebook of the Terminology/Definitional Words/ Glossary used in the Chapters for Enhancement of Vocabulary or Clarity of the Concept.
- The PSSCIVE Skill Textbook Present Information in Boxes the book. These help Students to get Conceptual Clarity. However, the Information in these Boxes would not be Assessed in the Year- End Examination.

**Prescribed Books:**

1. BFSI Skill Book- Text Book for Class IX, PSSCIVE Publication.
2. Employability Skill Book- Text Book for Class IX, PSSCIVE Publication.



# NSQF Question Paper Design (2023-24)

**Class- 9<sup>th</sup> Subject: Banking, Financial Services & Insurance**

**Code: BAF 978**

**Time 2 Hours 30 Minutes**

Competencies	Total
Knowledge	40%
Understanding	30%
Application	20%
Skill	10%
	100%

Type of Question	Marks	Number	Description	Total Marks
Objective Questions	1	15	6 Multiple Choice Questions, 3 Fill in the Blanks Questions, 3 One Word Answer Type Questions, 3 Assertion Reason Questions	15
Very Short Answer Type Question	2	6	Internal choice will be given in any 2 questions	12
Short Answer Type Question	3	6	Internal choice will be given in any 2 questions	18
Essay Answer Type Question	5	3	Internal options will be given in all the questions	15
Total		30		60