KUVEMPU UNIVERSITY

Syllabus, Scheme of Teaching and Evaluation

For

Bachelor of Commerce (B. Com)

[Banking, Financial Services and Insurance (BFSI)]
[Under Choice Based Credit System (CBCS)]

As Per

State Education Policy (SEP)

Academic Year: 2024-25

Department of Studies in Commerce
Jnanasahyadri, Shankaraghatta,
Shimoga(Dist) 577451

[Banking, Financial Services and Insurance (BFSI)]
Curriculum Structure of the Programme
(Effective from the Academic Year 2024-25)

Bachelor of Commerce (BFSI) Curriculum Structure

Semester–I

SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L1.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L1.2	English	LC	4	80	20	100	3
3	COM(BFSI)1.1	Financial Accounting	DCC	4	80	20	100	4
4	COM(BFSI)1.2	Business Environment and Government Policy	DCC	4	80	20	100	4
5	COM(BFSI)1.3	Law and Practice of Banking	DCC	4	80	20	100	4
6	COM(BFSI)1.4	Accounts Assistant*	DCC	4 Theory 4 Practical	80	20	100	6
7	COM(BFSI)1.5	Constitutional Values I	CVC	3	40	10	50	2
Sub Total-A				**29**	**520**	**130**	**650**	**26**

*Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.
*2 hours Practical is equivalent to 1hour of Lecture

Bachelor of Commerce (BFSI) Curriculum Structure

Semester–II

SL. No.	Course Category	Title of the Course	Category of the Courses	Teaching Hours Per Week	SEE	IA	Total Marks	Credits
1	L2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L2.2	English	LC	4	80	20	100	3
3	COM(BFSI)2.1	Advanced Financial Accounting	DCC	4	80	20	100	4
4	COM(BFSI)2.2	Financial Services	DCC	4	80	20	100	4
5	COM(BFSI)2.3	Principles and Practice of Insurance	DCC	4	80	20	100	4
6	COM(BFSI)2.4	Insurance Advisor/Agent*	DCC	4 Theory 4 Practical	80	20	100	4
7	COM(BFSI)2.5	Constitutional Values II	CVC	3	40	10	50	2
8	COM(BFSI)2.6	Environmental Studies	CVC	4	80	20	100	3
Sub Total-B				**33**	**600**	**150**	**750**	**27**

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*2 hours Practical is equivalent to 1hour of Lecture

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester–III								
SL. No.	**Course Category**	**Title of the Course**	**Category of the Courses**	**Teaching Hours Per Week**	**SEE**	**IA**	**Total Marks**	**Credits**
1	L2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L2.2	English	LC	4	80	20	100	3
3	COM(BFSI)3.1	Corporate Accounting	DCC	4	80	20	100	4
4	COM(BFSI)3.2	Business Law	DCC	4	80	20	100	4
5	COM(BFSI)3.3	Mutual Funds	DCC	4	80	20	100	4
6	COM(BFSI)3.4	Mutual Fund Distributors*	DCC	4 Theory 4 Practical*	80	20	100	6
7	COM(BFSI)3.5	Personality Development	EL	2	40	10	50	2
Sub Total- C				**28**	**520**	**130**	**650**	**26**

*Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.
*2 hours Practical is equivalent to 1 hour of Lecture.

Bachelor of Commerce (BFSI)Curriculum Structure								
Semester–IV								
SL. No.	**Course Category**	**Title of the Course**	**Category of the Courses**	**Teaching Hours Per Week**	**SEE**	**IA**	**Total Marks**	**Credits**
1	L2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L2.2	English	LC	4	80	20	100	3
3	COM(BFSI)4.1	Financial Management	DCC	4	80	20	100	4
4	COM(BFSI)4.2	Law and Practices of Income Tax	DCC	4	80	20	100	4
5	COM(BFSI)4.3	Credit Rate Processing	DCC	4	80	20	100	4
6	COM(BFSI)4.4	Credit Processing Officer*	DCC	4 Theory 4 Practical*	80	20	100	6
7	COM(BFSI)4.5	Computer Application in Business	EL	2	40	10	50	2
8	COM(BFSI)4.6	Event Management	SEC	2	40	10	50	2
Sub Total- D				**30**	**560**	**140**	**700**	**28**

*Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.
*2 hours Practical is equivalent to 1 hour of Lecture

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester–V and VI (20 Credits for Each Semester: 5 and 6)								
SL. No.	**Course Category**	**Title of the Course**	**Category of the Courses**	**Teaching Hours Per Week (Practical)**	**SEE**	**IA**	**Total Marks**	**Credits**
1	Apprenticeship	Apprenticeship (E)	-	-	400	-	400	20
2	Apprenticeship	Apprenticeship (F)	-	-	400		400	20
Sub Total- E&F				**-**	**800**	**-**	**800**	**40**
Grand Total				**120**	**3000**	**550**	**3550**	**147**

*2 hours Practical is equivalent to 1 hour of Lecture

Components of Assessment and Weightage (20 Credits for Each Semester: 5 and 6)

- Outcome-based: Assessment evaluates defined learning outcomes and BFSI competencies, not merely attendance or task completion.
- Joint ownership: Industry supervisor and BFSI-SSC assessor jointly conduct workplace evaluation, eliminating sole-evaluator bias.
- Evidence-based: Every mark must be backed by logbooks, supervisor ratings, BFSI-SSC assessment records, faculty reports or viva evidence.
- Sector-relevant: Indicators reflect actual BFSI workplace skills including regulatory compliance, customer advisory, financial product knowledge, digital tools and ethical conduct.
- Transparent and auditable: All rubrics, mark sheets and records are retained by the HEI for regulatory inspection.

Component	Description	Weightage
Evaluation by Industry Supervisor (40%)	Attendance & Discipline: Punctuality, professional conduct in BFSI	**20%**
	Industry Supervisor Evaluation: Task performance, order fulfillment, inventory accuracy, platform usage and operational conduct.	**20%**
Evaluation by Faculty Mentor (30%)	Weekly Progress Reports: Task completion, reflective learning and report submission	**15%**
	Evaluation of Skill Acquisition (Mid-Term Review): BFSI domain applications demonstrated	**15%**
Final Evaluation by College Committee and Industry Expert (30%)	Final Apprenticeship Report: Quality of report and operational analysis	**20%**
	Viva-Voce / Exit Interview: Conceptual clarity and BFSI application	**10%**

Evaluation and Marking Scheme as per UGC Clause 9 and 12 (20 Credits for Each Semester: 5 and 6)

Component	Evaluator	Weight	Min. Marks	Max. Marks	Credits	Comp Code	Evaluation Indicators	Time Line
Industry Evaluation Industry Evaluation	Industry Supervisor + BFSI SSC Assessor (jointly)	20%	32	80	04	A1	Attendance, punctuality, workplace discipline, ethics, SOP compliance	Monthly and final
		20%	32	80	04	A2	Work quality, task completion, customer/stakeholder handling, BFSI digital tools, regulatory compliance, initiative	Monthly and final
Sub-Total (Industry)		**40%**	**64**	**160**	**08**			
Faculty Mentor Evaluation	Faculty Mentor (On-site Visits & Monitoring)	15%	24	60	03	B1	Weekly progress reports, logbook, reflective learning and CO/PO linkage	Weekly/ monthly
		15%	24	60	03	B2	Mid-term skill demonstration, domain tool usage, faculty visit-report alignment and verified industry feedback	Mid-term and monthly
Sub-Total (Faculty)		**30%**	**48**	**120**	**06**			
Seminar & Viva-Voce Evaluation	HEI Committee (Faculty + BFSI experts)	20%	32	80	04	C1	Final apprenticeship report: structure, analysis, originality, industry integration and learning evidence	End semester
		10%	16	40	02	C2	Seminar presentation and viva-voce: conceptual clarity, application, problem-solving	End semester
Sub-Total (Viva-Voce)		**30%**	**48**	**120**	**06**			
Grand Total		**100%**	**160**	**400**	**20**			

Note: For the seminar presentation and Viva-Voce, BFSI industry experts may be invited by the HEI.

