

Competency Based Curriculum

National Skill Qualification Framework

Sector: Banking Financial Services & Insurance

Sub- Sector – Banking Service

NSQF Level 4 – Management of Banking and Financial Services



PSS Central Institute of Vocational Education, Bhopal
(a constituent unit of NCERT, an autonomous organization under Ministry of Human Resource
Development, Government of India)

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Introduction

The National Skills Qualification Framework (NSQF) organizes qualifications according to a series of levels of knowledge, skills and aptitude. These levels are defined in terms of learning outcomes which the learner must possess regardless of whether they were acquired through formal, non-formal or informal learning. In that sense, the NSQF is a quality assurance framework, It is, therefore, a nationally integrated education and competency based skill framework that will provide for multiple pathways, horizontal as well as vertical, both within vocational education and vocational training and among vocational education, vocational training general education and technical education, thus linking one level of learning to another higher level. This will enable a person to acquire desired competency levels, transit to the job market and, at an opportune time, return for acquiring additional skills to further upgrade their competencies.

Ministry of Human Resource Development, Government of India developed the National Vocational Education Qualification Framework (NVEQF) which was assimilated in NSQF in 2013. The NVEQF organizes qualifications according to a series of levels of knowledge and skills. These levels are defined in terms of learning outcomes i.e., the competencies (knowledge, skills and attitude) which the learners must possess regardless of whether they were acquired through formal, non-formal or informal education and training system. Qualifications are made up of occupational standards for specific areas of learning units or unit of competency. Units of competency are the specification of knowledge and skill and the application of that knowledge and skill to the standard of performance expected in the workplace. The unit of competency or National Occupation Standards comprising generic and technical competencies an employee should possess is laid down by the Sector Skill Council of the respective economic or social sector.

Competency is defined in terms of what a person is required to do (performance), under what conditions it is done (conditions) and how well it is to be done (standards). It can be broadly categorized into foundational, practical and reflexive competencies. Generic competencies are considered essential for a person to participate effectively in the workforce, whereas technical competencies are an individual's knowledge and expertise in the specific group task and its processes and its rules and regulations. An executive order F.No.1-4/2011-VE dated 3 Sept., 2012 on the various aspects of NVEQF has been issued by the MHRD. For more details on the NVEQF, please visit the website of MHRD are www.mhrd.gov.in

The term “curriculum” (plural: curricula or curriculums) is derived from the Latin word for “race course”, referring to the course of deeds and experiences through which children grow to become mature adults. A competency based curriculum describes what learners must “know” and “be able to do” by the end of a program or study. It identifies the competencies

and sub-competencies each learner is expected to master. It states clearly the criteria and conditions by which performance will be assessed. It also defines the learning activities that will lead to the learner to mastery of the targeted learning outcome.

The competency based curriculum is broken down into coherent parts known as Units. Each unit is further broken down into knowledge and skills on the basis of which evidence is to be provided by the learner and the evaluation is to be done by the teacher or trainer.

About the Sector

Indian Banking Scenario

Banking system in India has been functioning under regulations since 1949 when Banking Regulation Act was passed. Before independence, the banking system was largely in the hands of private banks. The first step towards public sector participation in the banking system was taken while enacting State Bank of India Act 1955, when the major stake in Imperial Bank of India was taken over by the Reserve Bank of India. Subsequently, public sector participation was increased by constitution of seven associate/ subsidiary banks of State Bank of India by 1959 and nationalisation of 14 private banks in 1969, 6 private banks in 1980.

In addition to the commercial banks in private and public sector, Urban Cooperative Banks have been in existence even prior to independence. They were brought within the purview of the Banking Regulation Act in 1966. These banks, till 1996, were allowed to lend money only for non-agricultural purposes. This distinction does not hold today. These banks were traditionally centered around communities, localities work place groups. They essentially lent to small borrowers and businesses. Today, their scope of operations has widened considerably.

In the early 1970s, it was felt that even after nationalization the requirement of credit for agricultural and other rural activities could not be adequately fulfilled by the commercial banks. This paved the way for creation of Regional Rural Banks, as an alternative for institutional finances to the rural sector, by the enactment of Regional Rural Bank Act 1976. The Act allowed the government to set up banks in rural areas whenever and wherever it considered necessary.

