



# **BOARD OF SCHOOL EDUCATION HARYANA**

## **Syllabus and Unit Wise Division of Marks (2024-25)**

**Class- 12<sup>th</sup> 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 (2024-25)

Class- 12<sup>th</sup> Subject: Banking, Financial Services & Insurance

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Sr. No.	Chapter	Marks
1	Unit 1: Cash And Cashless Transaction	16
2	Unit-2 Microfinance Services To Customers	15
3	Unit: 3 Customer Centric Service Orientations	10
4	Unit-4:Intrigity , Banking Ethic And Team	09
	Employability Skills-10marks	
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: Unit 1: Cash And Cashless Transaction**

### **Session:1 Indian Banking System**

Banking Transaction:- Meaning of banking transaction, identify Financial Inclusion Channel ,Types Of Account Transactions:- Cash Withdrawal. • Cash De-posit. • Loan Instalment Deposit. • Money Transfer or Fund Transfer. • Loaning Facility • Work as an Agent.

Remittance Facilities To Other Accounts–Types of remittances: MODES OF BANKING TRANSACTIONS: - BANKING KIOSK, Role of Customer Service Point (CSP)-Financial Literacy, Role of Customer Service Point (CSP) Role of Customer Service Point (CSP)-Centres Role of Customer Service Point (CSP)-Code of Conduct Uniform Branding, KYC & PROCESS OF KYC.

Social Security Scheme:- • The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) • The Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Features Of PMJJBY Scheme And PMSBY Scheme: Conditions of PMJJBY & PMSBY Scheme: Coverage benefits of PMJJBY & PMSBY ,Scheme: Where to buy PMJJBY & PMSBY Scheme: Required Documents for PMJJBY AND PMSBY Scheme:

ATAL PENSION YOJANA (APY):- Features of APY Scheme:

Chapter-2 :-

### **Session: 2 Client Relationship And Grievance Management Customers Queries And Complaints**

Customers Queries And Complaints:- Meaning of queries and complaints, reason of queries and complaints , type of customer complaints, process to resolve customer complaints and issues, report to branch assigned with cash and cheque

### **Chapter-3 :- Session: 3 Repayment And Its Procedure Loan Repayments:-**

Meaning of repayments , meaning of installments, type of loan:- shishu loans kishore loan, tarun loan: conditions for borrow, purpose of loan assistance, type of loan repayment, loan repayments as per company policy: account closure request and collect deliverables



#### **Chapter-4 :- Session: 4 Banking System And Its Administration**

Update Detail Of Cash Disbursed:-Meaning of update details of cash disbursed

Received The Designated Format Or Software Periodic Report

Includes:-Meaning of periodic reports , types of Periodic reports

Sop:- Meaning Of Sop, Security Of Customer Information: Banking

Transition steps in Kiosk Complain solution system in Kiosk, Commission Stature IN KIOSK.

#### **Chapter-5 Unit-2 Microfinance Services To Customers**

Session 01: Customer And His Financial Soundness 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

Insurance Customers::- meaning of Life insurance , need of insurance ,types of insurance

TERM LOAN:-Meaning of term loan types of term loan

Working capital loan:- Meaning of working capital loan, why need of it .

#### **Chapter-6 :- Session-2-Provide Post Sale Consumer Services**

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: Advise Customers On Service And Other Products**

**Customer services:-** Meaning of customer services, impotents 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 advice 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 this 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.

**Customer retention:-** Meaning of customer retention, benefits of customer retention.

**Cross selling:-** Meaning of cross selling , product of cross selling, why cross selling are done by banks/microfinance company.

## **Chapter-8**

**Session 04: Defaulter Management Process Defaulter:-** Meaning of defaulter, types of defaulter, RBI guideline for dealing loan A/c of defaulter

**Management:-**Meaning of Management, Need of management

**Assets classification:-** loans are assets of the financing agency Types of loan accounts:- *standard assets. Sub-standard assets doubtful assets. called loss assets./NPA.*

**Loan agreement:-***what is loan agreement, Loan agreements remain valid and enforceable for a period of how many years from the date of their signing.*

**Revival letter:-** meaning of Revival letter, when revival letter has to be obtained

**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: Customer Communication And Development 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 Types of communication,

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

**Address Escalated Customer Concerns:-** Meaning of complaints , **Reason of complaints** To address customer escalation concerns,

**Educate Colleagues on Good Practices on Customer Handling:-** purpose of educating colleagues on good practices & ways to educate colleagues on good practices in customer handling;.

## **Chapter-10**

### **Session 02: SENSITIVITY IN BEHAVIOUR**

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

**Sensitivity towards Language:-** bias-free language, language-specific grammar, composition to be observed in verbal communication ,Language used should not hurt the feelings of others, To be extra careful while communicating with elderly people, ladies and children, choosing the appropriate

**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 are four divisions explaining personality of the customers as narrated below. **Amiable Expressive Analytical Driver**



## Chapter-11

### Session: 3 Customers: Co-Ordination And Collaboration

**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 , Pillars of Training to Achieve Shared Goals, Train Staff to gain customer loyalty and satisfaction

**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 irritate? How to deal with irate customer?

## Chapter 12

### Session 4: Good Governance And Its Implementation

**Feedback and its features:-**Meaning of feedback, features of feedback , important of feedback in microfinance ,various method of feedback. 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,

SESSION 4: Good Governance And Its Implementation, Consequences of Mis-Selling and Misinforming

**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

### Session 01:Intrigity Of Banking Transaction

**Depositors:-**Meaning of depositors, important of depositors for bank, how depositor's moneysaves. Meaning of DICGC. **Net hobby margin (NIM):-** Meaning of NIM

