

Competency Based Curriculum

National Skill Qualification Framework

Sector: Banking Financial Services & Insurance
Sub-Sector- Banking & Financial Services

NSQF Level 2: Banking and Financial Operations

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:

- Understand the main features of various banking products and services
- Learn about various types of customers dealing with banks
- Know the process of opening and handling accounts of different types of customers
- Understand the essentials of good customer service in the banks and the process of monitoring and maintaining the desired quality of customer service.
- Gain an understanding regarding the safety and upkeep of work place of a bank
- Understand the requirements of effective communication at work place

Competency Based Curriculum

Sector: Banking Financial Services & Insurance NSQF Level - 2: Fundamentals of Banking and Financial Services

Course Structure: This course (vocational qualification package) is a planned sequence of instructions consisting of the following 06 modules called as Units.

NVEQ Level 1				
S.N.	Unit Code	Unit Title	No. of Notional /Learning Hours	Pre-requisite Unit, if any
1.	BFSI201-NSQF2014	Various Banking Products	22	Nil
2.	BFSI 202-NSQF2014	Types of Customers	22	Nil
3.	BFSI 203-NSQF2014	Opening of Bank Accounts	22	Nil
4.	BFSI 204-NSQF2014	Customer Service in Banks	09	Nil
5.	BFSI 205-NSQF2014	Safety and Upkeep of Premises	09	Nil
6.	BFSI 206-NSQF2014	Communication at Work Place	10	Nil
7.	BFSI 207-NSQF2014	Work Integrated Learning	06	Nil
Total			100	

Successful completion of **100hours of theory sessions and 100 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-201 NSQF-2014	Unit-: Various Banking Products			
Location:	Duration: 15 hours			
Classroom, Banking and Financial Institutions	Session -1 : Banking Products (Deposits)			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Knowledge of various deposit accounts viz., savings, current, term deposits (domestic and non-residence) and no frill accounts.	Various deposit accounts (domestic and NRI) and no frill accounts.	A customer having Rs.1,00,000 from sale proceeds of his old house. He will require this money for construction of new house which he may take up after 5 years. Which type of account is beneficial for him? Write essential features such account.	Interactive lecture: Describe essential features of savings, current, term deposits (domestic and NRI) and no frill accounts. Explain the utility of these accounts. Activity: Group discussion on utility of maintaining different type of accounts.
	Session - 2 :Banking Products (Services)			
Knowledge of main services offered by banks viz., safe deposit vault, safe custody, ATM, e-banking products - internet banking, mobile banking, SMS alerts etc., and their essential features.	Main banking products (services) offered by banks viz., safe deposit vault, safe custody, ATM, e-banking products - internet banking, mobile banking, SMS alerts etc.	Write a brief note on utility of safe deposit vaults.	Interactive lecture: Describe main banking products (services) offered by banks viz., safe deposit vault, safe custody, ATM, e-banking products - internet banking, mobile banking, SMS alerts etc., and explain essential features of these. Activity: Group discussion on various banking service products and their utility.	

Session 3: Remittance Facilities				
Knowledge of procedural details of transfer of funds by RTGS, and NEFT	Facilities of RTGS and NEFT for transfer of funds.	Differentiate the main difference between RTGS and NEFT facilities available for transfer of funds.	Interactive lecture: Describe essential features of RTGS and NEFT facilities for fund transfers. Activity: Supply blank application form for effecting remittance by NEFT and get it filled in.	
Session 4: Inoperative and Unclaimed Accounts				
Understand the concept of inoperative and unclaimed bank accounts. Knowledge of treatment to be given to unclaimed deposit accounts.	Concept of inoperative and unclaimed accounts. Treatment required to be given to unclaimed deposit accounts.	Summarize the outcome of classroom discussion.	Interactive lecture: Describe the concept and essential features of inoperative and unclaimed deposit accounts. Explain guidelines on treatment to be given to unclaimed deposit accounts. Activity: Classroom discussion on reasons for accounts being inoperative and procedure to deal with such accounts.	
Session-5: Banking Products (Loans & Advances)				
Understand the essential features of	Basic lending facilities loan,	Summarize the outcome of the group	Interactive Lecture: Describe basic lending facilities viz.,	

