



BOARD OF SCHOOL EDUCATION HARYANA

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

Class- 10th Subject: Banking, Financial Services & Insurance (NSQF)

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 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 (2026-27)

Class- 10th Subject: Banking, Financial Services & Insurance

Code: BFI 978

Sr. No.	Chapter	Marks
1	Unit -1 -Collection Of Receivables	16
2	Unit-2 Microfinance Services To Customers	15
3	Unit-3 Customer Centric Services Orientation	10
4	Unit-4integrity, Banking Ethics And Team Work	09
	Employability Skills-10marks	
1	1. Communication Skills-1	2
2	2.Self Management Skills-1	2
3	3.Information And Communication Technology Skills-1	2
4	4.Entrepreneurial Skills-1	2
5	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: Collection of Receivables

Session 1: Collect the loan repayments

Microfinance: - Meaning of microfinance, invention of microfinance, Benefits of Microfinance,

Financial Inclusion: *Meaning of financial inclusion, difference between microfinance and financial inclusion*

Collection Process under Microfinance: -Meaning of collection, what is process, what is collection process in microfinance, step of collection process in microfinance.

Legal Guidelines for Collection:-what is legal guidelines follow in microfinance during non collection from customer.

Biometric Verification in Group Meeting:-what is biometric verification, what is biometric used in microfinance, what is group meeting, why conduct group meeting.

Benefits of Biometric Verification:-

Chapter-2 :- Session-2 Report to Branch

Deposit Cash collection process:-conduct group meeting, ,loan card deposit, receipt cash ,update deposit receipt and reporting to all cash to branches. SIGN OFF ON THE DROP

Accounting Formalities For Cash Collected: what is accounting, and formalities, when cash received in microfinance what accounting formalities handle by branch manager and officers

Interact With Team:-What steps are involved while field officer interacts with team.

Follow-Up & Recovery Of Overdue From Defaulter:- what is overdue, who is defaulter customer, what is defaulter register After being collection of cash from field, the officer follows the various steps while interaction with this team. what they are.

Chapter-3 :-Session 3: Update Settlements

Update Settlement: Definition Of Settlements, When And How Settlement Are Done. Various Certain Reason When Bank Need To Update The Settlement Status In Various Conditions

Reasons Of Doubtful Overdue Case: - Meaning Of Overdue, Reason Of Overdue
Recommend Doubtful Overdue Cases For Writing Off In Coordination With Credit Department:-Meaning Of Write Off, Condition Of Write Off.



Chapter-4 :- Session 4 Legal Action And Its Consequences

Legal action:- It is pertinent to mention the special features of lending in this sector, before considering legal action against the defaulters in repayment of loan. These are as under-

- Normally, the amount of these loans is small.
- These are collateral free loans.
- The period for which loan is afforded is short.
- The aspirants are poor.

The loans are given for income generating activities. Part of the loan may be for consumption purposes

As the recoverable dues are small amounts, filing of legal suit is not necessary. Other options available may be utilized.- ‘Proof of Loss’ for insurance claim, *In case of theft*

IN CASE OF LOSS

MUDRA:-MEANING OF MUDRA,FUNCTION OF MUDRA

NBFC:- MEANING OF NBFC,FUNCTION OF NBFC

Public Credit Registry: - MEANING OF PCR

Report To Senior Management. Report To Senior Management Policy Initiatives Follow legal cell for legal action

Chapter-5 :- Unit-2 Microfinance Services To Customers

Session 01: Customer And His Financial Soundness

Meaning of financial soundness of a customer, How Assessing the financial soundness. Identify the key steps to be taken by a microfinance executive for assessing the financial soundness of a customer .

