



BOARD OF SCHOOL EDUCATION HARYANA

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

Class- 9th 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- 9th 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, Concept of banking

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

Chapter 2: Session 2: Evolution Of Microfinance

Concept Of Microfinance:- concept of microfinance , why we need of
microfinance , whose idea of making of microfinance institution. Feature of
microfinance, and function of microfinance GLOBAL OVERVIEW 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 **Chapter3:-**

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 behavior 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 their 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, Ensure potential customers understand

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. PENSION SCHEMES FOR THE POOR,

Chapter 8 Session 4: General Administration Work

Customer Information System:- what is CIS. How to use CIS microfinance. UPDATE CUSTOMER INFORMATION RECORDS

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

Chapter 13:

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

SIGNING OF DOCUMENTS ,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.



Month wise Syllabus Teaching Plan (2026-27)

Class- 9th 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	5 4	5 4	4 2
May	<u>Vocational skills</u> Session 2: Evolution of Microfinance Session 3: Recent Developments in the Field of Microfinance <u>Employability Skill</u> 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	During Summer Vacation Home Work/Project			
July	Revision for SAT-I Exam SAT-I Exam <u>Vocational skills</u> Session 4: Functions of Microfinance Executive Unit 2: Sources Of New Customers Session 1: Identify Sources of Customer <u>Employability Skill</u> Session 7: Greetings and Introduction Session 8: Talking about Self Session 9: Asking Questions I Session 10: Asking Questions II	5 5 5	5 2 2	3 2



August	Vocational skills Session 2: Acquiring Potential Customers Session 3: Resolving Queries and Cross Selling	6	2	2
	Employability Skill Unit: - 2 Self-Management Skills Session 1: Introduction to Self-management Session 2: Strength and Weakness Analysis Session 3: Self-confidence	6	2	1
September	Revision for Half-Yearly Exam Half-Yearly Exam	3	6	
	Vocational skills Session 4: General Administration Work Employability Skill Session 4: Positive Thinking Session 5: Personal Hygiene Session 6: Grooming	3		
October	Vocational skills Unit 3-Session 1: Requisite Documents Session 2: Verify Customer Documents	7	3	2
	Employability Skill Session 1: Introduction to ICT. Session 2: ICT Tools: Smart phones and Tablets -I. Session 3: ICT Tools: Smart phones 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	1	1
November	Revision for SAT-II Exam SAT-II Exam		4	
	Vocational skills Session 3: Customers Record Session 4: Administrative Work after Account Opened Employability Skill 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		2
		6		2



December	<u>Vocational skills</u> UNIT-4 Session 1: Basics of Loan Session 2: Status of Loan Application <u>Employability Skill</u> 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.	6	3	2
January	<u>Vocational skills</u> Session 3: Signing Documents by Customers 101 Session 4: Disbursement of Loans <u>Employability Skill</u> Session 5: Types of Business Activity. Session 6: Product, Service and Hybrid Business. Session7: Entrepreneurship Development Process. Unit 5: Green Skills. 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 (2026-27)

Class- 9th Subject: Banking, Financial Services & Insurance

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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