	<p>basic lending facilities viz., loan, cash credit and overdraft.</p>	<p>cash credit and overdraft.</p>	<p>discussion.</p>	<p>demand loan, term loan, cash credit and overdraft and explain their essential features</p> <p>Activity: Group discussion on lending facilities.</p>
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Unit Code: BSFI-202 NSQF-2014	Unit:-Types of Customers			
Location: Classrooms, Banking and Financial Institutions	Duration: 15 hours			
	Session - 1:Types of Customers (Individuals)			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand the types of customers' viz., minors, blind persons, senior citizens, illiterates, physically challenged and pensioners and essential features of their accounts.	Different types of customers and essential features of their accounts.	Summarize the outcome of group discussion.	Interactive Lecture: Describe various types of customers' viz., minors, blind persons, senior citizens, illiterates, physically challenged and pensioners and explain essential features of their accounts. Activity: Group discussion on types of customers.
	Session-2: Types of Customers (Others)			
	Understand the various types of customers' viz., HUF, Firms, Self Help Groups, Official Liquidators, Executors and Administrators.	Types of customers' viz., HUF, Firms, Self Help Groups, Official Liquidators, Executors and Administrators.	Write a brief note on essential features of a Self Help Group.	Interactive Lecture: Describe various types of customers' viz.,HUF, Firms, Official Liquidators, Executors and Administrators and explain essential features of their accounts. Activity: Group discussion on types of customers.
	Session - 3: Types of Customers (Others)			
	Understand the various types of customers' viz.,	Types of customers' viz., trust, society,	Write a brief note on essential features of a trust.	Interactive Lecture: Describe various types of customers' viz., trust, society,

	trust, society, club and association of persons.	club and association of persons.		club and association of persons and explain essential features. Activity: Group discussion on types of customers.
	Session - 4: Types of Customers (Company)			
	Understand the essential features of the company and types of companies.	Essential features of the company and types of companies.	Differentiate between a partnership firm and a company.	Interactive Lecture: Describe essential features of company and types of companies, e.g. private limited, public limited, Govt. company. Activity: Group discussion on company and its types.

Unit Code: BFSI-203- NSQF- 2014	Unit-:Opening of Bank Accounts			
Location: Classroom, Banking and Financial Institutions	Duration: 15 hours			
	Session-1: KYC Norms and Identification of Customer			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand KYC norms and need for identifying the customer for opening of bank accounts.	KYC Norms and need for identifying the customer.	Summarize the outcome of the group discussion.	Interactive Lecture: Describe KYC Norms and guidelines of RBI on the subject. Explain need and importance of identifying the customer before opening of bank account. Activity: Group discussion on 'Why KYC Norms' before opening the bank account.
	Session -2:Documents Required			
Understand the documents required for opening of bank accounts depending upon the type of customer e.g.,certificate of incorporation, memorandum of association, articles of association, resolutions,	Documents required for opening of bank accounts depending upon the customer.	List the documents required for opening of bank account of a private limited company.	Interactive Lecture: .Describe the documents required for opening of bank accounts, depending on the type of customer. Activity: Show the specimen of documents for knowledge of the contents.	

	byelaws, trust deed and court orders etc.			
	Session-3:Operational Instructions			
	Understand the essential features of account operating instructions, e.g. EorS, ForS, any of us etc.	Importance and essential features of account operating instructions.	Write a brief note on 'F or S' instruction for operation of the account.	Interactive Lecture: Explain account operation instructions and essential features of 'EorS', 'ForS', any of us etc. Activity: Classroom interaction on various types of operational instructions.
	Session-4: Issue of Pass Book / Statement of Account / Cheque Book			
	Understand the procedure for issue of pass book and cheque book after opening of account.	Procedure for issue of passes book, cheque book and statement of account (wherever necessary).	List out the precautions to be observed while issuing pass book / cheque book.	Interactive Lecture: Describe procedure for issuing of pass book, cheque book etc. and explain precautions to be observed. Activity: Show the specimen of pass book, cheque book and statement of account. Exercise on filling in a cheque.