Mapping the Apprenticeship Assessment Framework in UUCMS (Same for 5 and 6 semesters)

3.4 Mapping the Apprenticeship Assessment Framework in UUCMS for 5th Semester

Core Component	# Sub-Component	Sub-Component Name	Weightage	Min. Marks	Max. Marks	Credits
Industry Evaluation	A-1	Operational Performance & Compliance-1	20%	32	80	04
	A-2	Behavioural and Technical Competencies-1	20%	32	80	04
Faculty Mentor Evaluation	B-1	Learning and Competency Assessment-1	15%	24	60	03
	B-2	Industry Engagement & Professional Competency-1	15%	24	60	03
Seminar & Viva-Voce Evaluation	C-1	Report Quality and Academic Integrity-1	20%	32	80	04
	C-2	Presentation & Viva Assessment-1	10%	16	40	02
		Total	**100%**	**160**	**400**	**20**

3.5 Mapping the Apprenticeship Assessment Framework in UUCMS for 6th Semester

Core Component	# Sub-Component	Sub-Component Name	Weightage	Min. Marks	Max. Marks	Credits
Industry Evaluation	A-1	Operational Performance & Compliance-2	20%	32	80	04
	A-2	Behavioural and Technical Competencies-2	20%	32	80	04
Faculty Mentor Evaluation	B-1	Learning and Competency Assessment-2	15%	24	60	03
	B-2	Industry Engagement & Professional Competency-2	15%	24	60	03
Seminar & Viva-Voce Evaluation	C-1	Report Quality and Academic Integrity-2	20%	32	80	04
	C-2	Presentation & Viva Assessment-2	10%	16	40	02
		Total	**100%**	**160**	**400**	**20**

Note: The six sub-component titles from the reference UUCMS image have been retained as they suitably match the grouped Industry, Faculty Mentor and Seminar/Viva assessment structure. The marks, weightage and credits remain unchanged.

Notes:
All the courses, except Language and Mandatory Courses, are to be taught by the Commerce Teachers only.
Training will be provided by the BFSI Sector Skills Council to teachers of the college offering this programme as to how Skill-enhancement Courses will be taught. And necessary inputs will also be provided by them.
There will be no internal assessment marks for SECs. Semester-end examination will be conducted for these courses online by BFSI Sector Skills Council.
BFSI Sector Skills Council facilitates the college for placement for Apprenticeship Programme for a year (V and VI Semesters). There are no internal assessment marks for this programme. The Semester-end Examination will be conducted by BFSI Sector Skills Council.

LC: Language Course
DCC: Discipline Core Credit
CVC: Constitutional Values Core
SEC: Skill Enhancement Core
IA – Internal Assessment
SEE: Semester-End Examination
EL: Elective

A per BFSI, the IA and SEE to carry 20 and 80% weightage each, to enable the course to be evaluated for a total of 100/50 marks. The evaluation system of the course is compressive and continuous during the entire period of the semester.

SL. NO.	Parameters of the Evaluation	Marks
01	Attendance*	05
02	Assignments/Seminars	05
03	Internal Assessment Tests (IAT)	10
	Total of IA	20
04	Semester End Examination (SEE)	80
	Total of IA and SEE	**100**

*Distribution of Marks for Attendance

SL. NO.	% of Attendance	Marks to be Awarded
01	75-80	1
02	80-85	2
03	85-90	3
04	90-95	4
05	95-100	5

QUESTION PAPER PATTERN for 2024-25

Semester Examinations B. Com Program
Name of the Course………………………..

Time: 3 Hrs Max. Marks: 80

Section – A

I Answers any THREE questions. Each question carries Five Marks (3x5=15 Marks)
(Two Theory Questions and Three Problems-For Problem Papers)

1.
2.
3.
4.
5.

Answers any TWO questions. Each question carries Ten Marks (2x10=20 Marks)
(One Theory Question and Three Problems-For Problem Papers)

6.
7.
8.
9.

Answers any THREE questions. Each question carries Fifteen Marks (3x15=45 Marks) (One Theory Question and Four Problems-For Problem Papers)

10.
11.
12.
13.
14.

Note: The question papers for theory subject shall be prepared in both Kannada and English version. Problem subject papers shall be prepared in English version.

QUESTION PAPER PATTERN

(For 3rd Semester Personality Development and 4th Semester Event Management Skills)

Semester end Examinations B. Com Program

Name of the Course…………………………..

Time:2 Hrs Max.Marks:40

Section–A

I. Answer any THREE questions. Each question carries Five Marks (3x5=15Marks)

(Two Theory Questions and Three Problems-For Problem Papers)

01.

02.

03.

04.

05.

Section–B

II. Answer any ONE questions. Each question carries Ten Marks (1x10=10Marks)

(One Theory Question and Three Problems-For Problem Papers)

06.

07.

Section–C

III.. Answer any ONE questions. Each question carries Fifteen Marks (1x15=15Marks)

(One Theory Question and Four Problems-For Problem Papers)

08.

09.

Note: The question papers for theory subject shall be prepared in both Kannada and English version. Problem subject papers shall be prepared in English version.

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester–I								
SL. No.	**Course Category**	**Title of the Course**	**Category of the Courses**	**Teaching Hours Per Week**	**SEE**	**IA**	**Total Marks**	**Credits**
1	L1.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L1.2	English	LC	4	80	20	100	3
3	COM(BFSI)1.1	Financial Accounting	DCC	4	80	20	100	4
4	COM(BFSI)1.2	Business Environment and Government Policy	DCC	4	80	20	100	4
5	COM(BFSI)1.3	Law and Practice of Banking	DCC	4	80	20	100	4
6	COM(BFSI)1.4	Accounts Assistant*	DCC	4 Theory 4 Practical	80	20	100	6
7	COM(BFSI)1.5	Constitutional Values I	CVC	3	40	10	50	2
Sub Total-A				**29**	**520**	**130**	**650**	**26**

*Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.
*2 hours Practical is equivalent to 1hour of Lecture

Name of the Program: Bachelor of Commerce (BFSI.) Course Code: COM (BFSI) 1.1 Name of the Course: Financial Accounting		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4 Credits	**4 Hrs**	**60 Hrs**

Objective: The objective of the course is to expose the students to the various aspects of financial accounting to better maintenance of accounts and its principles in the business firms.

Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies &field work etc.,

Course Outcomes: On successful completion of the course, the Students will be ableto

a. Understand the theoretical framework of accounting and the application of accounting standards.
b. Demonstrate the preparation of financial statements for both manufacturing and non-manufacturing sole proprietorships.
c. Apply the accounting treatments for consignment transactions and events in the books of consignors and consignees.
d. Understand the accounting treatment for royalty transactions and articulate royalty agreements.
e. Learn and apply various methods of accounting for hire purchase transactions.

Syllabus:	Hours
Module No. 1: Theoretical Framework of Accounting	**10**
Introduction-Meaning and Scope of Accounting- Accounting Terminologies- Uses and Users of Accounting Information-Accounting Process-Basis of Accounting: Cash and Accrual Basis-Branches of Accounting-Accounting Principles-Concepts and Conventions-Accounting Standards-Indian Accounting Standards (IND AS).	
Module No. 2: Financial Statements of Sole Proprietors	**15**
Introduction-Meaning of Sole Proprietor-Financial Statements of Non-Manufacturing Entities: Trading Account-Income Statement/Profit & Loss Account-Balance Sheet; Financial Statements of Manufacturing Entities: Manufacturing Account-Trading Account-Profit & Loss account - Balance Sheet.	
Module No. 3: Consignment Accounts	**12**
Introduction-Meaning of Consignment-Consignment vs Sales-Pro-forma Invoice- Accounts Sales-Accounting for Consignment Transactions & Events in the books of Consignor and Consignee - Treatment of Normal & Abnormal Loss -Valuation of Closing Stock-Goods sent at Cost Price and Invoice Price.	

Module No. 4: Royalty Accounts	15
Introduction-Meaning-Types of Royalty-Technical Terms: Lessee, Lessor, Minimum Rent – Short Workings –Recoupment of Short Working–Accounting Treatment in the books of Lessee and lessor – Journal Entries and Ledger Accounts including minimum rent account.	
Module No. 5: Hire Purchase Accounting	**08**
Introduction-Meaning of hire purchase-difference between hire purchase and instalment-Nature-features-terms used-Ascertainment of Interest-Accounting for hire purchase transactions-Repossession.	

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Collect Annual Reports of sole proprietors and identify accounting concepts and conventions followed in the preparation of the annual reports.
2. Collect Annual Reports of sole proprietors and identify the different components.
3. Preparation of Proforma invoice and accounts sales with imaginary figures.
4. Collect Royalty Agreements and draft dummy royalty agreements with imaginary figures.
5. Collect hire purchase agreements and draft dummy hire purchase agreements with imaginary figures.
6. Any other activities, which are relevant to the course.

Text Books:

1. ICAI Study Materials on Principles & Practice of Accounting, Accounting and Advanced Accounting.
2. SP Iyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol. 1.
3. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education, 13th Edition.
4. Charles T. Horngren and Donna Philbrick, (2013) Introduction to Financial Accounting, Pearson Education, 11th Edition.
5. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paperbacks, New Delhi, 32nd Edition.
6. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6th Edition.
7. B.S. Raman (2008), Financial Accounting Vol. I & II, United Publishers & Distributors
8. Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi.

Note: Latest edition of text books may be referred.

