

BANKING (CODE 811)

JOB ROLE: Sales Executive (Banking product)

CLASS XI- XII (SESSION 2019-2020)

1. COURSE OVERVIEW

Banker may refer to: a person who provides financial banking services and typically works in a bank.

A **bank** is a financial institution which is involved in borrowing and lending money. **Banks** take customer deposits in return for paying customers an annual interest payment. The **bank** then uses the majority of these deposits to lend to other customers for a variety of loans.

Banks provide a safe haven for the savings of individuals and businesses, they support productive human endeavor and economic growth by efficiently and effectively allocating funds, and they bridge the divergent maturity **needs** of short-term depositors and long-term borrowers.

The main **objectives** of the **Bank** are listed and prioritized in the Law: To maintain price stability; to support other **objectives** of the Government's economic policy, especially growth, employment, and reducing social gaps; and supporting the stability of the financial system.

This course provides an introduction to banking services and financial institutions; students also compare the operations of national and state banks. Students examine the principles of banking transactions and the various services of a bank.

2. OBJECTIVES OF THE COURSE:

In this course, the students will be introduced to the fundamentals concepts of banking and functions of various banks available in our country. This course prepare the students to take up various positions in the banking industry and financial services industry. The course is also a stepping stone for students aspiring to undertake higher education in Commerce, Banking, Management, etc.

Following are the main objectives of this course.

- To familiarize the students regarding various functions and concepts of bank and career opportunities available in these fields.
- To develop practical understanding among the students associated with banks working and organizing through classroom discussion/ participation and projects.
- To provide brief insight about the structure of bank in our country and organization of bank branch.
- To provide knowledge to students in concise and understandable format so that students could learn and apply these concepts in their career for the growth.

- To develop skills in students which are required for banking career
 - ✓ Customer Dealing
 - ✓ People with patience
 - ✓ People good with numbers and accounting
 - ✓ Good Analytical Skills

3. SALIENT FEATURES OF BANKING:

In this modern time, money and its necessity is very important. A developed financial system of the country ensures to attain development. A bank provides valuable services to a country. To attain development there should be a good developed financial system to support not only the economic but also the society. So, a bank plays a vital role in the socio economic matters of the country.

The important role of banks:

1. It promotes saving habit of people
2. Capital formation and promote industry.
3. Generates employment opportunities
4. Facilitating Trade and Commerce Industry.
5. Applying of monetary policy

4. Curriculum

This course is a planned sequence of instructions consisting of Units meant for developing employability and Skills competencies of students of Class XI and XII opting for Skill subject along with general education subjects.

| | |
|--------------------|------------------|
| Theory | 60 marks |
| Practical | 40 marks |
| Total Marks | 100 marks |

The unit-wise distribution of periods and marks for Class XI is as follows:

| | Particulars | No. of Periods/Hours | Max. Marks |
|---------------|---------------------------------------------------------------------|-------------------------|------------|
| | Theory | | |
| Part A | Employability Skills | | |
| | Unit 1: Communication Skills –III | 13 | 10 |
| | Unit 2: Self-management Skills - III | 09 | |
| | Unit 3: Information and Communication Technology Skills - III | 06 | |
| | Unit 4: Entrepreneurial Skills - III | 16 | |
| | Unit 5: Green Skills – III | 06 | |
| | Total | 50 | 10 |
| Part B | Vocational Skills | | |
| | Unit 1: Introduction | 10 | 5 |
| | Unit 2: Banker & customer | 35 | 10 |
| | Unit 3: Employment of Bank Funds | 35 | 20 |
| | Unit 4: Negotiable Instruments | 30 | 15 |
| | Total | 110 | 50 |
| Part C | Practical Work | | |
| | Project File | 60 | 30 |
| | Viva | | 10 |
| | Total | 50 | 40 |
| | Grand Total | 200 | 100 |

Part B–Vocational Skills

Unit-1: Introduction

- Definition of Bank - Basic functions of Banker.
- Banking System in India.
 - (i) Commercial Banks.
 - (ii) Private Sector Banks.
 - (iii) Public Sector Banks.
 - (iv) Foreign Banks.
 - (v) Regional Rural Banks.
 - (vi) Co-operative Banks.
- Reserve Bank of India.