Schedule And Execute Follow-Up Visits By Microfinance Executive:- Scheduling a Visit:- *Time of the visit: Day of the visit: place of the visit:*

Executing a Visit:- Perusal of Daily List Updating information about the customer: Carrying out the visit. After the visit:

Periodically Review Customers’ Financial Requirements:- meaning of financial requirements of customers , necessity of financial requirements identify , identify customer financial requirement through various methods :- At the pre-sanction stage At the post-sanction stage



A. Insurance Customers:- Meaning of Life insurance , need of insurance ,types of insurance

Chapter-6 Session-2 Post Sale Service

POST-SALE SERVICE:- Meaning of post sale services, importance of post sale services:- Nurturing and Promoting Customer Loyalty, Enhancing Reputation of the Company: Improvement in Existing Products, Development of New Products

Types of post sale service to customer given by microfinance executives:-

- Educating the Customer About the Product
- Making Value Addition to the Product and Related Services
- Attending to Queries/Grievances of the Customer and Bringing them to the Knowledge of Superiors
- Ensuring Proper delivery of Product,

Chapter-7

SESSION 03: CUSTOMER SERVICE AND ITS ROLE

Customer services:- Meaning of customer services, importance of customer services in financial institutions, benefits of customer services to customers and company.

Aspects/Types of customer service:- Understanding the various types of customer services like Manage Customer Accounts Advise Customers About Microfinance Respond To All Customers Complaints And Queries Repetitive In Nature Inform And Advise Customers Of New Products Of Microfinance

Repetitive Complaints:- Meaning of repetitive complaints ,Main Reason of repetitive complaints by customers and How to overcome of these types of complaints.

Repetitive Queries: - Meaning of repetitive queries, Main Reason of repetitive queries by customers and How to overcome of these types of queries.



Chapter-8 :-Session 04: Defaulter Management Process Defaulter:- Meaning of defaulter, types of defaulter, RBI guideline for dealing loan A/c of defaulter
Defaulter Management process:- meaning of Repayment, meaning of collection meaning of 'recovery ,How to recover the recovery by defaulters through defaulter management process. are

1. PREPARING A LIST OF DEFAULTERS

2. Report status of recovery:- PAYMENT RECOVERY IN CASE OF DEFAULT ON MICROFINANCE LOANS AS PER COMPANY POLICY

3. Obtain Recovery amount:-REPORT STATUS OF LOAN RECOVERY OF MICROFINANCE LOAN TO BRANCH MANGER

Chapter-9 Unit: 3 Customer Centric Service Orientations

Session 1: Client Relationship And Grievance Management

Client Relationship:- Meaning of client relationship, need of client relationship, How Communication and communication skills help the ME to maintain good business relations.

COMMUNICATION: Meaning of communication, Process of communication verbal and non verbal communication

COMMUNICATION SKILLS:- communication skills help to achieve expertise in communication. **Types of communication skills:-** Listening skill speaking skill' & b0 Personal Presentation

ADDRESS ESCALATED CUSTOMER CONCERNS:- Meaning of complaints , Educate Colleagues on Good Practices on Customer Handling



Chapter-10 :- Session 02: Social and Cultural Aspects

Sensitivity:- Meaning of sensitivity , what is used in communication. **Sensitivity towards Language**

Sensitivity towards Gender:- mutual sense of respect, A simple language, language should not have any ambiguous words, Avoid offending personal comments.

Cultural Sensitivity:-Meaning of cultural, **Respect of all cultural** Microfinance executives should have flexible and liberal attitude while communicating with persons of different cultures. MEs should use carefully chosen words so that they are understood well by others.

Sensitivity towards Social Factors:-Meaning of social factor, personal expertise to observe and understand as to how others feel and their perspective, Microfinance executives are supposed to be aware of psychology, customs and practices of the communities.

Social differences:- Meaning of social differences, factors are effected social differences

Customers- There is four divisions explaining personality of the customers as narrated below. **Amiable, Expressive, Analytical AND Driver.** SUPERIORS, COLLEAGUES

Chapter-11 :- Session: 3 workplace communication for customer services

Communication at workplace :- Meaning of communication, meaning of workplace, meaning of communication at workplace, Communication at work place helps- set goals and business-targets, clear doubts and misunderstandings spread vision and mission spread the message to deal appreciate the achievers make suggestions.