Name of the Program: Bachelor of Commerce (BFSI) Course Code: COM (BFSI) 1.2 Name of the Course: Business Environment and Government Policy		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4 Credits	**4 Hrs**	**60 Hrs**

Objective: Objective of this paper is to acquaint the student with the government policies relating to business
and different environment factors
Pedagogy: Class-room Lecturers Assignments and Presentations.

Course Outcomes: On successful completion of the course, the students will be able to;
a. Understand the concept of Globalization and Privatization
b. Understand the Indian Business Environment and Influencing Factors
c. Understand the role of MNCs
d. Understand the Regulatory Framework governing the Business
e. Understand the role of Government on the Indian Business

Syllabus:	Hours
Module No. 1: Business Environment	**12**

Meaning of Business Environment- Features, Importance, Environment Factors: Internal Environmental Factors and External Environmental Factors - Micro Environment: Customers, Competitors, Suppliers, Channel Intermediaries and Public, Macro Environment ; Economic, Political, Socio-cultural, Natural, Demographic, Technological and International Environment of Business

Module No. 2: Legal Environment	**13**

Introductory Framework of some Business Law-**Competition Act, 2002**, Introduction Consumer Enterprise, Prohibition of Certain Agreements, Competition Commission in India; Duties, powers and Functions of Commission. **Consumer Protection Act**; Introduction, Objectives, Applicability, Rights of Consumers. **Foreign Exchange Management Act**
Introduction Applicability.

Module No. 3: Globalisation	**12**

Meaning of Globalization, History of Globalization, Causes of Globalization, Advantages and Disadvantages of Globalisation, Impact of Globalization on Economy, Multinational Corporations (MNCs)- Meaning, Benefits and Drawbacks, Foreign Collaborations, Joint Ventures, Franchising and Strategic Alliance.

Module No. 4: Privatization and Disinvestment in Indian Economy	**12**

Introduction, Objectives, Measures of Privatization-; Ownership, Organizational and Operational Measures- Advantages of Privatization, Arguments in favor of Privatization Disinvestment Policy Arguments against Privatization

Module No. 5: Business and Government	**08**

Introduction, Government Intervention, Nature of Government Intervention in India, State Policies affecting Business, Role of Government - Regulatory Role, Economic Role Promotional Role Entrepreneurial Role and Planning Role Recent Trends.

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Globalization and IT sector.
2. Visit any company & discuss with the manager about the effect of Privatization.
3. Make a list of 10 Indian firms and their opinion about impact of LPG on the farming community.
4. Write the activities of any Consumer Forum.
5. Identify the healthy competition components with illustrative undertakings.
6. Any other activities which are relevant to the course.

Books for Reference:

1. Rosy Joshi and Sangam Kapoor , Business Environment , Kalyani publishers.
2. S. Sankaran , Business Environment , Margham Publications Chennai.
3. J Madegowda (ed) Business Environment and Policy (Deep and Deep)
4. K Ashwathappa, Essentials of Business Environment, HPH.
5. Ghosh and Kapoor, Business Policy and Environment, HPH.
6. Francis Cherunilum, Business and Government, HPH.
7. Bertozzi-Burgunder, Business, Government and Public Policy: Concepts and Practices, Prentice Hall.

Note: Latest edition of text books may be referred.

Name of the Program: Bachelor of Commerce (BFSI.) **Course Code:** COM (BFSI) 1.3 **Name of the Course:** Law and Practice of Banking		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4 Credits	**4 Hrs**	**60 Hrs**

Objective: The objective of the course is to familiarize the students with the law and practices of banking.
Pedagogy: Classrooms Lecture, Case Studies, Tutorial classes, Group Discussion & Seminar

Course Outcomes: On successful completion of the course, the students will be able to

a) Summarize the relationship between Banker & customer and different types of functions of banker.

b) Analyse the role, functions and duties of paying and collecting banker.

c) Make use of the procedure involved in opening and operating different accounts.

d) Examine the different types of negotiable instrument & their relevance in the present context.

e) Estimate possible developments in the banking sector in the upcoming days.

Syllabus	**Hours**
Module No. 1: Introduction to Banking	**12**
Introduction- Meaning – Need – Importance – Primary, Secondary & Modern functions of banks - Origin of banking- Banker and Customer Relationship (General and special relationship) Origin and growth of commercial banks in India – Types of Banks in India– Banks' Lending changing role of commercial banks. RBI: History-Role & Functions.	
Module No. 2: Paying and Collecting Banker	**14**
Paying banker: Introduction - Meaning – Role – Functions - Duties - Precautions and Statutory Protection and rights - Dishonor of Cheques – Grounds of Dishonor – Consequences of wrongful dishonor of Cheques; **Collecting Banker**: Introduction - Meaning – Legal status of collecting banker - Holder for value -Holder in due course –Duties & Responsibilities - Precautions and Statutory Protection to Collecting Banker.	
Module No. 3:Customers and Account Holders	**12**
Introduction - Types of Customers and Account Holders - Procedure and Practice in opening and operating accounts of different customers: Minors - Joint Account Holders- Partnership Firms - Joint Stock companies - Executors and Trustees - Clubs and Associations and Joint Hindu Undivided Family.	
Module No. 4:Negotiable Instruments	**12**
Introduction – Meaning & Definition – Features – Kinds of Negotiable Instruments: Promissory Notes - Bills of Exchange - Cheques - Crossing of Cheques – Types of Crossing; Endorsements: Introduction - Meaning - Essentials & Kinds of Endorsement – Rules of Endorsement.	

Module No. 5: Recent Developments in Banking	10
Introduction - New technology in Banking – E-services – Debit and Credit cards - Internet Banking-Electronic Fund Transfer- MICR – RTGS - NEFT –ECS- Small banks-Payment banks-Digital Wallet-Crypto currency- KYC norms – Basel Norms - Mobile banking-E-payments - E- money.	

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Types of banks operating in India.
2. Visit any Public sector bank & discuss with the branch manager about the role and functions as a paying and collecting banker.
3. Collect and fill account opening forms for different types of customer.
4. Draft specimen of Negotiable instruments: bill of exchange, Promissory Notes and Cheque.
5. Identify and prepare report on pros and cons of recent development in the field of banking sector.
6. Any other activities, which are relevant to the course.

Books for Reference:

1. Gordon & Natarajan, Banking Theory Law and Practice, HPH, 24th Edition
2. S. P Srivastava (2016), Banking Theory & Practice, Anmol Publications
3. Maheshwari. S.N. (2014), Banking Law and Practice, Kalyani Publishers, 11 edition
4. Shekar. K.C (2013), Banking Theory Law and Practice, Vikas Publication, 21st Edition.
5. Dr. Alice Mani (2015), Banking Law and Operation, SBH.

Note: Latest edition of text books may be referred.

Model Curriculum

Qf Name: Accounts Assistant

Qf Code: BSC/Q8101

Qf Version: 3.0

NSQF Level: 4

Model Curriculum Version: 1.0

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India ||
1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange,
Saki Vihar Road, Powai, Mumbai – 400072
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Table of Contents

Training Parameters

Sector	BFSI
Sub-Sector	LENDING, FUND INVESTMENT & SERVICES, PAYMENTS, BROKING, BFSI PROCESSING
Occupation	Finance and Accounts
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3311.0202
Minimum Educational Qualification and Experience	Class 12th Pass + 6 months relevant work experience OR Class 10th Pass + ITI (2 years after Class 10th) OR Class 10th Pass and pursuing continuous regular schooling OR 3 year Diploma (after 10th) OR Previous relevant Qualification of NSQF level 3 + 2 years relevant work experience
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	30/06/2022
Next Review Date	30/06/2025
NSQC Approval Date	30/06/2022
Qf Version	3.0
Model Curriculum Creation Date	30/06/2022
Model Curriculum Valid Up to Date	30/06/2025
Model Curriculum Version	1.0
Minimum Duration of the Course	480 Hours, 0 Minutes
Maximum Duration of the Course	480 Hours, 0 Minutes

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner will be able to:

- Ascertain different types of tax liabilities, evaluate tax compliance documents and prepare tax challans and make tax payments.
- Seek and receiver income tax declarations from employees, calculate net salaries after deductions, prepare salary statements giving details of earnings and deductions.
- Verify the receipt / payments related documents and record the receipt / payment transactions in the book of accounts, prepare reconciliation statements and execute cash and inventory management.
- Obtain and verify documents related to purchases / sales and pass accounting entries in journals.
- Make provisions under various heads, prepare statement of depreciation, and prepare reports on profit and loss account and balance sheet and other financial statements.
- Communicate effectively with customers, superiors and colleagues, maintain service orientation and achieve customer satisfaction.
- Maintain integrity of transactions to ensure security of data and practice ethical behavior.
- Focus on teamwork with a view to create a healthy team atmosphere

Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
Bridge Module	**06:00**	**00:00**	**00:00**	**00:00**	**06:00**
Module 1: Introduction to Accounts Assistant	**06:00**	**00:00**	**00:00**	**00:00**	**06:00**
BSC/N8105- Prepare Financial Statement **BSC/N8103- Prepare receipt and payment voucher**	**75:00**	**99:00**	**76:00**	**00:00**	**250:00**

BSC/N8104- Understand and book credit purchases and sales **NOS Version No. 1.0** **NSQF Level 4**					
Module 2: Financial Accounting and Reporting	**75:00**	**99:00**	**76:00**	**00:00**	**250:00**
BSC/N8102- Prepare and Perform Payroll Function **NOS Version No. 1.0** **NSQF Level 4**	**24:00**	**30:00**	**26:00**	**00:00**	**80:00**
Module 3: Labor Laws and Payroll Accounting	**24:00**	**30:00**	**26:00**	**00:00**	**80:00**
BSC/N8101: Prepare Tax Compliance Related Documents **NOS Version No. 1.0** **NSQF Level 4**	**27:00**	**30:00**	**33:00**	**00:00**	**90:00**
Module 4: Heads of Income under Income Tax act 1961	**09:00**	**10:00**	**11:00**	**00:00**	**30:00**
Module 5: Deductions under Chapter VI A	**09:00**	**10:00**	**11:00**	**00:00**	**30:00**
Module 6: Filing of Income Tax Return	**09:00**	**10:00**	**11:00**	**00:00**	**30:00**
BSC/N9903– Maintain Data Integrity Using Digital Tools **NOS Version No. 2.0** **NSQF Level 4**	**04:00**	**05:00**	**03:00**	**00:00**	**12:00**
Module 7: Maintain Data Integrity	**04:00**	**05:00**	**03:00**	**00:00**	**12:00**
BSC/N9904- Communicate Effectively and Maintain Inclusivity at the Workplace **NOS Version No. 2.0 NSQF Level 4**	**04:00**	**05:00**	**03:00**	**00:00**	**12:00**
Module 8: Maintain Effective Communication and Service Standard	**04:00**	**05:00**	**03:00**	**00:00**	**12:00**
SSC/N9003– Maintain a Healthy, Safe and Secure Working Environment **NOS Version No. 4.0 NSQF Level 4**	**04:00**	**05:00**	**03:00**	**00:00**	**12:00**

Module 9: Maintain Health and Safety Standard	**04:00**	**05:00**	**03:00**	**00:00**	**12:00**
SGJ/N1702 - Optimize Resource Utilization at Workplace **NOS Version No. 1.0** **NSQF Level 3**	**06:00**	**06:00**	**06:00**	**00:00**	**18:00**
Module 10: Material Conservation	**02:00**	**02:00**	**02:00**	**00:00**	**06:00**
Module 11: Energy/Electricity Conservation	**02:00**	**02:00**	**02:00**	**00:00**	**06:00**
Module 12: Waste Management/Recycling	**02:00**	**02:00**	**02:00**	**00:00**	**06:00**
Total Duration	**150:00**	**180:00**	**150:00**	**00:00**	**480:00**

Module Details

Module 1: Introduction to Accounts Assistant

Bridge Module

Terminal Outcomes:

- It enables and molds an increase in number of individuals to handle business
- Resolve the accounts troubles in a business
- Serves assistance in increasing employment opportunities

Duration: 06:00	Duration: 00:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• About Accounts Assistant • Objective of Accounts Assistant • Duties and Responsibilities of Accounts Assistant • Requirement of Accounts Assistant	
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	

Tools, Equipment and Other Requirements
Customer's FAQ, Sample comparative analysis report, etc.

Module 2: Financial Accounting and Reporting

Mapped to BSC/N8105, v 1.0

Terminal Outcomes:

- Learning techniques to prepare receipts and payment accounts.
- Understanding the techniques of preparing income and expenditure statement.
- Balance sheet preparing techniques.
- Implementing techniques to understand cash flow and equity statement.
- Learns to portray inflow and outflow of fund

Duration: 75:00	Duration: 99:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss Basic Accounting concepts and Accounting Terminologies • Explain Book Keeping • Discuss the Elements of Financial Statement • Explain Bank Reconciliation Statement • Narrate Trail Balance • Describe Trading and Profit and Loss Account • Cash flow and Fund Flow statement • Ratio Analysis • Discuss Balance sheet	• Preparation of receipts and payment accounts with the Help of Online Practical Tool • Preparation of Income and expenditure statements with the Help of Online Practical Tool • Preparation of Income Statement • Prepare Balance sheet with the Help of Online Practical Tool • Prepare Cash Flow Statement • Preparation of Equity statement with the Help of Online Practical Tool • Calculation of Ratios
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Customer's FAQ, Sample comparative analysis report, etc.	

Module 3: Labor Laws and Payroll Accounting

Mapped to BSC/N8102, v 1.0

Terminal Outcomes:

- Conceptual learning of laws.
- Acquires License knowledge
- Identifies the legality of organizational contracts
- Acquires knowledge on Payment of Wages Act, 1936 and Minimum Wages Act, 1948
- Understanding The Employees' State Insurance Act, 1948
- Assessment of Provident Fund Act
- Evaluation of Payment of Bonus Act
- Understanding of Payment Gratuity Act

Duration: 24:00	Duration: 30:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Explain Contract Act • Law of Payment of Wages Act and Minimum Wages Act • Law of Employees' State Insurance Act • Discuss Applicability of ESIC • Explain Provident Fund Act • Identify Applicability of EPFO • Discuss Payment of Bonus Act • Describe Payment Gratuity Act • Explain Payroll Accounting	• Preparation of Employees Register • Computation of Salary • Computation of Deduction from salary • Registration of ESIC • Registration of EPFO
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Sample customer portfolio, NFO (New Fund Offering)	

Module 4: Heads of Income under Income Tax act 1961

Mapped to BSC/N8105, v 1.0

Terminal Outcomes:

- Conceptual understanding of various taxation
- Understanding and identification of direct tax
- Over view of Tax Planning, Tax Management, Tax Evasion
- Understanding carry forward loss and setoff loss

Duration: 09:00	Duration: 10:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss Overview of Income Tax • Identify the Steps for Computing Total Income • Discuss the Tax Rate • Narrate the Residential Status • Discuss the Heads of Income • Explain the Clubbing of Income • Describe set off losses and carryforward losses • Narrate TDS, TCS and Advance Tax	• Computation of Total Income • Calculation of Tax Liability
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Sample customer portfolio, NFO (New Fund Offering)	

Module 5: Deductions under Chapter VI A

Mapped to BSC/N8105, BSC/N8103, BSC/N8104, v 1.0

Terminal Outcomes:

- Deduction calculation techniques learning
- Learning the computation of total received income

Duration: 09:00	Duration: 10:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Over view of Chapter VI A • Discuss the Deductions U/S 80C to 80U	• Calculations and Computations of Deductions
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 6: Filing of Income Tax Return

Mapped to BSC/N8105, v 1.0

Terminal Outcomes:

- Over view of Income Tax Return
- Conceptual Understanding of PAN and Registration
- Acquiring knowledge in various Assessment Procedure
- Learning various techniques to calculate Penalty and Refund
- Gaining knowledge on various features of Presumptive tax

Duration: 09:00	Duration: 10:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Describe PAN • Explain steps of Income Tax Return • Discuss Assessment Procedure • Narrate Interest and Penalty • Identify the Steps for Income Tax Refund • Explain Presumptive Tax	• Online PAN application • Online PAN registration for ITR filing • Filing of ITR1, ITR2, ITR3, ITR4, ITR5, ITR6, ITR7
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Sample customer portfolio, NFO (New Fund Offering)	

Module 7: Maintain Data Integrity

Mapped to BSC/N9903, v 2.0

Terminal Outcomes:

- Describe the procedure to maintain data integrity
- Apply appropriate practices to maintain data privacy and security

Duration: 04:00	Duration: 05:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the usage of digital technology to capture data • Describe various ways to check data for accuracy and validity • Explain the procedure to generate reports for data analysis • State the significance of a complete and accurate database • Discuss the standard processes and protocols to be maintained for data integrity • Describe the methods to secure digital and paper documents • Elaborate the standard procedures for disposing of the digital and paper records • Discuss the standard procedure for dissemination of data	• Demonstrate how to use digital technology for data capturing, data processing, and data retrieval as per standards • Apply appropriate practices to check the accuracy and validity of the loaded data • Employ appropriate methods to verify all exceptions and questionable data items • Apply appropriate practices to comply with the processes and protocols laid down for ensuring data privacy and security • Show how to secure digital and paper documents • Apply appropriate practices to manage data access, data acquisition, and data utilization • Demonstrate how to dispose of digital data and paper records securely • Demonstrate how to configure data and disseminate relevant information to others
Classroom Aids	
Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook	
Tools, Equipment and Other Requirements	
Sample form, formats, Related Standard Operating Procedures (as a part of PH), etc.	

