



BOARD OF SCHOOL EDUCATION HARYANA

Syllabus and Unit Wise Division of Marks (2026-27)

Class- 11th Subject: Banking, Financial Services & Insurance

Code: BFI 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:
 - (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
 - (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 (2026-27)

Class- 11th Subject: Banking, Financial Services & Insurance

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Sr. No.	Chapter	Marks
1	Unit 1: Introduction To Banking	15
2	Unit 2: Sources Of New Customers	15
3	Unit 3: Verification Of Customer Information	10
4	Unit 4: Process Of Banking Application	10
Employability Skills-10 marks		
5	1.Communication Skills-1	2
6	2.Self Management Skills-1	2
7	3.Information And Communication Technology Skills-1	2
8	4.Entrepreneurial Skills-1	2
9	5. Green Skills-1	2
Total		60/2
Theory Paper (60/2)		30
Practical Examination		50
Internal Assessment		20
Grand Total		100



Chapter 1 :- Unit 1: Introduction To Banking

Session 1: History And Evolution Of Banking In India Bank:-Meaning And Definition Of Bank, Role And Objectives Of Banks, Types Of Banking, Recent Trends In Banking:- Universal Banking, Electronic Banking: Various Forms Of E-Banking:- RTGS ,NEFT IMPS ECS, POS,ATM .

Chapter 2:

Session 2: Banking Structure In India

Banking Structure In India Consisting RBI:- Reserve Bank Of India, Functions Of RBI, Banking System/Structure:- Scheduled And Non Scheduled Banks, Functions Of Commercial Banks, Types Of Commercial Bank.

Chapter 3 :-

Session 3: Functions Of Business Correspondents And Facilitators

BC/BF:- Definition Business Correspondents/ Business Correspondent, Functions Of Bcs:, Roles And Responsibilities Of BC Advantages:, Eligibility To Work As A Bcs According To RBI Guidelines, Objectives of BC, Challenges of bc

Chapter 4 :-

Session 4: Role And Responsibilities Of Business Correspondent And Business Facilitator

Business Facilitator:- Definition, Roles And Responsibilities Of Facilitator Guidelines For Business Facilitator, Qualifications For Becoming Business Facilitator Opportunities After Completion Of This Course Functions of BF, benefits of BF ,Difference between BC and BF

Chapter 5:-Unit 2: Sources Of New Customers,

Session 1: Identifying Demographic Profile Of Customer Bank Customer:-

Who Is Bank Customer, Types Of Bank Customer DEMOGRAPHIC FACTORS OF BANK CUSTOMERS

Chapter 6:-

Session 2: Customer Segmentation in Banks

Segmentation:- Meaning Of Segmentation ,Need for customer Segmentation, BASES FOR SEGMENTATION OF CUSTOMERS FOR BC AND BF

Approach To Prospective Customers:- Door-To-Door Calls Community Gatherings, Inform Potential Customer Through Campaign

Chapter 7 :-

Session 3: Prospective Customer's Financial Status

Prospective Customer:- Meaning Of Prospective Customers, Customer's Financial Status Suggest Appropriate Products As Per Customer Life Cycle Processing The Application Documents Required: Timelines For Processing Application, Respond To Queries And Concern Regarding Application Process And Products Financial Needs, Financial Needs of Customers



Chapter 8:-

Session 4: Potential Customers Information System

Customer Information System:-Meaning Of Cis, Update Customer Information Records, Periodic Report On Status Of Acquired Customer, Set Revenue / Account Targets With Manager Reports On Targets Achieved And Renew Future Targets, Evaluation of Targets.