From 1993 onwards, the entire financial sector, including the banking sector, witnessed the era of liberalisation. New private banks were established. Foreign banks were allowed to expand operations in India. The entire banking and financial sector adopted technology for rapid expansion. With increase in consumerism in society, retail banking took prominence. Technology was leveraged to handle and service large number of accounts in retail banking. While the new private banks were established with technology and modern management practices, Public Sector Banks in India witnessed a transition from traditional banking to modern technology driven banking. Exposure to competition has made these banks re-engineer and re-structure their processes, systems and product line. The extent to which the banking industry has grown over period, its influence on the Indian economy and the potential for employment in the industry can be judged by the facts that at the

beginning of 2014 all banks, including RRBs, had a total branch network of 108000 branch, total deposits of Rs.80 lac crore, total advances of Rs.62 lac crore, total loan of Rs.6.90 lac crore to agriculture and they served about 60 crore customers with 10.68 lac employees.

Manpower requirements

Post nationalisation, the Banks were asked to open more branches in rural areas. Large number of people were recruited to man these newly opened branches. Expanded network gave a new identity to these banks and millions of new customers came into the fold of Banking. The business of Banking moved from class banking to mass banking. While these developments gave rise to the need for a large work force of bank employees, the need further increased due to advent of private banks and the stress on retail banking. And now with utmost importance being given to financial inclusion by the Ministry of Finance and the Reserve Bank of India, the banking and financial sector has now emerged as one with the largest potential of employment in India.

Career Prospects

The Banking & Finance sector is one of the fastest growing sectors in the country. This growth has brought many opportunities.

Candidates ambitious of joining the banking and finance industry can look forward to a fruitful career in banks, Non-Banking Financial Companies and Financial Institutions. The nationalised banks select candidates based on selection tests conducted by IBPS. State Bank of India conducts its own selection test for recruitment. The private banks select on a number of considerations, which include qualification and past experience. Whatever may be the selection procedure, all the banks are required to provide training to the candidates selected for employment. In order to reduce the cost of training and also increase the productivity of employees, the banks prefer candidates who have acquired training in various aspects of banking and finance before joining the banks. A suitable qualification and acquisition of the basic skills in banking & finance through an appropriate training enhance the prospect of getting employment in Banking & Finance Sector. Apart from a regular job in any bank or finance company, opportunities also exist for those who are trained in banking & Finance for self-employment as business facilitators, business correspondents, Cash Management Service providers, marketing agents, sales persons, transaction processing outsourcing units, mutual fund agents, equity dealers etc.

Objectives of the Course

After completion of this course, you will be able to:

- Demonstrate a basic understanding of the capital market operations, the functions of stock exchange and other intermediaries in stock market and the instruments dealt with in stock market.
- Demonstrate your understanding of the concept of and the types of Mutual Funds, their benefits to various categories of investors having different investment objectives and the role of Mutual Funds Agent.
- Process loan applications and while doing so you will be able to apply the principles of lending, analyse the financial statements and assess the requirement of finance by the business units.
- Demonstrate your knowledge about the requirements of Micro Small and Medium Enterprises, the basic provisions of MSME Act and the support provided by Credit Guarantee Fund Trust to MSME.
- Demonstrate your understanding of Priority sector lending and the relative provisions of Reserve Bank of India.
- Demonstrate your knowledge of the steps required in follow up of loan accounts, particularly the irregular loan accounts, and the steps taken for recovery of loan by the banks and Financial Institutions.
- Demonstrate your understanding of the importance of customer service in the banks and the various forum available to them for redressal of their grievances, including Banking Ombudsmen and consumer courts.
- Know how banks deal with the issues involved in disposal of assets of deceased constituents.
- Understand the basic risks involved in banking operations and their impact

Competency Based Curriculum

Sector: Banking & Financial Services and Insurance

NSQF Level 4 – Management of Banking and Financial Services

Course Structure: This course (vocational qualification package) is a planned sequence of instruction consisting of the following 04 modules called as Units.