Unit Code: BFSI-204- NSQF2014	Unit-: Customer Services in Banks			
Location: Classroom, Banking and Financial Institutions	Duration: 15 hours			
	Session- 1:Help Desk /Helpline			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand the concept and working of Help desk / Help line.	Concept and working of Help desk / Help line.	Evaluate the utility of help desk / help line in enhancing the customers' satisfaction.	Interactive Lecture: Describe the concept of Help desk / Help line and explain its working. Activity: Observe critically the working of help desk / help line of any bank.
	Session 2: Customers Service Audit			
	Understand the concept and process of customer service audit.	Concept and process of customer service audit including collection of data and presentation of customers feedback.	Obtain information / data as per the questionnaire designed in respect of any one customer and comment on it.	Interactive Lecture: Describe the concept of customers' service audit and explain process in detail. Activity: Prepare questionnaire for obtaining satisfaction feedback from customers.
	Session3: Customers Grievancesand Suggestions			
	Understand the importance of complaint and	Importance of complaint and complainant's	Summarize the classroom discussion.	Interactive Lecture: Describe the customers' grievances arising due to

	complainant's psychology. Knowledge of process to deal with the suggestions from customers.	psychology. Process to deal with the customers' suggestions.		deficiency in services of banks. Explain behavioral aspects of customer service. Describe process to deal with the customers' suggestions. Activity: Classroom discussion on dealing with complaints.
	Session 4:Redressal Mechanism			
	Understand the process to attend the customers' complaint and its final resolution.	Process to attend the customers' complaint and its final resolution.	List out the reasons for complaint as discussed in the case study.	Interactive Lecture: Describe the process in detail to attend complaints and explain methods to resolve. Activity: Case study on customer complaint resolution.

Unit Code: BSFI-205-NSQF2014	Unit-: Title: Safety and up-keep of Premises			
Location: Classrooms, Banking and Financial Institutions	Duration: 15 hours			
	Session - 1: Safety of Bank Assets			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand safety norms for fixed assets of banks e.g., furniture and fixtures, office equipments / machines.	Safety norms for fixed assets of banks e.g., furniture & fixtures, office equipments and machines.	Summarize the outcome of group discussion on safety norms.	Interactive Lecture: Describe the importance of banks fixed assets e.g., furniture & fixtures, office equipment and machines. Explain safety norms for adherence. Activity: Group discussion on safety norms.
	Session-2: Safety of Sensitive Stationery / Security Documents			
	Understand the importance of safe keeping of cash and valuables / sensitive stationery / security documents.	Importance of safe keeping of cash and valuables / sensitive stationery / security documents.	List out the safety arrangement for cash safes in banks.	Interactive Lecture: Explain the importance of safe keeping of cash and valuables / sensitive stationery and security documents. Describe details of storage equipments and safety gadgets. Activity: Group discussion on safety and security of valuables and sensitive documents.
Session-3: Upkeep of Ambience				

	<p>Understand the importance of maintaining cleanliness in bank premises all the times and provision of conveniences.</p>	<p>Maintaining cleanliness in bank premises all the times and provision of conveniences.</p>	<p>Summarize the outcome of discussion.</p>	<p>Interactive Lecture: Describe the importance of maintaining cleanliness in bank premises all the times and provision of conveniences. Activity: Classroom discussion on maintaining cleanliness in bank premises.</p>

Unit Code:BSFI-207-NSQF2014	Unit -:Title: Communication at Workplace			
Location:	Duration: 10 hours			
Classroom, Banking and Financial Institutions	Session 1:Communication with Colleagues			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand the importance of effective communication with subordinates / colleagues / seniors and etiquettes to be observed.	Importance of effective communication with subordinates / colleagues / seniors and etiquettes to be observed.	List out the deficiencies in communication in persons in role play.	Interactive Lecture: Describe the importance of effective communication with subordinates / colleagues / seniors and etiquettes to be observed. Activity: Role play: involving assignment of a task to a person and evaluation of its completion in scheduled time by another person.
	Session 2: Written Communication			
	Understand the preparation of various reports and returns to be submitted to higher authorities.	Preparation of various reports and returns to be submitted to higher authorities.	Prepare a monthly business report to be submitted by a bank branch.	Interactive Lecture: Describe preparation of some specific reports and returns which need to be submitted on regular intervals. Activity: Show specimen of a report / return in get it filled in by assumed data.
Session 3: Listening Skills				