Training of staff to achieve share Goals:- Meaning of Training , staff training importance, benefits of Training .

Coordination:- Meaning of coordination, important of coordination.

Collaborate:- Meaning of Collaborate, important of Collaborate

Deal with the Irate Customer:- Who is irritating customer ? Why they are irritated? How to deal with irate customer?

Chapter 12 Session: 4 Regular Customer Orientation

Feedback and its features:-Meaning of feedback, features of feedback, important of feedback in microfinance,. Organize regular feedback collection as per company's SOP, Address problems by quick decision making, Promote clarity honesty and transparency in dealing with customers and colleagues , Dealings with colleagues.

mis-selling and misinformation :- meaning of mis-selling and misinformation, How to avoid mis -selling and misinformation. Loss of mis-selling and misinformation

Brand value: Meaning of brand value, Few tips, to enhance brand value of a company. Encourage the customers to write Reviews about the product/service.



Chapter 13 Unit:4 Integrity, Banking Ethics and Team Work

Session 01 Integrity Of Banking Transaction **Depositors:-** Meaning of depositors, important of depositors for bank, how depositor's money save. Meaning of DICGC. **Net hobby margin (NIM):-** Meaning of NIM

SUB-PLR Lending: - Meaning of sub-plr lending. important of sub-plr for bank and customers.

1.1 Banking Integrity: - Meaning of Integrity, what is meaning of banking integrity meaning of testing integrity Pay and bonuses:

Transparency and conflict of interest: what is hobby fees

Importance of Banking Ethics

Unfair Trades:- Meaning of unfair, meaning of trades , Meaning of unfair trades in bank/microfinance.

CORRUPTS PRACTICES :- What is corruption, Meaning of corrupts practices in bank Refrain From Indulging In Unfair Or Corrupt Practices Maintain Records As Per Company Policy Avoid Using Company's Fund For Personal Use

Chapter 14:- Session-2 Customers Mis And Data Security DATA:- Meaning of data , features of DATA, Types of data

Customer Information:- Meaning of customer information, types of information, important of customer information for bank , how we protect of customer information, rbi rules for protection of customer information.

Avoid Ip Infringement: Meaning of IP –Infringement. How we avoid IP – Infringement.

Rules For Transparent Dealing With Customer:- various types of rule for transparent dealing with customers

Regulation For Transparent Dealing With Customers:- Meaning and function of (CERSAI), what is CKYCR

Chapter 15 Session 3 Ethical Behavior And Its Implementation

Ethical Behavior:- Meaning of Ethical behaviour , Benefits of ethical behaviour . **Misrepresentation Of Misinformation** - Meaning of

misrepresentation of misinformation, How we misrepresentation of misinformation. PRACTICES OF ETHICAL BEHAVIOUR WITH CUSTOMERS

Avoid Defaming Products And Service Of Companies in Competition:- Meaning of Defaming product and services of companies in competition

Chapter 16 :- Session 4: Customer Relationship

TEAM WORK: - Meaning of team work and its features . Role of CRM, how develop healthy team environment, build mutual trust factors to keep in mind to build mutual trust exchange, defend and rethink of ideas support team members work ,group decision making,



Employability Skill Book:

Unit 1 Communication Skills

- Session 1 Methods of Communication 1
- Session 2 Verbal Communication
- Session 3 Non-verbal Communication
- Session 4 Communication Cycle and Importance of Feedback
- Session 5 Barriers to Effective Communication
- Session 6 Writing Skills — Parts of Speech
- Session 7 Writing Skills — Sentences

Unit 2 Self-management Skills

- Session 1 Stress Management
- Session 2 Self-awareness — Strength and Weakness Analysis
- Session 3 Self-motivation
- Session 4 Self-regulation — Goal Setting
- Session 5 Self-regulation — Time Management