NVEQ Level 4				
S.No.	Unit Code	Unit Title	No. of Notional/ Learning Hours	Pre-requisite Unit, if any
1.	BFS401-NSQF2014	Capital Market Operations	25	Nil
2.	BFS402-NSQF2014	Management of Small & Medium Enterprises (SMEs)	16	IS 304
3.	BFS403-NSQF2014	Priority Sectors Lending	24	IS 205
4.	BFS404-NSQF2014	Financial Statements in Banks	25	IS 305
5.	BFS405-NSQF2014	Customer Services in Banking	15	Nil
6.	BFS406-NSQF2014	Stressed Assets	20	Nil
7.	BFS407-NSQF2014	Deceased and Unclaimed Deposits	15	Nil
8.	BFS408-NSQF2014	Risks in Banking	10	IS 204
Total			150	

Successful completion of 200hours of theory sessions and 200 hrs of practical activities and on-the-job learning is to be done for full qualification.

Classroom Activities: Classroom activities are an integral part of this programme and interactive lecture sessions, followed by discussions should be conducted by trained teachers. Teachers should make effective use of a variety of instructional aids, such as Videos, Colour Slides, Charts, Diagrams, Models, Exhibits, Handouts, Recorded Compact Discs, etc. to transmit knowledge in projective and interactive mode.

Practical Activities: Activities that provide practical experience in case based problems, role play, games, etc. and practical exercises using props, tools and equipment. Equipment and supplies should be provided to enhance hands-on experiences for students in the chosen

occupation. Trained personnel should teach specialized techniques such as handling of products and equipment, maintaining safe and hygienic conditions, handling customer's complaints and requirements, etc. A training plan signed by the student, teacher, and employer that reflects tasks to be performed and competencies to be imparted should be prepared for training of the students in the organization/industry.

On-the-Job Training: On-the-job training (OJT) occurs whenever more experienced employee or supervisor teaches less experienced person on how to do one or more tasks of a job. The training utilizes actual equipment and materials. OJT should be undertaken in a structured manner with a training plan under the supervision of an experienced trainer or supervisor. A training plan that reflects tasks to be performed and competencies to be imparted should be prepared and signed by the student, teacher, and supervisor at the workplace for training of the students in the organization/industry. The trainer should break down all the steps of the job and train the students as per the training plan. In a structured OJT, the following steps should be followed:

- Step 1:** The Instructor or the trainer tell, show, demonstrate, and explain. The trainer gives an overview of the task while explaining the constructional details and use of the tools, equipment, materials, etc. in performing the tasks.
- Step 2:** The Instructor or the trainer demonstrates each step in detail, actually doing the steps of the task and explaining each step, one at a time, while the trainee watches. The steps may not necessarily be demonstrated in the sequence of actual operation, as sometimes it is better that simple tasks are demonstrated first to build confidence. Showing finished products at each appropriate step will help the learner understand what is required as outcome. While demonstrating, the trainer explains why each step is done in the way it is done.
- Step 3:** It involves direct trainee participation. The trainer monitors the progress on a checklist of competencies and offers feedback and pointers where and when needed.
- Step 4:** The trainee practices with clearly defined targets for performance standards.

Certification: Upon successful completion of this course, the State Education Board and the Retailer's Association of Skill Council of India (RASCI). For more details about SSC visit the website of RASCI at www.rasci.in) will provide a certificate to the student verifying the competencies acquired by the candidate.

Unit Code: BFSI-401 NSQF-2014	Unit Title: Capital Market Operations			
Location:	Duration: 25 Hours			
Classrooms, Banks & Financial Institutions	Session - 1: Basics of Stock Market			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understanding the role and importance of Capital Market operations and its functionaries.	<ol style="list-style-type: none"> Describe the meaning of Capital Market. Understand the role of functionaries of Capital Market. Understand the basics of trading in Capital Market. 	<ol style="list-style-type: none"> Identify the players of Capital Market. Explain the functions of Capital Market. Describe the steps in trading in Capital Markets. 	Interactive Lecture: Role, functions and importance of capital market, steps in trading in capital market. Activity: Collect and understand the application form of any security.
	Understanding the role of stock exchange.	<ol style="list-style-type: none"> Describe the securities dealt in stock exchange. Discuss the role of stock exchange. Understand the functioning of SEBI. 	<ol style="list-style-type: none"> Identify the two main stock exchanges. List out any five guidelines of SEBI regarding Investor' Protection. Explain any order of SEBI 	Interactive Lecture: Role, functions and importance of Stock Exchange and SEBI, various guidelines of SEBI and appeal to Appellate Authority. Activity: Collect and understand the guidelines of SEBI.
Understand the importance of Depositories	<ol style="list-style-type: none"> Describe the role of NSDL and SHCIL in the capital market. Explain the advantage of dematerialization of securities. 	<ol style="list-style-type: none"> State the advantage of holding securities in dematerialized form. list the advantages of dematerialization settlement. 	Interactive Lecture: Need of dematerialization, Role and functions depositories companies. Activity: Collect the application form of opening demat	