Unit-2: Banker and Customer

- Relationship between Banker and Customer.
- Special Types of Customers.
- Retail & Wholesale Banking.
- Deposit Accounts – Savings Accounts, Current Accounts, Fixed Deposit Accounts.
- Opening and operation of Accounts.
- Nomination.
- KYC requirements.
- Pass Book.
- Minors.
- Partnerships & Companies.

Unit-3: Employment of Bank Funds

- Liquid Assets-Cash in Hand, Cash with RBI & Cash with other Banks.
- Investment in securities.
- Advances - Secured and Unsecured.
- Loans.
- Term Loans.
- Cash Credit.
- Overdraft.
- Discounting of Bills of Exchange.
- Modes of creating charge on Securities.
- Types of Securities.

Unit-4: Negotiable Instruments

- Definition & Characteristics of Cheques.
- Bills of Exchange & Promissory Notes.
- Crossings.
- Endorsements.
- Collection and payment of Cheques.
- Liabilities of Parties.

The unit-wise distribution of periods and marks for Class XII is as follows:

| | Units | No. of Hours for Theory and Practical 260 | Max. Marks |
|---------------|--------------------------------------------------------------------|----------------------------------------------------|------------|
| Part A | Employability Skills | | |
| | Unit 1: Communication Skills –IV | 13 | 10 |
| | Unit 2: Self-management Skills –IV | 9 | |
| | Unit 3: Information and Communication Technology Skills – IV | 6 | |
| | Unit 4: Entrepreneurial Skills –IV | 16 | |
| | Unit 5: Green Skills – IV | 6 | |
| | Total | 50 | 10 |
| Part B | Vocational Skills | | |
| | Unit 1: Ancillary Services of Banks | 5 | 10 |
| | Unit 2: Innovations in Banking Technology | 20 | 7 |
| | Unit 3: Organization of a Bank Branch | 25 | 10 |
| | Unit 4: Basics of Business Mathematics | 25 | 10 |
| | Unit 5: Reserve Bank of India Regulations on Banks | 15 | 8 |
| | Unit 6: Performa of Final Accounts of Banking Companies | 20 | 5 |
| | Total | 110 | 50 |
| Part C | Practical Work | | |
| | Project | | 30 |
| | Viva | | 10 |
| | Total | 100 | 40 |
| | Grand Total | 260 | 100 |

Part B–Vocational Skills

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Unit-1: Ancillary Services of Banks | 10 |
| <ul style="list-style-type: none">• Safe custody of valuables.• Lockers.• Remittances – RTGS/NEFT/Drafts.• Fee based services- Issuing Guarantees and letters of credit.• Selling Third Party Products- Insurance and Mutual fund units.• Credit Cards, Debit Cards.• Brokerage and Demit Services. | |
| Unit-2: Innovations in Banking Technology | 07 |
| <ul style="list-style-type: none">• Bank Computerization.• Core Banking.• Online Banking.• Mobile Banking.• Internet Banking.• ATMs. | |
| Unit-3: Organization of a Bank Branch | 10 |
| <ul style="list-style-type: none">• Bank Branch Set up, Strong Room.• Front Office, Back Office.• Security Arrangements in Bank.• Clearing Houses. | |
| Unit-4: Basics of Business Mathematics | 10 |
| <ul style="list-style-type: none">• Calculation of simple interest and Compound Interest.• Calculations of interest on fixed rate and Floating rate.• Calculation of EMIs.• Calculations of interest on Savings Accounts.• Calculations of date of maturity of bills of exchange. | |
| Unit-5: Reserve Bank of India Regulations on Banks | 08 |
| <ul style="list-style-type: none">• Cash Reserve Ratio.• Statutory Liquidity Ratio.• Bank Rate.• Repo Rate.• Reverse Repo Rate.• Base Rate. | |
| Unit-6: Performa of Final Accounts of Banking Companies | 05 |
| <ul style="list-style-type: none">• Profit & Loss Account and Balance Sheet. | |

This course is a planned sequence of instructions consisting of Units meant for developing

employability and vocational competencies of students of Class XI opting for vocational subject along with general education subjects. The unit-wise distribution of hours and marks for and Class XII is as follows.

5. LIST OF EQUIPMENT AND MATERIALS

The list given below is suggestive and exhaustive list should be prepared by the vocational 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 acquiring adequate practical experience.

Materials required are :

1. Forms available in bank for various purpose such as Pay-in-slip, Withdrawal slip, account opening form, etc.
2. RTGS and NEFT forms
3. Specimen of Debit card and credit card.
4. A dummy bank space created to show the bank's functioning.
5. Posters showing ATM, passbook printing machine, cash deposit machine, etc.