Module 8: Maintain Effective Communication and Service Standard

Mapped to BSC/N9904, v 2.0

Terminal Outcomes:

- Explain professional protocols and etiquette of effective communication with customers and colleagues
- Describe the ways to show sensitization towards different age groups, gender, and persons with disabilities

Duration: 04:00	Duration: 05:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the importance of professionalism, etiquette, and code of ethics to be maintained at the workplace • List some active listening techniques • Describe the methods and importance of effective communication • State the significance of maintaining clarity, honesty, and transparency while communicating with the customers and • colleagues as well as not defaming the competitors • Recall various ways to handle complaints and conflicts • Discuss the significance of passing on essential information to the colleagues timely • State the importance of helping the colleagues with specific issues and problems • Outline the procedure of receiving feedback constructively • Explain the standard policies on gender and age sensitivity • Discuss the standard policy with regards to People with Disabilities (PwD)	• Dramatize appropriate communication skills and etiquette while interacting with customers and colleagues • Role play on how to actively listen to the issues or requirements and respond timely and appropriately • Dramatize a situation on how to address customer queries as per standards. • Employ appropriate practices to seek and incorporate regular feedback as per standards • Apply appropriate procedures to escalate any negative feedback to the reporting authority • Role play appropriate behavioral etiquette towards all ages, genders, and differently-abled people as per specification
Classroom Aids	
Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook	

Module 9: Maintain Health and Safety Standard

Mapped to SSC/N9003, v 4.0

Terminal Outcomes:

- Employ appropriate health, hygiene, and safety practices at the workplace
- Apply precautionary health measures

Duration: 04:00	Duration: 05:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the legislative requirements and standard procedures for health, safety, and security and the role and responsibility of a Business Correspondent & Business Facilitator concerning the same • Discuss the concept, types, and reporting procedure of health and safety hazards found at the workplace • List the hazards that can be dealt with safely, competently, and within limits of authority of a Business Correspondent & Business Facilitator • Outline the limits of a Business Correspondent & Business Facilitator's responsibility for dealing with hazards • Discuss the standard emergency procedures for different emergencies and the importance of following them • State the importance of maintaining high standards of health, safety, and security • Discuss various types of breaches in health, safety, and security, and procedure to report the same • State the implications of non-compliance with the health and safety standards • Elaborate the evacuation procedures for workers and visitors • Discuss the ways to summon	• Apply appropriate practices to comply with standard health, safety, and security policies and procedures • Role-play a situation on reporting safety and security breaches or any hazards to the designated person • Apply appropriate practices to correct the hazards that can be dealt with safely, competently, and within the limits of authority • Employ appropriate practices to follow the organization's emergency procedures promptly, calmly, and efficiently • Dramatize a situation on how to recommend opportunities for improving health, safety, and security to the designated person • Prepare a sample health and safety record legibly and accurately Demonstrate the evacuation procedure during emergency

medical assistance and the emergency services, where necessary • Discuss the importance of reporting the health, safety, and accident Discuss the role of government agencies in the areas of safety, health, and security and their norms and services	
Classroom Aids	
Training kit (Trainer guide, Presentations), Whiteboard, Marker, Projector, Laptop, Presentation, and Participant Handbook	
Tools, Equipment and Other Requirements	
Personal Protection Equipment: Safety glasses, Head protection, Rubber gloves, Safety footwear, Fire extinguisher, First aid kit, Sample reports	

Module 10: Material Conservation

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss optimal usage of material including water in various tasks/activities/processes

Duration: 02:00	**Duration**: 02:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• List the types of hazards, risks, and threats associated with handling different materials • Discuss the role of workstation layout, electrical and thermal equipment used in the material conservation • Discuss organizational procedures for minimizing waste • Elucidate practices of efficient and inefficient management and utilization of material and water at the workplace • Discuss the ways to manage material and water usage at work effectively	• Show how to check for spills and leakages in various materials applicable in the job • Demonstrate how to plug the spills and leakages appropriately • Role play a situation on how to escalate any issues related to repair of spills and leakages to the concerned authority effectively • Demonstrate the standard practices to be followed for cleaning tools, machines and equipment effectively
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Materials and tools and equipment used at work	

Module 11: Energy/Electricity Conservation
Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss optimal usage of energy/electricity

Duration: **02:00**	**Duration**: **02:00**
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Define electricity • Discuss the basics of electricity • List the energy-efficient devices that are used in the job • Discuss the ways to identify electrical problems that can arise during work • Discuss the standard practices to be followed for conserving electricity in the job • State the impact of improperly connected electrical equipment and appliances on the tasks being performed	• Apply suitable techniques to check the equipment/machinery for the desired level of functioning • Employ appropriate methods to rectify faulty equipment/machinery safely • Role play a situation on how to report equipment faults and maintenance lapses to the concerned personnel effectively
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Energy saving devices	

Module 12: Waste Management/Recycling

Mapped to SGJ/N1702, v 1.0

Terminal Outcomes:

- Discuss the importance of minimal waste generation
- Demonstrate how to dispose of waste as per industry approved standards

Duration: 02:00	**Duration**: 02:00
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• List the various types of recyclable, non-recyclable, and hazardous waste • State the significance of different colored dustbins • List the different types of waste to be segregated • State the importance of waste management • Discuss the standard methods for waste disposal • List the sources of pollution. • Discuss the ways to minimize various types of pollution	• Demonstrate the standard practices to be followed for segregating waste into respective categories • Show how to dispose of non-recyclable waste appropriately and safely • Demonstrate the standard practice for depositing recyclable and reusable materials at a designated place • Show how to dispose of hazardous waste safely and appropriately
Classroom Aids:	
Computer, Projection Equipment, PowerPoint Presentation and software, Facilitator's Guide, Participant's Handbook	
Tools, Equipment and Other Requirements	
Non-recyclable, recyclable waste bins	

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Trainer Certification	
Domain Certification	**Platform Certification**
"Accounts Assistant", "BSC/Q8101, v3.0", Minimum accepted score is 80%	"Trainer", "MEP/Q2601, v1.0" with a scoring of minimum 80%

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	**Platform Certification**
"Accounts Assistant", "BSC/Q8101, v3.0", Minimum accepted score is 80%	"Assessor", "MEP/Q2701, v1.0" with the scoring of minimum 80%

Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

1. Assessment System Overview:
    - Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
    - Assessment agencies send the assessment confirmation to VTP/TC looping SSC
    - Assessment agency deploys the ToA certified Assessor for executing the assessment
    - SSC monitors the assessment process & records
    - If the batch size is more than 30, then there should be 2 Assessors.

2. Testing Environment: Assessor must:

    - Confirm that the centre is available at the same address as mentioned on SDMS or SIP
    - Check the duration of the training.
    - Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
    - Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
    - Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
    - Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
    - Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:

    - Question papers created by the Subject Matter Experts (SME)
    - Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
    - Questions are mapped with NOS and PC
    - Question papers are prepared considering that level 1 to 3 is for the unskilled & semi- skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
    - Assessor must be ToA certified
    - Assessment agency must follow the assessment guidelines to conduct the assessment

4. Types of evidence or evidence-gathering protocol:
    - Time-stamped & geotagged reporting of the assessor from assessment location
    - Centre photographs with signboards and scheme specific branding
    - Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
    - Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

5. Method of verification or validation:
    - Surprise visit to the assessment location
    - Random audit of the batch
    - Random audit of any candidate

6. Method for assessment documentation, archiving, and access
    - Hard copies of the documents are stored
    - Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, understand and be able to do **upon the completion of the training**.
Terminal Outcome	Terminal outcome is a statement of what a learner will know, understand and be able to do **upon the completion of a module.** A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
Qf	Qualification
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester–II								
SL. No.	**Course Category**	**Title of the Course**	**Category of the Courses**	**Teaching Hours Per Week**	**SEE**	**IA**	**Total Marks**	**Credits**
1	L2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L2.2	English	LC	4	80	20	100	3
3	COM(BFSI)2.1	Advanced Financial Accounting	DCC	4	80	20	100	4
4	COM(BFSI)2.2	Financial Services	DCC	4	80	20	100	4
5	COM(BFSI)2.3	Principles and Practice of Insurance	DCC	4	80	20	100	4
6	COM(BFSI)2.4	Insurance Advisor/Agent*	DCC	4 Theory 4 Practical	80	20	100	4
7	COM(BFSI)2.5	Constitutional Values II	CVC	3	40	10	50	2
8	COM(BFSI)2.6	Environmental Studies	CVC	4	80	20	100	3
Sub Total-B				**33**	**600**	**150**	**750**	**27**

*Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.
*2 hours Practical is equivalent to 1hour of Lecture

Name of the Program: Bachelor of Commerce (BFSI) **Course Code:** COM (BFSI) 2.1 **Name of the Course:** Advanced Financial Accounting		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4 Credits	**4 Hrs**	**60 Hrs**

Objective: The objective of the course is to expose the students to the various aspects of financial accounting to better maintenance of accounts and its principles in the business firms.