	Understand the importance of listening and ways to acquire listening skills.	Importance of listening and ways to acquire listening skills.	Summarize the outcome of group discussion.	Interactive Lecture: Describe the importance of listening and explain the ways to acquire listening skills in context of business in banks. Activity: Group discussion on listening skills.
	Session - 4: Staff Meetings			
	Understand the importance of staff meetings and active participation therein.	Importance of staff meetings and active participation therein.	Write the minutes of the staff meeting.	Interactive Lecture: Describe the importance of staff meeting and active participation therein. Activity: Arrange a mock staff meeting ask participants to put in their viewpoint.

Unit Code: BSFI-207-NSQF2014	Unit Title: Work Integrated Learning			
Location: Classroom, Banking and Financial Institutions	Duration: 10 hours			
	Session 1:Opening of Bank Accounts			
	Learning Outcome	Knowledge Evaluation	Performance Evaluation	Teaching and Training Method
	Understand forms to be filled in for opening of bank accounts.	Filling in of forms for opening bank accounts.	Fill in the bank account opening form in respect of a company.	Interactive Lecture: Explain the information to be filled in the account opening form of various types of customers. Activity: Show the specimen of account opening forms and get filled in.
	Session 2: Documents Needed for Opening of Bank Accounts (Individuals)			
Understand various documents needed for opening of different types of bank accounts of individuals including joint accounts with various options for operation of account	Documents needed for opening of bank accounts of individuals	Spell out of purpose of obtaining each document obtained for opening of account	Interactive Lecture: Describe various documents needed for opening of bank accounts of individuals depending upon the type of account and the options for operating the accounts. Activity: Show specimen of various documents needed for opening of bank accounts depending upon the type of customer.	

Session 3: Documents Needed for Opening of Bank Accounts (Firms and HUF)			
Understand various documents needed for opening of accounts of partnership firms and Hindu Undivided Family	Documents needed for opening of bank accounts of Firms and HUF	Spell out of purpose of obtaining each document obtained for opening of account	<p>Interactive Lecture: Describe various documents needed for opening of bank accounts of Firms and HUF.</p> <p>Activity: Show specimen of various documents needed for opening of bank accounts of Firms and HUF</p>
Session - 4: Documents Needed for Opening of Bank Accounts (Company, Trust and Society)			
Understand various documents needed for opening of accounts of Company, Trust and Society.	Documents needed for opening of bank accounts of Company, Trust and Society	Spell out of purpose of obtaining each document obtained for opening of account	<p>Interactive Lecture: Describe various documents needed for opening of bank accounts of Company, Trust and Society.</p> <p>Activity: Show specimen of various documents needed for opening of bank accounts of Company, Trust and Society.</p>

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 & 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
22. Housekeeping equipments
23. Goods moving equipments

Teaching/Training Aids

24. Computer
25. LCD Projector
26. Projection Screen
27. White/Black Boards
28. 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); Or, B.Com with 2 years experience in Banking and Finance.	<ul style="list-style-type: none"> • Effective communication skills (oral and written) • Basic computing skills. • Relevant technical competencies 	18-37 years Age relaxation to be provided as per Govt. rules.

List of Contributors

1. *Shri Rajneesh Kumar, Ex-AGM, Bank of India*
2. *Shri Shanker Rajagopalan, Director, EDUCONTRA, Ex-Chief Manager, State Bank of India*
3. *Shri Pankaj Dubey, Chartered Accountant*
3. *Dr. Kinnary, Associate Professor, Mumbai University, Mumbai*
4. *Dr. G. Naresh Reddy, Assistant Professor, Osmania University, Hyderabad*
5. *Dr. P.Veeraiah, Assistant Professor, PSSCIVE, Bhopal*
6. **Prof.R.K. Shukla, Head, Department of Business & Commerce, PSS Central Institute of Vocational Education, Bhopal**
Programme Coordinator

For more information please contact:

Prof. R.K. Shukla

**Professor & Head, Department of Business & Commerce,
PSS Central Institute of Vocational Education (PSSCIVE),
Shyamla Hills, Bhopal - 462 013**

E-mail: dr_ravindrashukla@rediffmail.com

Mobile: 09977466514