Teaching/Training Aids:

1. Computer
2. LCD Projector
3. Projection Screen
4. White/Black Board
5. Chart papers
6. You tube videos and recordings

6. **PRACTICAL GUIDELINES**

A. Practical Guidelines of Class XI

1. MINIMUM PASS MARKS

The Minimum number of marks required to pass in this **subject is (33)** percent in both written papers and practical examination separately.

2. Marks for record, Viva Project etc., in respect of **Secondary School Curriculum (Under NSQF) OF School Certificate Examination:**

Marks allotted for Project file, Viva Voice etc., should separately stated in the answer book (if answer-Books are used) and added to the marks given for other items. The projects and the practical records, duly punched should be returned to the students concerned immediately after evaluation.

3. Assessment of performance.

- (f) The one **internal examiner is** assigned for conducting and assessment of Practical Examinations in **Secondary School Curriculum (Under NSQF)**. Viva examinations should be conducted by the internal examiner only. Question should be more of General nature, based on project work and should not be beyond the curriculum. Investigatory Project especially those that show considerable amount of effort and originality, on the part of the student, should get suitable high marks, while project of a routine or stereotyped nature should only receive suitable marks.
- (g) In the assessment and award of marks, follow strictly the marking Scheme which is given in the list of practical I.e. provided to the Examiners/Schools at the time of Examination.
- (h) Marks awarded for Project / Practical activities and viva, must be separately recorded in Rough sheet and then total marks should be uploaded. Evidences should be maintained for the same.
- (i) If irregularities are perceived by examiner in the conduct of the Practical Examination these should be included in the examiner's report and should be sent to the Asstt. Secretary (A.B. Cell) within three days after the end of practical examination.
- (j) The external examiner if any should assume responsibility of deposit of award list to the Board.

4. Procedure for Record of Marks in the Practical and VIVA.

The examiners will indicate separately marks of project file and Viva Voce and should keep the record of the same.

The subject Teacher in charge of conducting practical may assign practical activities to

the students so as to generate interest in students in the subject. Project may be based on BANKING Concepts based on Unit 1,2,3,and 4

Project for the final practical's is given below –

- 1) **Visit the websites of five different commercial banks (Three Public sector and two private sector banks) and get the details of the various Retail Banking Products offered by them.**
- 2) **Prepare a comprehensive report for each of these banks covering the following:**
 - a) **Retail banking product (One asset and one liability product) best suited for the people in different stages of the cycle e.g. a young executive who recently joined the job, A housewife, an elderly lady with no dependents, A retired person, A member of armed forces etc.**
 - b) **List various documents to be submitted by the customers for applying for each product. You can obtain sample forms from any of the banks.**
 - c) **Explain the operational details for each of the products.**

2. Project - 30 marks

Students should make a project file on the basis data collected of the above projects in the proper format. The marks can be allocated based on the quality of work done by the students as per the Curriculum

Viva based on Project - 10marks

The teacher conducting the final practical examination should ask verbal questions related to the project. If no project has been assigned /made by the students, viva must be based on subject as per the Curriculum only. E.g. Various deposits accepted by banks, Utility services offered by the banks, questions related to introduction of Insurance etc.

| Parameters | Marks |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| Visit the websites of five different commercial banks (Three Public sector and two private sector banks) and get the details of the various Retail Banking Products offered by them. | 10 |
| <p>Prepare a comprehensive report for each of these banks covering the following:</p> <ul style="list-style-type: none"> a) Retail banking product (One asset and one liability product) best suited for the people in different stages of the cycle e.g. a young executive who recently joined the job, A housewife, an elderly lady with no dependents, A retired person, A member of armed forces etc. b) List various documents to be submitted by the customers for applying for each product. You can obtain sample forms from any of the banks. c) Explain the operational details for each of the products. | 20 |
| VIVA(strictly based on curriculum) | 10 |
| Total | 40 |

B. Practical Guidelines of Class XII

1. MINIMUM PASS MARKS

The Minimum number of marks required to pass in this **subject is (33)** percent in both written papers and practical examination separately.

2. Marks for record, Viva Project etc., in respect of Secondary School Curriculum (Under NSQF) OF School Certificate Examination:

Marks allotted for Project file, Viva Voice etc., should separately stated in the file and added to the marks given for other items. The projects and the practical records, duly punched should be returned to the students concerned immediately after evaluation.