				account. Obtain the documents required for opening demat account.
Session - 2 Instruments in Capital market				
Understanding the role and importance of Capital Market Players.	<ol style="list-style-type: none"> 1. Describe the meaning of Capital Market Players. 2. Understand the role of Capital Market Players. 3. Understand the basics of trading in Capital Market. 	Understanding the role and importance of Capital Markets operations and its functionaries.	<ol style="list-style-type: none"> 1. Describe the meaning of Capital Market. 2. Understand the role of functionaries of Capital Market. 3. Understand the basics of trading in Capital Market. 	
Understanding the types of securities dealt in stock market	<ol style="list-style-type: none"> 1. Describe the securities dealt in stock exchange. 2. Discuss the role of stock exchange. 3. Understand the functioning of SEBI. 	Understanding the role of stock exchange.	<ol style="list-style-type: none"> 1. Describe the securities dealt in stock exchange. 2. Discuss the role of stock exchange. 3. Understand the functioning of SEBI. 	
Session 3: Demat Account				
Understand the meaning of demat account	<ol style="list-style-type: none"> 1. Explain the meaning of demat account. 2. Discuss the purpose of demat account. 	<ol style="list-style-type: none"> 1. Discuss the advantages of demat account from the investors point of view. 2. Discuss the advantages of demat account from the point of 	Interactive Lecture: Explain the importance of maintaining demat account. Activity: List out the documents of opening demat account	

			view stock exchange.	
	Session 4 Basics of stock exchange functioning			
	Know about the working of BSE and NSE	Elucidate the functioning of stock exchange.	List out the steps involved in transaction through a stock exchange	Interactive lecture : Explain the functioning of stock exchange (BSE & NSE) and the process of transactions in the stock exchange. Activity : List out the opening & closing price and the volume of transactions of some of the shares transacted in BSE during a week and give your observations.
	Session 5 : Mutual Funds			
	Understand the concept of Mutual Funds, Knowledge of regulatory requirements	Define the concept of mutual funds and important regulatory provisions in respect of mutual funds	List out the essential features of a mutual fund investment and compare with direct investment in equity shares.	Interactive lecture : Explain the essentials of Mutual Funds and the relevant regulatory requirements Activity : Group discussion on the necessity of mutual funds and the relevant regulatory provisions

	Learn about types of Mutual Funds Schemes	Describe various mutual fund schemes	List out the features of Equity Fund Scheme and Debt Fund Scheme	<p>Interactive lecture : Explain various types of Mutual Fund Schemes.</p> <p>Activity : Prepare a comparative chart of key features of various mutual fund schemes</p>
	Know about the role and responsibilities of Mutual Fund Agents	State the role and responsibilities of Mutual Fund Agents	Summarise the learning points from the activity of the 'Role Play'	<p>Interactive lecture : Elucidate role and responsibilities of Mutual Fund Agents</p> <p>Activity : Role play exhibiting interaction of a mutual fund agent with a prospective customer.</p>

Unit Code: BFSI-402 NSQF-2014	Unit Title : Management of MSMEs			
Location:	Duration : 16 Hours			
Classroom, Banks & Financial Institutions	Session 1 : Concept and basic legal provisions			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understanding the concept of MSMEs.	1. Meaning of MSMEs.	1. Write a note on basic legal provisions applicable to MSMEs.	Interactive lecture: Concept of MSMEs Need of MSMEs Activity: Visit a small and medium enterprise and note down about their performance.
Understand the legal provisions of SMEs.	Differentiate between SMEs and other enterprises	Write the advantages and disadvantages of MSMEs.	Interactive lecture: Basic legal provisions of MSMEs. Activity: List out the features of MSMEs.	