**SUB-PLRLending: -**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 setting highest standards of integrity, incentive system to manage integrity risk Transparency and conflict of interest: what are hobby fees Importance of Banking Ethics

**UNFAIR TRADES: -**Meaning of unfair, meaning of trades , Meaning of unfair trades in bank/microfinance. Examples of Unfair Trade practices



**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

**Code of conduct:**-Meaning of code of conduct, what is useful for any organization.

**CRM:**- Meaning of CRM, benefit of CRM.

**Reputation Risk:- Meaning of Reputation risk, Result of reputation risk.**

**Compliance Burden:-** Meaning ,Reason and Result of compliance burden in bank employees.

**Lost faith of Investor:-** Meaning of lost faith of investor.

**Huge Penal impositions:-** Meaning of Huge Penal impositions

**Maintain Records As Per Company Policy:-** know about The various aspects to be considered by banks while making the policy for data maintenance

**Avoid Using Company's Fund For Personal Use:-**Why we not using company fund for personal use and various methods are used by the perpetrators to indulge in these types of frauds:- Fraudulent loans, Forged Documents

#### **Chapter 14:-**

**Session 02 Maintaining Data Security As Per Company Policy 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

**Protection Of Customer Information:-**know about various accepted principles for protection of customer information :- • Identify Potential Sources of leakage of information, Keeping of Information • Data Security Plan information technology controls, information technology controls., rbi rules for protection of customer information

**AVOID IP INFRINGEMENT:** Meaning of IP –Infringement. How we avoid IP – Infringement. Types of intellectual property Right:- Copyrights, Trademarks, Patents, Trade secrets rules for transparent dealing with customer, regulations for transparent dealing with customer

#### **Chapter 15**

**Session 3 Practising Ethical Behaviour Avoid Misrepresentation Of**

**Misinformation****Ethical Behavior:** - Meaning of Ethical behaviour , Benefits of ethical behaviour .Practices of ethical behaviour, ethical practices with customers, ethical practices with colleagues

**MISREPRESENTATION OF MISINFORMATION** - Meaning of misrepresentation of misinformation, How we misrepresentation of misinformation.

**Avoid Defaming Products And Service Of Companies in Competition:-**Meaning of Defaming product and services of companies in competition. Benefits of avoid it. And loss of if we are not avoiding it.

Consult supervisor in differentiating between ethical and unethical practices

#### **Chapter 16**

**Session 4: Developing healthy team climate**

**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, deal productively with conflict





## **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 (2024-25)

Class- 12<sup>th</sup> Subject: Banking, Financial Services & Insurance

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Month	Subject- content	Teaching Periods	Revision Periods	Practical Work
April	<b>Vocational skills :-</b> Unit -1 –Cash and cashless transactions Session 1: Describe Banking Transaction	8	4	2
	<b>Employability Skill</b> Unit: - 1 Communication Skills Session-10 Active Listening ,	4	2	2
May	<b>Vocational skills :-</b> Session 2: Respond to Customer Queries, and Complaints	5	5	2
	<b>Employability Skill</b> Session 2 Parts of Speech Session 3 Writing Sentences	4	4	1
June	During Summer Vacation Home Work/Project			
July	Revision for SAT-I Exam SAT-I Exam		5	
	<b>Vocational skills :-</b> Session 3: Monitor and Collect Loans Repayments and Close the Account Session 4: Performing general administrative work	5	2	2
	<b>Employability Skill</b> <b>Unit 2: Self-management Skills</b> Session 1 Motivation and Positive Attitude Session 2: Result Orientation	4	2	2
August	<b>Vocational skills :-</b> Unit-2 Session 1: Schedule and Execute Follow Up Session 2: Provide Post Sale			
	<b>Employability Skill</b> Session 3 Self-awareness	6	3	1
	<b>Unit 3: Information and Communication Technology Skills</b> Session 1 Getting Started with Spreadsheet .	6	3	1



September	Revision for Half-Yearly Exam Half-Yearly Exam <b><u>Vocational skills</u></b> Session 3: Advising Customers on Service and Other <b><u>Employability Skill</u></b> 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	<b><u>Vocational skill</u></b> Session 4: Assisting with Recovery UNIT-3 Session 1: Communicate with BFSI Customer and Colleagues Session 2: Sensivity in Behaviour <b><u>Employability Skill</u></b> 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	2
November	Revision for SAT-II Exam SAT-II Exam <b><u>Vocational skills</u></b> Session 3: Communicate Work Output Session 4: Maintain Service Orientation <b><u>Employability Skill</u></b> <b><u>Unit4:Entrepreneurship Skills</u></b> Session1:-Entrepreneurship and Entrepreneur Session 2 Barriers to Entrepreneurship Session 3 Entrepreneurial Attitudes	6	6	6	2
		6			2



December	<b><u>Vocational skills</u></b> :- UNIT4 Session-1 Maintain the integrity of banking transactions Session-2 Maintaining Data Security as per company policy <b><u>Employability Skill</u></b> Session 3-Myths about Entrepreneurship, Session 4-Entrepreneurship as a Carrier Option	6  6	3  2	2  1
January	<b><u>Vocational skills</u></b> :- Session-3 Practicing ethical behavior Session-4 Developing Healthy team-climate <b><u>Employability Skill</u></b> <b>Unit 5: Green Skills</b> 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 IX, PSSCIVE Publication.
2. Employability Skill Book- Text Book for Class IX, PSSCIVE Publication.



# NSQF Question Paper Design (2024-25)

Class- 12<sup>th</sup> 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