Unit 3 Information and Communication Technology Skills

- Session 1 Basic Computer Operations
- Session 2 Performing Basic File Operations
- Session 3 Computer Care and Maintenance
- Session 4 Computer Security and Privacy

Unit 4 Entrepreneurial Skills

- Session 1 Entrepreneurship and Society
- Session 2 Qualities and Functions of an Entrepreneur
- Session 3 Myths about Entrepreneurship
- Session 4 Entrepreneurship as a Career Option

Unit 5 Green Skills

- Session 1 Sustainable Development
- Session 2 Our Role in Sustainable Development



Month wise Syllabus Teaching Plan (2026-27)

Class- 10th Subject: Banking, Financial Services & Insurance (NSQF)

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Month	Subject- content	Teaching Periods	Revision Periods	Practical Work
April	<u>Vocational skills</u> Unit -1 -Collection of Receivables Session -1 Collect the loan Repayments <u>Employability Skill</u> Unit: - 1 Communication Skills Session 1-Method of Communication,	5	3	3
		5	3	3
May	<u>Vocational skills</u> Session-2 Report to Branch Session-3 Update Settlements <u>Employability Skill</u> Session2- Verbal Communication. Session-3 Non-Verbal Communication	7	3	2
		6	2	1
June	During Summer Vacation Home Work/Project			
July	Revision for SAT-I Exam SAT- Exam <u>Vocational skills</u> Session-4 Report Frauds Unit-2 Session-1Customers and its financial soundness Session-2 Post Sale Services <u>Employability Skill</u> Session 4- Communication Cycle and Importance of Feedback Session 5- Barriers of Effective Communication, Session 6- Writing Skill-Parts of Speech, Session 7-Writing Skills- Sentences	5	5	1
		5	2	1
		4	2	1
August	<u>Vocational skills</u> Session-3 Customer Services and its Role Session-4 Assisting with Recovery & Goal Setting <u>Employability Skill.</u> Unit 2: Self- Management Skill. Session 1 Self-Management. Session 2 Self Awareness- Strength and Weakness Analysis. Session 3 Self-Motivation	6	2	2
		6	2	2



September	Revision for Half-Yearly Exam Half-Yearly Exam <u>Vocational skills</u> UNIT-3 Session-1 Client Relationship and Grievance <u>Employability Skill</u> Session 4 -Self- Regulation – Goal Setting. Session 5 -Self- Regulation – Time Management	3 3	6	
October	<u>Vocational skills</u> Session-2 Social Cultural Aspect <u>Employability Skill</u> Unit: - 3 Information and Communication Technology Skills Session 1-Basic Computer Operations, Session 2- Performing Basic File Operations, Session 3-Computer Care and Maintenance,	7 6	3 2	2 1
November	Revision for SAT-II Exam SAT-II Exam <u>Vocational skills</u> Session-3 Customer communication and importance Session-4 Regular customer orientation <u>Employability Skill</u> Session 4-Computer Security and Privacy Unit: - 4 Entrepreneurial Skills Session 1- Entrepreneurship and Society, Session 2-Qualities and Functions of Entrepreneur	6 6	6	2 2
December	<u>Vocational skills</u> Session-1 Maintain the integrity of banking transactions Session-2 Maintaining Data Security as per company policy <u>Employability Skill</u> Session 3- Myths about Entrepreneurship, Session 4-Entrepreneurship as a Carrier Option	7 6	1 2	2 2
January	<u>Vocational skills</u> Session 3: Signing Documents Session-3 Practicing ethical behavior <u>Employability Skill</u> Session-4 Developing Healthy team Unit: - 5 Green Skills Session 1- Sustainable Development, Session 2- Our Role in Sustainable Development.	4 4	1 1	1 1
February	Revision for SAT-III Exam SAT-III Exam Annual Practical Exam		21	