Pedagogy: Classrooms lecture, Case studies, Tutorial classes, Group discussion, Seminar & field work etc.,

Course Outcomes: On successful completion of the course, the students will be able to

a. Prepare comprehensive financial statements from incomplete records using systematic methods.
b. Analyze and apply accounting treatments for inter-departmental transfers.
c. Apply and demonstrate various accounting treatments for dependent and independent branches.
d. Understand and compute the claims for loss of stock and loss of profit in insurance contexts.
e. Identify and explain emerging trends in the field of accounting.

Syllabus:	**Hours**
Module No. 1: System of Book - Keeping	**12**
Introduction - Meaning-Limitations of Single Entry System-Difference between Single entry and Double entry system - Problems on Conversion of Single Entry into Double Entry.	
Module No. 2: Departmental Accounts	**12**
Introduction-meaning-advantages and disadvantages-methods of departmental accounting-basis of allocation of common expenditure among different departments- types of departments-inter department transfer and its treatment	
Module No. 3: Accounting for Branches	**15**
Introduction-difference between branch accounts and departmental accounts-types of branches-Accounting for dependent & independent branches: Problems on Debtors Method; Stock & Debtors Method and Final accounts Method.	
Module No. 4: Insurance Claims	**10**
Introduction-Meaning of Insurance – Types of Insurance; Fire Insurance: Computationof Claim for loss of stock.	
Module No. 5: Emerging Trends in Accounting	**11**
Introduction - Digital Transformation of Accounting-Big Data Analytics in Accounting- Cloud Computing in accounting- Accounting with drones- Forensic Accounting- Accounting for Planet--Creative Accounting-Outsourced Accounting- Predictive Accounting (Theory Only).	

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Visit a sole proprietorship and identify the steps involved in converting single-entry bookkeeping into a double-entry system.
2. Analyze and allocate common expenditures among various departments in anorganization.
3. Document the procedures involved in establishing and managing variousbranches.
4. Identify and document the procedures involved in processing insurance claims.
5. Research and report on the latest innovations and developments in accountingpractices.
6. Any other activities, which are relevant to the course.

Reference Materials:

1. ICAI Study Materials on Principles & Practice of Accounting, Accounting and Advanced Accounting.
2. SPIyengar (2005), Advanced Accounting, Sultan Chand & Sons, Vol. 1.
3. Robert N Anthony, David Hawkins, Kenneth A. Merchant, (2017) Accounting: Text and Cases, McGraw-Hill Education, 13th Edition.
4. Charles T. Horngren and Donna Philbrick, (2013) Introduction to Financial Accounting, Pearson Education, 11th Edition.
5. J.R. Monga, Financial Accounting: Concepts and Applications. Mayur Paper Backs, New Delhi, 32nd Edition.
6. S.N. Maheshwari, and. S. K. Maheshwari. Financial Accounting. Vikas Publishing House, New Delhi, 6th Edition.
7. B.S. Raman (2008), Financial Accounting Vol. I& II, United Publishers and Distributors
8. Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountant of India New Delhi.

Note: Latest edition of text books may be referred.

Name of the Program: Bachelor of Commerce (BFSI)

Course Code: COM (BFSI) 2.2

Name of the Course: Financial Services

Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	4 Hrs	60 Hrs

Objective: To enable the students to understand the world of financial services and facilitate the understanding of the various financial services.

Pedagogy: Classrooms lecture, Case studies, Group discussion, Seminar & field work etc.,

Course Outcomes: On successful completion of the course, the Students will be able to

a. To understand the role and function of the financial system.
b. Enrich their knowledge on key areas relating to management of financial Products and services.
c. To familiarize students about venture capital
d. To understand the types of leasing & its Pros and cons
e. To prepare the project reports and preparing an application for financial assistance.

Syllabus:	Hours
Module No. 1: Structure of Financial System	12
Introduction-role of Financial System in Economic Development-Financial markets and Financial Instruments-capital markets - money market - Primary market operations - Role & SEBI Secondary market operations - Regulations-Function of Stock Exchanges Listing Formalities Financial Services Sector Problems and reforms.	
Module No. 2: Financial Services	12
Introduction, concept, Nature and Scope of financial Services - Regulatory Frame Work of financial Services - Growth of Financial Services in India - Merchant Banking-Meaning, Types Responsibilities of Merchant Bankers Role of Merchant Bankers in Issue management. Merchant Banking Regulations.	
Module No. 3: Leasing and Factoring	12
Leasing-Introduction, Meaning-Types-Participants-Myths about Learning-Hire Purchase-Lease Financing v/s Hire Purchase Financing-Factoring-Function-Types-Operational Profile of Indian Factoring-Operational Problems in Indian Factoring-Factoring v/s Bills Discounting.	
Module No. 4: Venture Capital	14
Introduction-Meaning-Growth of Venture Capital in India-Financing Pattern Under Venture Capital- Legal Aspects and Guidelines for Venture Capital.	
Module No. 5: Project Appraisal	10
Introduction and Meaning, Appraisal of a New Project, Feasibility Study, Project Appraisal by Banks/FIs, Financial Estimates and Projections, Preparation of a Project Report.	

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Students to prepare a diagram showing working of stock exchange.
2. List out the different types of credit cards issued by financial service sector.
3. Give an examples for venture capital.
4. Prepare a list of different mutual fund schemes.
5. Visit a stock banking office and collect new issue application form and fill it.
6. Preparation of project report of a business entity (with imaginary figures)
7. Preparing an application for financial assistance.

Books for Reference:

1. Financial Services, Shashi K Gupta, New Age International Publishers, Ludhiana
2. Financial Services and System, Guruswamy.
3. Financial Services and Market Operations, Gordan & Natarajan.
4. Financial Services, Institution and Market, LM Bhole.
5. Management of Financial Services, V K Bhalla, Anmol Publications Pvt. ltd, New Delhi

Note: Latest edition of text books may be referred.

Name of the Program: Bachelor of Commerce (BFSI) **Course Code:** COM (BFSI) 2.3 **Name of the Course:** Principles and Practices of Insurance		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4 Credits	**4 Hrs**	**60 Hrs**

Objective: To enable the students to understand the principles and procedures pertaining to different kinds of insurance business.

Pedagogy: Classrooms lecture, Case studies, Group discussion, Seminar & field work etc.,

Course Outcomes: On successful completion of the course, the students will be able to

1. To understand the role and function of the IRDA
2. Enrich their knowledge on key areas relating to Insurance
3. To familiarize students about various types of insurance
4. To understand the concept of risk

Syllabus:	**Hours**
Module No. 1: Introduction to Insurance	**12**
Origin, evolution and meaning and definition of insurance. History of Insurance, Rights and responsibilities of insurer and insured, classification of insurance - principles of Insurance, essentials of valid insurance.	
Module No. 2: Life Insurance Contract	**13**
Meaning, definition types of Life Insurance polices and products of life insurance.	
Module No. 3: General Insurance	**12**
Meaning - principles - differences between life insurance and general insurance. Fire Insurance - types of fire insurance policies - Marine insurance - Types of marine insurance policies.	
Module No. 4: Insurance Regulatory and Development Authority	**15**
Origin and Development Functions - governing principles of IRDA - Recommendations of different committees.	
Module No. 5: Concept of Risk and Miscellaneous Insurance	**08**
Definition, Nature of risk management Risk, Features - Objectives - Identification, methods of handling Risk, Prevention of risk-Risk management information system Motor vehicle insurance Medical insurance, Burglary insurance, Live stock insurance, Personal accident insurance, Crop insurance, Credit Guarantee corporation.	

TOPICS FOR ASSIGNMENT/SKILL DEVELOPMENT ACTIVITIES

1. Collect the specimen of following forms and learn the process of filling up those forms) Proposal form-life insurance, vehicle insurance, Property insurance.
2. Visit a general insurance office and collect the details of organization structure. 3) Collect the insurance policy documents and identify the important content.
3. Meet the development officer and collect information about different insurance policies.
4. Collect information about documentation of the procedure for claims and their settlement.