Chapter 9:-

Unit 3: Verification Of Customer Information

Session 1: Preliminary Customer Information

Preliminary Information:- Meaning Of Preliminary Information, Application Form For Customer Types Of Forms, Assist Customers To Fill Application Form And Collect The Necessary Documents, Documents Required For Processing Account Opening, Documents Required For Bank Account, Eligibility To Open Account, Verification Of Primary Information

Chapter 10:-

Session 2: Referral Enquiry For Potential Customers

Referral Enquiry:- Meaning Of Referral Enquiry,, Source Of Referral Enquiry Advantages Of Referral Enquiry,

Chapter 11:-

SESSION 3: Receiving, Verifying And Opening Account

Meaning Of Application Form , , Upload Documents And Information Received As Per Company Policy's, PROCESSING RECEIVED APPLICATION FORM BY BANK
VERIFICATION OF CUSTOMER INFORMATION, PROCESS TO OPEN AN ACCOUNT OF VARIOUS BANKING PRODUCTS

Chapter 12 :-

Session 4: Educate Customer About Payment Mechanism

Payment Mechanisms:-Meaning Of Payment Mechanisms, Types Of Payment Mechanisms, Payment Schedule Proper Scheduling To Follow Up Visits.

Chapter 13:-

Unit 4: Processing Of Banking Application

Session 1: Evaluation of Account Opening Forms

Meaning Of Kyc , Acceptable Documentary Proofs And Address, VERIFYING ACCEPTABLE DOCUMENTARY PROOFS AND ADDRESS
PROCESS OF EVALUATING APPLICATIONS

Chapter 14

Session 2: Status Of Application Form

NOTIFICATION:- Receive Notification From Bank, Issues With Notification From Bank, Application Status After Receiving The Information,, Inform A Customer About Acceptance Or Rejection Of Application And The Reasons Of Rejection, INFORM CUSTOMERS ABOUT SUCCESSFUL ACCOUNT OPENING

Chapter 15-

Session 3: Delivery Of Documents On Account Opening

Types Of Accounts Open In Bank, Bank Account Holder's Document, Methods For Using Documents And Materials, Function Of Relevant Documents And Materials Issued By Bank

Chapter16:-

SESSION 4: GENERAL ADMINISTRATION WORK

UPDATE DETAIL Of Accounts Opened In Information System, Periodic Reports On Status Of Customers, Set Revenue And Account Targets, Report On Targets Achieved And Review Future Targets, Follow Up Visit





Employability Skill Book:

Unit 1: Communication Skills

- Session 1: Introduction to Communication
- Session 2: Verbal Communication
- Session 3: Non-verbal Communication
- Session 4: Pronunciation Basics
- Session 5: Communication Styles — Assertiveness
- Session 6: Saying No — Refusal Skills
- Session 7: Writing Skills — Parts of Speech
- Session 8: Writing Skills — Sentences
- Session 9: Greetings and Introduction
- Session 10: Talking about Self
- Session 11: Asking Questions
- Session 12: Talking about Family
- Session 13: Describing Habits and Routines
- Session 14: Asking for Directions

Unit 2: Self-management Skills

- Session 1: Strength and Weakness Analysis
- Session 2: Grooming
- Session 3: Personal Hygiene
- Session 4: Team Work
- Session 5: Networking Skills
- Session 6: Self-motivation
- Session 7: Goal Setting
- Session 8: Time Management

Unit 3: Information and Communication Technology Skills

- Session 1: Introduction to ICT
- Session 2: Basic Interface of Libre Office Writer
- Session 3: Saving, Closing, Opening and Printing Document
- Session 4: Formatting Text in a Word Document
- Session 5: Checking Spelling and Grammar
- Session 6: Inserting Lists, Tables, Pictures, and Shapes
- Session 7: Header, Footer and Page Number
- Session 8: Tracking Changes in Libre Office Writer

Unit 4: Entrepreneurship Skills

- Session 1: Introduction to Entrepreneurship
- Session 2: Values of an Entrepreneur
- Session 3: Attitude of an Entrepreneur
- Session 4: Thinking Like an Entrepreneur
- Session 5: Coming Up with a Business Idea
- Session 6: Understanding the Market
- Session 7: Business Planning