March

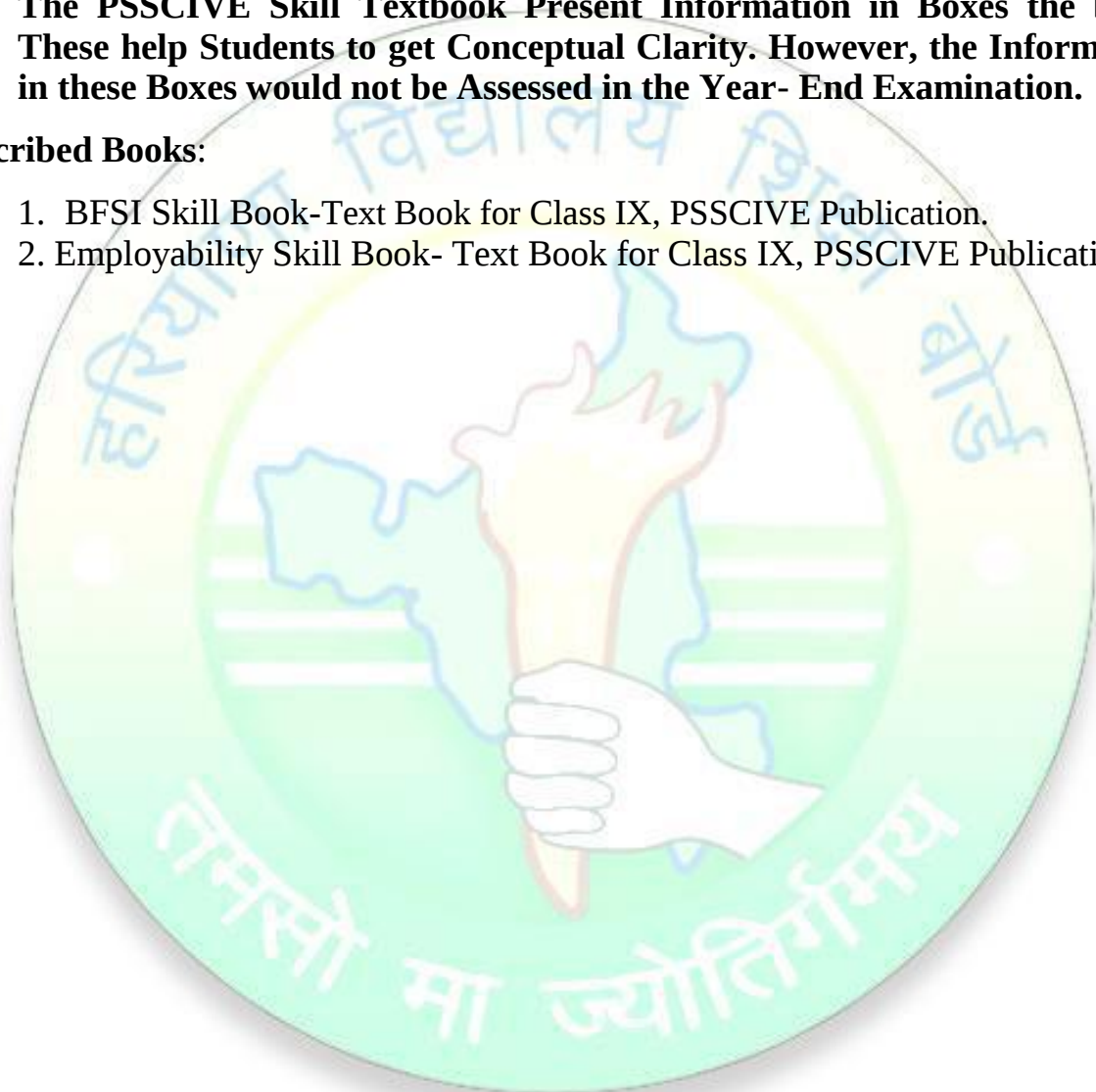
Annual Examination

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)

Class- 10th 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