Session 2 : Entrepreneurship Development			
Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
Understand the meaning of entrepreneur.	Describe role and responsibilities of entrepreneur in establishing SMEs.	List out the qualities of entrepreneur.	Interactive Lecture: Features and advantages of MSMEs. Activity: Find out and meet the entrepreneurs of your locality and note down their success story.
Identify the various sources of financial assistance available to entrepreneur of SMEs.	Discuss the procedure of getting financial assistance from various sources.	List out the merits and demerits of various sources of finance.	Interactive Lecture: Need of finance for MSMEs and its availability. Activity: Note down the source of finance of any two SMEs in your locality.
Session 3 : Fundamentals of Credit Guarantee Fund Trust for Medium and Small Enterprises			
Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
Basic framework of CGFTMSE	State the functions of CGFTMSE	List out the steps taken by CGFTMSE for helping MSMEs	Interactive Lecture: Discuss the facilities of the CGFTMSE scheme. Activity:

				List out the formalities and documentation under this scheme.
Unit Code: BFSI403-NSQF2014	Unit Title : Priority sector lending			
Location: Classroom, Banks & Financial Institutions	Duration: 24 Hours			
	Session 1 : Priority sector Lending : Concepts and Norms			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Brief introduction about priority sector.	Discuss the features of priority sector	List out the segments under priority sectors.	Interactive Lecture: Need and importance of priority sectors in Indian economy. Activity: Draw chart of the segments and sub-segments in priority sector.
	Understand the basic RBI norms for priority sector lending	Describe various norms of priority sector	List out the basic RBI norms for different segments	Interactive Lecture: Explain the norms for each segment of priority sectors. Activity: Draw a table showing norms under each segment of priority sector.
	Session 2: Lending in agriculture segment			
Define Agriculture segment and its sub-segment Understand the requirement of finance for different purposes and activities under	Explain the requirement of units under agriculture sector and various methods of lending to this sector.	List out the activities under agriculture which require finance. Enumerate the methods of agricultural lending.	Interactive Lecture: agriculture segment and its sub-segment considering their need and requirement of finance. Activity: Visit a cooperative bank and obtain	

agriculture segment.			information on its lending to to various segments of agriculture sector .
Session 3 : Lending to Micro, Small and Medium Enterprises (MSMEs)			
Define and classify MSME segment as per RBI norms. Understand the requirement of finance for different purposes and activities under MSME segment.	Describe and classify segments under MSME. Explain the norms for financing units under MSME.	List out the activities under MSME which require finance. Enumerate the methods of MSME lending.	Interactive Lecture: Define MSME segment and its sub-segment as per RBI norms. Discuss their need for finance. Activity: Visit a bank and obtain information on its lending to various segments of MSME sector
Session 4 : Lending to weaker sections			
Define and classify weaker sections as per RBI norms and understand the requirement of finance for different purposes and activities under weaker sections.	Explain the requirement of units under weaker section and various methods of lending to this section.	List out the activities under weaker sections which require finance. Enumerate the methods of lending to weaker section.	Interactive Lecture: Describe weaker sections as per RBI norms and their need and requirement of finance. Activity: Visit a cooperative bank/ rural bank and obtain information on its lending to various segments of weaker sections.
Session 5 : Government sponsored schemes			
Identify the schemes sponsored by Government for MSMEs and learn their features	Describe various incentives available to MSMEs through various departments	Give details of the incentives available through various departments for the Govt.	Interactive Lecture: Explain in detail the Govt. Sponsored schemes of finance to MSME units and weaker sections

			sponsored schemes	Activity Prepare a chart showing key features of various Govt. Sponsored schemes
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Unit Code: BFSI-404 NSQF-2014	Unit Title : Financial Statements			
Location: Classroom, Banks & Financial Institutions	Duration : 25 Hours			
	Session 1 : Concepts of Assets and Liabilities			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand the concepts of assets and liabilities.	1. Identification of assets and liabilities 2. Classification of assets and liabilities	1. Differentiate between fixed assets and current assets. 2. List out long term and short term liabilities.	Interactive Lecture: 1. Guest lecture on concepts of financial statements. Activity: Obtain financial statements of any enterprise and make a list of assets and liabilities/ income and expenditure.
	Session 2 : Elements of balance sheet			
Identify the order of liquidity and order of permanency and short	1. State the assets in different order from the banks	1. List out liquid assets and other assets in banking industry.	Interactive Lecture: Obtain the balance sheet of a bank and explain its	