3. Assessment of performance.

- a. The two examiners, **one internal and the other external**, assigned for the conduct and assessment of Practical Examinations each in **Secondary School Curriculum (Under NSQF)** . Viva examinations should be conducted by both the examiners. Question should be more of General nature, based on project work and should not be beyond the curriculum. Investigatory Project especially those that show considerable amount of effort and originality, on the part of the student, should get suitable high marks, while project of a routine or stereotyped nature should only receive marks accordingly.
- b. In the assessment and award of marks, follow strictly the marking Scheme which is given in the list of practical I.e. provided to the Examiners/Schools at the time of Examination.
- c. Every effort should be made to reach a consensus on the marks to be awarded to individual candidates. If a difference of one or two marks still persists even after discussion the average marks should be awarded.
- d. Marks awarded for Project / Practical activities and viva, must be separately recorded in Rough sheet and then total marks should be uploaded. Evidences should be maintained for the same.
- e. If irregularities are perceived by either examiner in the conduct of the Practical Examination these should be included in the examiner's report and should be sent to the Asstt. Secretary (A.B. Cell) within three days after the end of practical examination.
- f. The external examiner should assume responsibility of deposit of award list to the Board.
- g. Award lists should be signed by both the examiners and should be sent separately through messenger/personally in a double sealed cover.
- h. The related material will be collected by the external examiner from the allotted schools.

4. Procedure for Record of Marks in the Practical and VIVA.

The examiners will indicate separately marks of project file and Viva Voce and should keep the record of the same.

The subject Teacher in charge of conducting practical may assign practical activities to the students so as to generate interest in students in the subject. Project may be based on BANKING Concepts strictly based on curriculum.

Project for the final practical is given below –

Make a handwritten Project File which indicates the following:

- 1. Visit nearest branch of any Bank and collect details regarding different modes of transferring funds from one person to another. Also collect sample documents/forms for each of such modes of transfer. Tabulate the advantages and disadvantages for each mode of payment system.**
- 2. Download the Balance Sheet of a public sector bank and a private sector bank as at 31st March of current year from their websites and compare the composition of their deposits like % of demand deposits to total deposits, Profitability, composition of their loans, Total interest earned etc. and comment which sector bank is better managed from profit point of view.**

Project – 30 marks

Students should make a project file on the basis data collected of the above projects in the proper format. The marks can be allocated based on the quality of work done by the students as per the Curriculum

Viva based on Project -10 marks

The teacher conducting the final practical examination should ask verbal questions related to the project. If no project has been assigned /made by the students, viva must be based on subject as per the Curriculum only. E.g. various deposits accepted by banks, Utility services offered by the banks, questions related to monetary policy etc.

| Parameters | Marks |
|------------------------------------------------------------------------------|-----------|
| Visit nearest branch of any Bank and collect details regarding | 10 |
| different modes of transferring funds from one person to another. | |
| Also collect sample documents/forms for each of such modes of | |
| transfer. | |
| Tabulate the advantages and disadvantages for each | |
| mode of payment system. | |
| | |
| Download the Balance Sheet of a public sector bank and a private | 20 |
| sector bank as at 31 st March of current year from their websites | |
| and compare the composition of their deposits like % of demand | |
| deposits to total deposits, Profitability, composition of their loans, | |
| Total interest earned etc. and comment which sector bank is better | |
| managed from profit point of view. | |
| | |
| VIVA (strictly based on curriculum) | 10 |
| Total | 40 |

7. CAREER OPPORTUNITIES :

- Number of opportunities in banking industry – students who have successfully completed the course can join the banking industry.
- Opportunities in financial services industry
- Students can join corporate sector in Finance, Marketing, HR and other administrative departments.
- KPO/BPO industry: Enormous opportunities for commerce students.
- Taxation: Many jobs related to taxation created after liberalizing Indian economy.
- Job roles in companies, banks, financial institutions, insurance companies, commercial firms, business houses, Reserve Bank of India, Foreign banks
- This course prepares the students to take up various positions in the banking industry and financial services industry. The course is also a stepping stone for students aspiring to undertake higher education in Commerce, Banking, Management, etc. After completion of B.Com or .VOC (Bank management), students can go for employment in public or private sector banks and financial services industry