Unit 5: Green Skills

- Session 1: Sectors of Green Economy
- Session 2: Policies for a Green Economy
- Session 3: Stakeholders in Green Economy
- Session 4: Government and Private Agencies



Month wise Syllabus Teaching Plan (2026-27)

Class- 11th Subject: Banking, Financial Services & Insurance

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Month	Subject- content	Teaching Periods	Revision Periods	Practical Work
April	<u>Vocational skills</u> Session 1: History and Evolution of Banking in India <u>Employability Skill</u> Unit: - 1 Communication Skills Session 1: Introduction to Communication Session 2: Verbal Communication Session 3: Non-verbal Communication	8	4	2
May	<u>Vocational skills</u> Session 2: Banking Structure in India and Types of Banking Session 3: Functions of Business Correspondents <u>Employability Skill</u> Session 4: Pronunciation Basics Session 5: Communication Styles — Assertiveness Session 6: Saying No — Refusal Skills Session 7: Writing Skills — Parts of Speech Session 8: Writing Skills — Sentences	8	2	2
June	During Summer Vacation Home Work/Project			
July	Revision for SAT-I Exam SAT-I Exam <u>Vocational skills</u> Session 4: Role and Responsibilities of Business Correspondent and Business Facilitator UNIT 2: Sources Of New Customers Session 1: Identifying Demographic Profile of Customer <u>Employability Skill</u> Session 9: Greetings and Introduction Session 10: Talking about Self Session 11: Asking Questions Session 12: Talking about Family Session 13: Describing Habits and Routines Session 14: Asking for Directions	5	5	1
		5	2	1
		5	2	1



August	<u>Vocational skills</u> Session 2: Segment the Market Based on Demand Session 3: Prospective Customer's Financial Status Session 4: Potential Customers <u>Employability Skill</u> Unit: - 2 Self-Management Skills Session 1: Strength and Weakness Analysis Session 2: Grooming Session 3: Personal Hygiene Session 4: Team Work	7	1	2
September	Revision for Half-Yearly Exam <u>Vocational skills</u> UNIT-2 Session 1: Preliminary Customer Information <u>Employability Skill</u> Session 5: Networking Skills Session 6: Self-motivation Session 7: Goal Setting Session 8: Time Management,	3 3	6	
October	<u>Vocational Skills</u> Session 2: Referral Enquiry for Potential Customer <u>Employability Skill</u> Unit 3: Information and Communication Technology Skills Session 1: Introduction to ICT Session 2: Basic Interface of Libre Office Writer Session 3: Saving, Closing, Opening and Printing Document Session 4: Formatting Text in a Word Document Session 5: Checking Spelling and Grammar,	4 8	3 2	2 2



November	Revision for SAT-II Exam SAT-II Exam <u>Vocational skills</u> Session 3: Receive and Update Required Documents Session 4: Educate Customer about Payment Mechanism <u>Employability Skill</u> Session 6: Inserting Lists, Tables, Pictures, and Shapes Session 7: Header, Footer and Page Number Session 8: Tracking Changes in Libre Office Writer Unit 4: Entrepreneurship Skills Session 1: Introduction to Entrepreneurship Session 2: Values of an Entrepreneur Session 3: Attitude of an Entrepreneur	6	6	1
December	<u>Vocational Skills</u> Unit-4 Session 1: Delivery of document to bank Session 2: Status Of Application Form <u>Employability Skill</u> Session 5: Coming Up With A Business Idea Session 6: Understanding The Market Session 7: Business Planning	6	3	2
January	<u>Vocational skills</u> Session 3: Delivery of Documents on Account Opening Session 4: General Administration Work <u>Employability Skill</u> Unit 5: Green Skills Session 1: Sectors of Green Economy Session 2: Policies for a Green Economy Session 3: Stakeholders in Green Economy Session 4: Government and Private Agencies	4	1	1
February	Revision for SAT-III Exam SAT-III Exam 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 (2026-27)

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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