term and long term liability.	perspective. 2. State the liabilities in different order from the banks perspective.	2 List out short term liabilities in banking industry 3. List out long term liabilities in banking industry.	contents. Activity: Take a balance sheet of any bank and make a condensed version of it.
Session 3 : Profit and Loss Account			
1. Identify the major heads of income in banks. 2. Identify the major heads of expenses in banks.	1.State the sources of income in banks. 2. State the heads of expenses in banks.	1. Differentiate between various incomes of bank. 2 Differentiate between various expenses of bank.	Interactive Lecture: Obtain the profit and loss of a bank and explain its contents. Activity: Take a profit and loss of any bank and make a condensed version of it.
Session 4 : Fund Flow Statement in the Financial Statement of Customers			
1. Understand the need and importance of funds flow statement.	1. State the main sources of funds flow. 2. State the main uses of funds flow.	1. List the advantages of funds flow statement. 2. List out the heads of sources and uses of funds.	Interactive Lecture: Obtain a fund flow statement of any customer of a bank., and explain its components. Activity: Prepare funds flow statement from the point of view of customer of a bank.

Unit Code: BFSI-405 NSQF-2014	Unit Title: Customer service in banks			
Location: Classroom, Banks & Financial Institutions	Duration: 15 hours			
	Session - 1: Customer Meetings			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand the concept and use of Customer Meetings in banks	Describe the role of Customer Meetings	List the advantages of Customer Meetings	Interactive Lecture: Guest Lecture on role and importance of Customer Meetings in banks. Activity: Hold a mock meeting of customers under the supervision of banker.
	Session - 2 Basic provisions of Consumer Protection Act			
	Understand the need of a consumer protection law	Describe the need of Consumer protection	List out the documents required for being a consumer.	Interactive Lecture: Discuss the need and Importance of consumer redressal mechanism. Activity: Role play on grievances of affected consumer.
	Understand the basics of Consumer Protection Actg	Describe the basic provisions of Consumer Protection Act		
	Session 3: Ombudsman Scheme			
	Describe the need and	Describe the main provisions of	Differentiate between the redressal system of	Interactive Lecture: Guest Lecture on provisions of

	features of ombudsman scheme in banks	ombudsman scheme.	Consumer Protection Act and Ombudsman scheme.	Ombudsman scheme in Banking. Activity: Collect and study the provisions of ombudsman scheme published.
Session 4: Issue of various certificates by banks				
	Understand the various types of certificate required from banks	<ol style="list-style-type: none"> 1.State the various types of certificate required by the customer. 2. Discuss the information required by other law enforcing agencies. 3. Explain the meaning of solvency report. 	1. Identify the use of various certificates by customer.	Interactive Lecture: Discuss the use and contents of TDS certificate. Discuss the use and contents of Interest certificate. Discuss the use and contents of solvency certificate. Discuss the use and contents of certificate of creditworthiness. Activity: Collect and study various types of certificates issued by bank

Unit Code: BFSI-406 NSQF-2014	Unit Title: Monitoring and Follow up of advances			
Location: Insurance Organisatin, Insurance Agent Cell etc.	Duration: 20 hours			
	Session 1: Process of monitoring and follow up of advances			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	1. Understand the need for regular follow up and learn the steps involved in follow up of advances.	1. Discuss the objectives of follow up. 2. Explain the process of monitoring and follow up.	1. List the various types of loans and advances provided by the banks. 2. Study and note down the various terms and conditions of sanctioning loans.	Interactive Lecture: Guest lecture on advances. Activity: Visit a bank and collect any application form for advances.
	Session 2: Concept of stressed assets			
1. Understand the meaning of stressed assets and its impact on asset portfolio of the bank.	State the features of stressed assets and explain how they affect the quality of loans.	1. Identify the assets and income associated with the assets.	Interactive Lecture: Guest lecture from a banker Activity: Determine the percentage of stressed assets out of the total assets of a nearby bank branch.	