Books for Reference:

1. Principles of Insurance Management - Neelan C. Gulati
2. Insurance Principles and Practice - M.N Mishra.
3. Elements of Insurance - Malhotra R.P
4. Principles and Practice of Insurance - G.S Panda.
5. Principles and Practice of Insurance - Dr. P Preiaswamy

Qualification Pack

Insurance Agent

QP Code: BSC/Q3801

Version: 2.0

NSQF Level: 4

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai
Mumbai - 400072 || email:manasvi.bohra@bwssc.in

Contents

BSC/Q3801: Insurance Agent

Brief Job Description

The individual at work is responsible for sourcing the customers, assisting customers in filling application form and providing pre-issuance services and post-sale services to customers.

Personal Attributes

The job requires the individual to have good analytical, interpersonal and communication skills with an eye to detail, and ability to work under pressure.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. BSC/N3801: Source insurance customers
2. BSC/N3802: Assist customers in filling application form and providing pre-issuance services
3. BSC/N3804: Assist customers with post-sale services
4. BSC/N9903: Maintain data integrity using digital tools
5. BSC/N9904: Communicate effectively and maintain inclusivity at the workplace
6. SSC/N9003: Maintain a healthy, safe and secure working environment
7. SGJ/N1702: Optimize resource utilization at workplace

Qualification Pack (QP) Parameters

Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory and Agency
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3321.0100
Minimum Educational Qualification & Experience	12th Class

Minimum Level of Education for Training in School	
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 Years
Last Reviewed On	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Approval Date	
Version	2.0

BSC/N3801: Source insurance customers

Description

This OS unit is about sourcing new customers to sell insurance policies and performing administrative activities.

Scope

The scope covers the following :

- Identify potential customers
- Sell insurance policy
- Report sales and maintain customer records

Elements and Performance Criteria

Identify potential customers

To be competent, the user/individual on the job must be able to:

PC1. conduct market survey using digital and non-digital tools to identify potential customers, based on the types of insurance policies targeted to be sold

PC2. analyze customer's profile and segment them based on their occupation, income and lifestyle

PC3. identify and understand customer's needs to cover themselves adequately against financial losses and their requirement of insurance policies

Sell insurance policy

To be competent, the user/individual on the job must be able to:

PC4. promote and market the insurance products to the potential customers through digital and non-digital channels

PC5. suggest appropriate insurance products to the potential customers based on their requirements, such as life, health, motor, fire, building, etc.

PC6. apprise the customer about insurance products in detail with financial projections

PC7. suggest the extent of insurance cover to the potential customers that need to be purchased based on their income, expenditures, dependents, liabilities, and financial goals

PC8. draft a strategic plan for the customer to invest in different insurance policies over time to meet the identified goals and financial requirements

Report sales and maintain customer records

To be competent, the user/individual on the job must be able to:

PC9. set monthly/quarterly sales targets for self in coordination with the insurance relationship manager

PC10. prepare and maintain a daily report on conversion of lead into sales of insurance policies

PC11. maintain customer's information and data ensuring confidentiality as per organizational rules and regulations

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. digital and non-digital tools and techniques for conducting market survey and lead generation
KU2. approaches and techniques to perform customer segmentation based on financial and non-financial parameters
KU3. types of insurance covers such as life, health, fire, engineering, marine, rural, liability, motor, re-insurance and miscellaneous, etc.
KU4. detailed features of products and services offered by the insurance companies
KU5. the risk and return of non-insurance products
KU6. techniques of handling customer objections
KU7. SOP of the insurance companies
KU8. formats used in preparing sales reports

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and interpret policy, product terms and condition, SOPs of the insurance organization, and relevant regulatory guidelines
GS2. listen to the customers' queries and problems related to the insurance policy
GS3. communicate effectively with customers, peers and manager

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Identify potential customers	**8**	**12**	**-**	**-**
PC1. conduct market survey using digital and non-digital tools to identify potential customers, based on the types of insurance policies targeted to be sold	2	4	-	-
PC2. analyze customer's profile and segment them based on their occupation, income and lifestyle	3	4	-	-
PC3. identify and understand customer's needs to cover themselves adequately against financial losses and their requirement of insurance policies	3	4	-	-
Sell insurance policy	**17**	**20**	**-**	**-**
PC4. promote and market the insurance products to the potential customers through digital and non-digital channels	5	4	-	-
PC5. suggest appropriate insurance products to the potential customers based on their requirements, such as life, health, motor, fire, building, etc.	3	4	-	-
PC6. apprise the customer about insurance products in detail with financial projections	3	4	-	-
PC7. suggest the extent of insurance cover to the potential customers that need to be purchased based on their income, expenditures, dependents, liabilities, and financial goals	3	4	-	-
PC8. draft a strategic plan for the customer to invest in different insurance policies over time to meet the identified goals and financial requirements	3	4	-	-
Report sales and maintain customer records	**15**	**28**	**-**	**-**
PC9. set monthly/quarterly sales targets for self in coordination with the insurance relationship manager	5	8	-	-
PC10. prepare and maintain a daily report on conversion of lead into sales of insurance policies	5	10	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC11. maintain customer's information and data ensuring confidentiality as per organizational rules and regulations	5	10	-	-
NOS Total	**40**	**60**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3801
NOS Name	Source insurance customers
Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory & Agency
NSQF Level	4
Credits	TBD
Version	2.0
Last Reviewed Date	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Clearance Date	NA

BSC/N3802: Assist customers in filling application form and providing pre-issuance services

Description

This OS unit is about assisting the customers in filling the insurance application as per the organization's requirement.

Scope

The scope covers the following :

- Assist customer in filling the application form
- Carry out pre-issuance services

Elements and Performance Criteria

Assist customer in filling the application form

To be competent, the user/individual on the job must be able to:

PC1. quote premium for the chosen insurance product by the customer based on the detailed information provided

PC2. assist the customers with completing application forms digitally/physically and handle the queries, if any

PC3. disclose and explain all the policy terms and conditions and related material facts to the customer

PC4. obtain all supporting documents as per the organizational requirement

PC5. ensure payment of first premium from the customer through available channels such as cheque, demand draft, online transfer, etc., as applicable

PC6. assist the customer in submitting the filled application along with the supporting documents for further processing

Carry out pre-issuance services

To be competent, the user/individual on the job must be able to:

PC7. obtain the input from underwriting team regarding possible medical check-up/planned visit/valuation of building, plant, and machinery, etc.

PC8. assist the customers with scheduling appointments for medical check-up at partner/associated hospitals/labs/clinics

PC9. follow-up on medical reports and ensure the same is received by the underwriting team

PC10. coordinate with underwriting team for re-assessment of premium after medical report/valuation report/field report/, if required

PC11. inform customers about any changes in premium value/sum insured

PC12. facilitate collection and refund differences in payment or refund the total premium paid as per customer’s instructions

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. policy terms and conditions and related material facts

KU2. types of insurance covers such as life, health, fire, engineering, marine, rural, liability, motor, miscellaneous, etc.

KU3. SOP to submit application to the underwriting team with supporting documents for processing

KU4. procedure to coordinate with underwriting team and the vendor partners

KU5. regulations or guidelines of IRDAI

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and interpret policy terms and conditions

GS2. communicate effectively with customers, peers and manager

GS3. resolve customers' queries/concerns related to policy

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Assist customer in filling the application form	**12**	**28**	**-**	**-**
PC1. quote premium for the chosen insurance product by the customer based on the detailed information provided	2	5	-	-
PC2. assist the customers with completing application forms digitally/physically and handle the queries, if any	2	3	-	-
PC3. disclose and explain all the policy terms and conditions and related material facts to the customer	2	5	-	-
PC4. obtain all supporting documents as per the organizational requirement	2	5	-	-
PC5. ensure payment of first premium from the customer through available channels such as cheque, demand draft, online transfer, etc., as applicable	2	5	-	-
PC6. assist the customer in submitting the filled application along with the supporting documents for further processing	2	5	-	-
Carry out pre-issuance services	**18**	**42**	**-**	**-**
PC7. obtain the input from underwriting team regarding possible medical check-up/planned visit/valuation of building, plant, and machinery, etc.	3	6	-	-
PC8. assist the customers with scheduling appointments for medical check-up at partner/associated hospitals/labs/clinics	3	6	-	-
PC9. follow-up on medical reports and ensure the same is received by the underwriting team	3	6	-	-
PC10. coordinate with underwriting team for re-assessment of premium after medical report/valuation report/field report/, if required	3	8	-	-
PC11. inform customers about any changes in premium value/sum insured	3	8	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. facilitate collection and refund differences in payment or refund the total premium paid as per customer's instructions	3	8	-	-
NOS Total	**30**	**70**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3802
NOS Name	Assist customers in filling application form and providing pre-issuance services
Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory & Agency
NSQF Level	4
Credits	TBD
Version	2.0
Last Reviewed Date	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Clearance Date	NA

BSC/N3804: Assist customers with post-sale services

Description

This OS unit is about assisting customers with submitting claims and receiving payments.

