



BOARD OF SCHOOL EDUCATION HARYANA

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

Class- 12th 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- 12th Subject: Banking, Financial Services & Insurance

Code: BFI 978

Sr. No.	Chapter	Marks
1	Unit 1: Banking Transaction	16
2	Unit-2 Banking Services To Customers	15
3	Unit: 3 Customer -Centric Service Orientation	10
4	Unit: 4 Integrity Ethics and Team Work in Banking	09
	Employability Skills-10marks	
5	Unit 1.Communication Skills	2
6	Unit 2.Self Management Skills	2
7	Unit 3.Information And Communication Technology Skills	2
8	Unit 4.Entrepreneurial Skills	2
9	Unit 5. Green Skills	2
	Total	60/2
	Theory Paper(60/2)	30
	Practical Examination	50
	Internal Assessment	20
	Grand Total	100



Module 1: Banking Transaction

Session 1: Deposit Transactions

Session 2: Cash Withdrawal Transactions

Session 3: Account Transfers

Session 4 Payments from Bank Accounts

Module 2: Banking Services To Customer

Session 1: Loan and Mortgage Services

Session 2: Wealth Management Services

Session 3: Customer Services

Session 4: Recovery and Defaulter Management Process

Module 3: Customer-Centric Service Orientation

Session 1: Communication with Customers and Colleagues

Session 2: Sensitivity in Behaviour

Session 3: Communication at Workplace

Session 4 Maintain Service Orientation and Implementation



Module 4: Integrity Ethics and Team Work in Banking

Session 1: Integrity in Banking

Session 2: Protecting Customer Information

Session 3: Ethical Practices of Banks

Session 4 Developing Team Climate in Banks



Employability Skill Book:

Unit 1: Communication Skills 1

Session 1 Active Listening

Session 2 Parts of Speech

Session 3 Writing Sentences

Unit 2: Self-management Skills

Session 1 Motivation and Positive Attitude

Session 2 Result Orientation

Session 3 Self-awareness

Unit 3: Information and Communication Technology

Skills Session 1 Getting Started with Spreadsheet

Session 2 Performing Basic Operations in a Spreadsheet

Session 3 Working with Data and Formatting Session 4

Advanced Features in Spreadsheet

Session 6 Opening, Closing, Saving and Printing a

Presentation Session 7 Working with Slides and Text in a

Presentation Session 8 Advanced Features used in Presentation

Unit 4: Entrepreneurship Skills

Session 1 Entrepreneurship and Entrepreneur

Session 2 Barriers to Entrepreneurship

Session 3 Entrepreneurial Attitudes

Session 4 Entrepreneurial Competencies

Unit 5: Green Skills

Session 1 Green Job

Session 2 Importance of Green Jobs



Month wise Syllabus Teaching Plan (2026-27)

Class- 12th Subject: Banking, Financial Services & Insurance

Code: BFI 978

Month	Subject- content	Teaching Periods	Revision Periods	Practical Work
April	Vocational skills :- Unit -1 –Banking transactions Session 1: Deposit Transaction	8	4	2
	<u>Employability Skill</u> Unit: - 1 Communication Skills Session-1 Active Listening	4	2	2
May	Vocational skills :- Session 2: Cash Withdrawal Transactions	5	5	2
	<u>Employability Skill</u> Session 2 Parts of Speech Session3Writing Sentences	4	4	1
June	During Summer Vacation Home Work/Project			
July	Revision for SAT-I Exam SAT-I Exam		5	
	<u>Vocational skills :-</u> Session 3: Account Transfers			
	Session 4: Payments from Bank Accounts	5	2	2
	<u>Employability Skill</u> Unit 2: Self-management Skills Session 1 Motivation and Positive Attitude	4	2	2
	Session2:Result Orientation			
August	<u>Vocational skills :-</u> Unit-2Session 1: Loan and Mortgage Services			
	Session 2: Wealth Management Services			
	<u>Employability Skill</u> Session 3 Self-awareness	6	3	1
	Unit 3: Information and Communication Technology Skills Session1GettingStartedwith Spreadsheet .	6	3	1



September	Revision for Half-Yearly Exam Half-Yearly Exam <u>Vocational skills: __ Unit 2</u> Session 3: Customer Services Session 4 Recovery and Defaulter Management Process <u>Employability Skill</u> Session 2 Performing Basic Operations in a Spreadsheet Session 3 Working with Data and Formatting Session 4 Advanced Features in Spreadsheet	3 3	6	
October	<u>Vocational skill</u> UNIT-3 Session 1: Communication with Customers and Colleagues Session 2: Sensivity in Behaviour <u>Employability Skill</u> Session 6 Opening, Closing, Saving and Printing a Presentation Session 7 Working with Slides and Text in a Presentation Session 8 Advanced Features used in Presentation	7 6	3 1	2 2
November	Revision for SAT-II Exam SAT-II Exam <u>Vocational skills</u> Session 3: Communication at Workplace Session 4: Maintain Service Orientation and Implementation <u>Employability Skill</u> <u>Unit4:Entrepreneurship Skills</u> Session1:-Entrepreneurship and Entrepreneur Session 2 Barriers to Entrepreneurship Session 3 Entrepreneurial Attitudes	6 6	6	2 2



December	<u>Vocational skills</u> :- UNIT4 Session-1 Integrity In Banking Session-2 Protecting Customer Information <u>Employability Skill</u> Session 3-Myths about Entrepreneurship, Session 4-Entrepreneurship Competencies	6 6	3 2	2 1
January	<u>Vocational skills</u> :- Session-3 Ethical Practices of Banks Session-4 Developing Team Climate in Banks <u>Employability Skill</u> Unit 5: Green Skills Session 1 Green Job Session 2 Importance of Green Jobs.	3 3	2 2	1 1
February	Revision for SAT-III Exam SAT-III Exam Annual Practical Exam	nil	21	Nil
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 XII, PSSCIVE Publication.
2. Employability Skill Book- Text Book for Class XII, PSSCIVE Publication.



NSQF Question Paper Design (2026-27)

Class- 12th Subject: Banking, Financial Services & Insurance

Code: BFI 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