Session 3: Non- Performing Assets (NPAs)			
Understand the meaning of non-performing assets. and discuss the need of identifying NPAs	<ol style="list-style-type: none"> 1. Describe the features of NPAs. 2. State the reason for classification of loan into NPAs 	<ol style="list-style-type: none"> 1. Identify NPAs 2. Classify NPAs. 	<p>Interactive Lecture: Explain NPAs and the related norms.</p> <p>Activity:</p> <ol style="list-style-type: none"> 1. Identify NPAs from the given loan accounts. 2. Classify the NPAs from the given loan accounts.
Session 4: Follow-up of stressed assets and NPAs			
<ol style="list-style-type: none"> 1. Steps involved in monitoring securities of stressed loans and NPAs 2. Learn the process involved in monitoring operation in accounts of stressed loans and NPAs 	<ol style="list-style-type: none"> 1. Explain the process of ensuring availability of security. 2. Explain the steps involved in follow up of stressed loans and NPAs 	<ol style="list-style-type: none"> 1. Suggest the actions to be taken to improve the status of stressed loans and NPAs. 	<p>Interactive Lecture: explain the process of follow up of stressed loans and NPAs.</p> <p>Activity: Visit a bank and note down the steps taken by the bank in follow-up of stressed loans and NPAs.</p>

Unit Code: BFSI-407 NSQF-2014	Unit Title: Payment of claim in accounts of deceased customers			
Location:	Duration: 15 Hours			
Classroom, Banks & Financial Institutions	Session 1: Nomination Facility			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	1. Understand the concept of nomination and know the benefits of nomination.	State the reasons for obtaining the nomination.	List out the consequences of not obtaining nomination.	Interactive Lecture: Discuss the concept of nomination and its importance. Activity: Visit any bank and help the customer to fill nomination form.
	Session 2: Payment to the claimants			
1. Understand the process of payment to claimant in respect of deposit account a. where nomination is available b. Where legal representation is obtained c. Where legal representation is	List out the steps involved in payment: a. Where nomination is available b. Where legal representation is obtained c. Where legal representation is not obtained.	Enumerate the difficulties involved in payment where legal representation is not available.	Interactive Lecture: Explain the procedure of payment of deposits of deceased account holders. Activity: Visit a bank and note down the procedure adopted by the bank in settlement of claims. Case study of deceased deposit holder.	

	not obtained.			
Session 3: Disposal of articles in safe deposit locker of deceased customers				
	<p>1. Understand the process of disposal of articles in safe deposit locker of deceased customers</p> <p>a. Where nomination is available</p> <p>b. Where legal representation is obtained</p> <p>c. Where legal representation is not obtained.</p>	<p>List out the steps involved in disposal of articles in safe deposit locker of deceased customers</p> <p>a. Where nomination is available</p> <p>b. Where legal representation is obtained</p> <p>c. Where legal representation is not obtained.</p>	<p>Enumerate the difficulties involved in disposal of articles in safe deposit locker of deceased customers where legal representation is not available.</p>	<p>Interactive Lecture: Explain the procedure of disposal of articles in safe deposit locker of deceased customers</p> <p>d Activity: Visit a bank and note down the procedure adopted by the bank in settlement of claims. Case study of Disposal of articles in safe deposit locker of deceased customers.</p>

Unit Code: BFSI-408-NSQF2014	Unit Title: Risks in Banking			
Location: Classroom, Banks & Financial Institutions	Duration: 25 hours			
	Session 1: Concept of risk			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand the concept of risk in banking and the importance of risk management in present scenario.	State the reasons why risk is an important concern for the banks.	Give examples of incidences where banks face risks.	Interactive Lecture: Explain the concept of risk in banking with specific reference to RBI norms in this regard. Activity: Collect news items on losses to banks due to risks and discuss in a group.
	Session 2: Identification and classification of risk			
	Learn various types of risk the banks are exposed to.	Describe various risks in banks	State the causes and outcome of various risk	Interactive Lecture: Explain the various types of risks and their impact on the bank. Activity: Identify the probable causes of losses to the banks as reported in the earlier activity.
	Session 3: Basic knowledge of RBI norms for risk management			
Understand the basic norms of RBI for risk management in banks.	Discuss the basic norms of RBI	List out the basic norms of RBI	Interactive Lecture: Explain the categories of norms and basic norms of RBI regarding risk management Activity: Visit website of various banks and collect capital adequacy ratios and compare with RBI norms.	

Assessment Guide

Assessment is a process used for determining an individual's progress or level of mastery/competence in an occupational area. It may be formative (continuous) and/or summative (final). It is a process of collecting evidence and making judgement about the extent to which a person demonstrates the knowledge and skills set out in the standards or learning outcomes of a unit of competency. Assessment should be done on the basis of information or evidence about the individual's ability against clearly stated objectives or standards. A diversity of assessment methods is required to achieve the multiple purposes and to satisfy the requirements of competency based assessment. Appropriate evidence is to be collected from activities that can be clearly related to the Units of Competency. It should cover all the elements and performance criteria/indicators in the competency standards. Student's achievements should be assessed by using the following methods of assessment.

S.No.	Method of Assessments	Weightage (Max. marks)	Evaluator
1.	Written test	30	Teacher
2.	Practical test	30	Certified Assessor #
3.	Oral test/viva voce	10	Teacher/External Examiner
4.	Portfolio	10	Teacher
5.	Project	10	Teacher/Trainer
6.	Direct Observation	10	Teacher/Trainer
Total		100	

Assessors will be certified by the State Education Board.

- 1. Written test:** It allows candidates to demonstrate that they have the knowledge and understanding of a given topic.
- 2. Practical test:** It allows candidates to demonstrate application of skills in simulated or real work conditions against competency standards (skill and academic standards).
- 3. Oral test/viva voce:** It allows candidates to demonstrate communication skills and content knowledge. Audio or video recording can be done at the time of oral test or viva voce.

4. **Portfolio:** It is a compilation of documents that supports the candidate's claim of competence that was acquired from prior learning and experience. Documents (including photo's, newspaper articles, reports, etc.) of practical experience in the workplace or the community and photographs of the products prepared by the candidates related to the units of competency should be included in the portfolio.
5. **Project:** Projects (individual or group projects) are a great way to assess the practice skills on a deadline, but these should be given on the basis of the capability of the individual to perform the tasks or activities involved in the project. Projects should be discussed in the class and the teacher should periodically monitor the progress of the project and provide feedback for improvement and innovation.
6. **Direct Observation** - Direct observation requires a considerable degree of commitment from the observer and those being observed. Employability skills evaluation listed below in the table should be evaluated through direct observation by the teacher/trainer and appropriate records should be maintained for transparency in evaluation.

Employability Skill Area	S.No.	Competencies and Performance Standards	Competent	Not Yet Competent
Communication	1.	Questions appropriately		
	2.	Writes clearly and legibly		
	3.	Demonstrates good listening and responding skills		
	4.	Informs about the absence and reasons of absence		
Responsibility	5.	Organizes work		
	6.	Manages time effectively and efficiently		
	7.	Complete assignments timely		
	8.	Displays care for tools and equipment		
	9.	Accepts responsibility pleasantly		
	10.	Exhibits patience		
	11.	Demonstrates pride in work		
Interpersonal relationship	12.	Displays friendly and cooperative attitude		
	13.	Demonstrates tactfulness in difficult situations		
	14.	Accepts constructive criticism		

	15.	Exhibits positive attitude		
Health and Safety	16.	Practices good personal hygiene regularly		
	17.	Maintains good personal health		
	18.	Dresses well and in appropriate manner		
Innovation and Creativity	19.	Give reasons and make judgements objectively		
	20.	Share ideas and thoughts with others		

1. Competent = 0.5 marks
2. Not yet competent = 0

List of Tools, Equipment and Materials

The list given below is suggestive and an exhaustive list should be prepared by the teacher. Only basic tools, equipment and accessories should be procured by the Institution so that the routine tasks can be performed by the students regularly for practice and acquiring adequate practical experience.

Equipments/Tools

1. Shelves for Stacking Products
2. Shopping Cart
3. Signage Board
4. Offer Signages
5. End Cap
6. Table (POS)
7. Chair (POS)
8. Poster (POS)
9. Card Swiping Machine
10. Mannequins

11. Gondolas
12. Display Photographs
13. Products
14. Dangles
15. Coupons and Vouchers
16. Credit Notes
17. Currency Notes of different Denominations
18. Carry Bags
19. Neck-Locks for Carry Bags
20. Physical Bill Copy
21. Photographs of Stacked Notes

Teaching/Training Aids

22. Computer
23. LCD Projector
24. Projection Screen
25. White/Black Boards
26. Flip Chart Holder

Teacher's Qualifications

Qualification, competencies and other requirements for appointment of Graduate Teacher (Banking and Financial Services) on contractual basis should be as follow

S.No.	Qualification	Minimum Competencies	Age Limit
1.	M.Com or MBA (Finance)	Effective Communication Skills (Oral and Written), Basic Computing Skills, Relevant Technical Competencies	18-37 Years. Age relaxation to be provided as per Government Rules

List of Contributors

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