Scope

The scope covers the following :

- Assist customers with post-sale services
- Facilitate claim processing
- Maintain records of services provided

Elements and Performance Criteria

Assist customers with post-sale services

To be competent, the user/individual on the job must be able to:

PC1. ensure the issuance and delivery of policy documents to the customer

PC2. analyze any change in customer's financial goals through regular meetings/follow-up with them

PC3. advise customers to make investment decisions according to their new requirements like buying a policy with higher risk coverage or partial withdrawal or by taking a loan on an existing policy, etc. and initiate the process requests for payment of money-back

PC4. build and maintain long-term relationships with the customers

PC5. assist customers with the process of change of address, nominee, frequency of premium payments, etc.

PC6. handle customer queries/complaints and help them to get the resolution from the insurance organization

Facilitate claim processing

To be competent, the user/individual on the job must be able to:

PC7. collate necessary documents as per the checklist and assist the beneficiary/nominee to fill the claim form in the event of any damage/accident/hospitalization/death

PC8. notify the customer in case of maturity of the policy and obtain necessary documents and submit them for release of maturity amount (in case of life insurance policy) and request for renewal (in case of non-life insurance policy)

PC9. inform the customer for renewal of policy before the due date (in case of a non-life insurance policy)

Maintain records of services provided

To be competent, the user/individual on the job must be able to:

PC10. update and maintain records of all post-sale services provided to customer

PC11. maintain a record of all the claims settled

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. standard operating procedure to process the claim of life and non-life insurance policies

KU2. SOP to notify beneficiaries/nominees

KU3. procedure to handle requests regarding partial/complete withdrawal or surrender of the policy, obtaining loan against the policy, etc. while assisting customers

KU4. formats used in preparing reports and procedures to prepare them

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and comprehend policy and product terms and conditions, standard operating procedures of the insurance companies, and relevant regulatory guidelines

GS2. listen to the customer queries/concerns related to policy attentively

GS3. communicate effectively with customers, peers, and manager

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Assist customers with post-sale services	**15**	**30**	**-**	**-**
PC1. ensure the issuance and delivery of policy documents to the customer	2	5	-	-
PC2. analyze any change in customer's financial goals through regular meetings/follow-up with them	2	5	-	-
PC3. advise customers to make investment decisions according to their new requirements like buying a policy with higher risk coverage or partial withdrawal or by taking a loan on an existing policy, etc. and initiate the process requests for payment of money-back	2	5	-	-
PC4. build and maintain long-term relationships with the customers	3	5	-	-
PC5. assist customers with the process of change of address, nominee, frequency of premium payments, etc.	3	5	-	-
PC6. handle customer queries/complaints and help them to get the resolution from the insurance organization	3	5	-	-
Facilitate claim processing	**9**	**20**	**-**	**-**
PC7. collate necessary documents as per the checklist and assist the beneficiary/nominee to fill the claim form in the event of any damage/accident/hospitalization/death	3	6	-	-
PC8. notify the customer in case of maturity of the policy and obtain necessary documents and submit them for release of maturity amount (in case of life insurance policy) and request for renewal (in case of non-life insurance policy)	3	7	-	-
PC9. inform the customer for renewal of policy before the due date (in case of a non-life insurance policy)	3	7	-	-
Maintain records of services provided	**6**	**20**	**-**	**-**
PC10. update and maintain records of all post-sale services provided to customer	3	10	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC11. maintain a record of all the claims settled	3	10	-	-
NOS Total	**30**	**70**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N3804
NOS Name	Assist customers with post-sale services
Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory & Agency
NSQF Level	4
Credits	TBD
Version	2.0
Last Reviewed Date	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Clearance Date	NA

BSC/N9903: Maintain data integrity using digital tools

Description

This OS unit is about maintaining data integrity, privacy, and security using digital tools.

Scope

The scope covers the following :

- Maintain data integrity
- Maintain data privacy and security

Elements and Performance Criteria

Maintain data integrity

To be competent, the user/individual on the job must be able to:

PC1. use digital technology for data capturing, data processing, and data retrieval as per organizational policy to maintain data integrity

PC2. check the accuracy and validity of the loaded data

PC3. verify all exceptions and questionable data items

PC4. ensure database is complete and accurate at all times

Maintain data privacy and security

To be competent, the user/individual on the job must be able to:

PC5. comply with the processes and protocols laid down, for ensuring data privacy and security

PC6. secure digital and paper documents

PC7. manage data access, data acquisition, and data utilization as per the SOP

PC8. dispose of digital data and paper records securely

PC9. configure data and disseminate relevant information to others, as required

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. usage of digital technology to capture data

KU2. ways to check data for accuracy and validity

KU3. procedure to generate reports for data analysis

KU4. significance of complete and accurate database

KU5. organizational processes and protocols for data privacy and security

KU6. methods to secure digital and paper documents

KU7. organizational SOP for disposing of the digital and paper records

KU8. organization SOP on dissemination of data

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read organizational SOPs, policies, instructions, and guidelines
GS2. communicate accurate information
GS3. plan and organize the work to achieve targets and deadlines
GS4. apply problem solving approaches in different situations

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Maintain data integrity	**14**	**16**	**-**	**-**
PC1. use digital technology for data capturing, data processing, and data retrieval as per organizational policy to maintain data integrity	4	4	-	-
PC2. check the accuracy and validity of the loaded data	4	4	-	-
PC3. verify all exceptions and questionable data items	3	4	-	-
PC4. ensure database is complete and accurate at all times	3	4	-	-
Maintain data privacy and security	**15**	**25**	**-**	**-**
PC5. comply with the processes and protocols laid down, for ensuring data privacy and security	3	5	-	-
PC6. secure digital and paper documents	3	5	-	-
PC7. manage data access, data acquisition, and data utilization as per the SOP	3	5	-	-
PC8. dispose of digital data and paper records securely	3	5	-	-
PC9. configure data and disseminate relevant information to others, as required	3	5	-	-
NOS Total	**29**	**41**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N9903
NOS Name	Maintain data integrity using digital tools
Sector	BFSI
Sub-Sector	BFSI
Occupation	Generic
NSQF Level	4
Credits	TBD
Version	2.0
Last Reviewed Date	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Clearance Date	NA

BSC/N9904: Communicate effectively and maintain inclusivity at the workplace

Description

This NOS unit is about communicating effectively with customers, and colleagues, and maintaining ethical behaviour and inclusivity at the workplace.

Scope

The scope covers the following :

- Communicate effectively with customers and colleagues
- Maintain ethical behaviour and inclusivity

Elements and Performance Criteria

Communicate effectively with customers and colleagues

To be competent, the user/individual on the job must be able to:

PC1. interact with the customers and colleagues in a polite and professional manner

PC2. listen actively to the issues or requirements and respond timely and appropriately

PC3. address customer queries considering the difference in technical knowledge of the customer and yourself

PC4. seek and incorporate regular feedback as per organization's SOP

PC5. escalate any negative feedback to the reporting authority

PC6. pass on essential information to the colleagues timely

PC7. maintain clarity, honesty and transparency while communicating with the customers and colleagues

Maintain ethical behaviour and inclusivity

To be competent, the user/individual on the job must be able to:

PC8. follow professional etiquette in day-to-day processes and dealings with customers and colleagues

PC9. ensure not to defame the competitors

PC10. follow organizational policies and other do's and don’ts while interacting with Persons with Disability (e.g. make eye contact and clear facial expression while talking to Persons with Hearing Impairment, don’t hang or lean on a person’s wheelchair)

PC11. maintain empathy, respect, and a collaborative attitude towards Persons with Disability

PC12. follow gender and age sensitive practices at the workplace

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. organizational code of ethics and professional conduct

KU2. active listening techniques

KU3. methods of effective communication with customers and colleagues
KU4. complaint and conflict handling policy and procedures
KU5. procedure to collect constructive feedback
KU6. ways to maintain clarity and transparency in customer service and at workplace
KU7. significance of helping colleagues with specific issues and problems
KU8. organizational policies on gender and age sensitivity
KU9. organizational policy with regards to PwD

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. read and understand organizational SOPs, policies and procedure documents
GS2. interact effectively with customers and colleagues
GS3. solve problems as and when required
GS4. improve work processes by incorporating customer's feedback
GS5. fill up documentation pertaining to interactions and customer feedback

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Communicate effectively with customers and colleagues	**20**	**30**	**-**	**-**
PC1. interact with the customers and colleagues in a polite and professional manner	3	4	-	-
PC2. listen actively to the issues or requirements and respond timely and appropriately	3	4	-	-
PC3. address customer queries considering the difference in technical knowledge of the customer and yourself	3	4	-	-
PC4. seek and incorporate regular feedback as per organization's SOP	2	5	-	-
PC5. escalate any negative feedback to the reporting authority	3	4	-	-
PC6. pass on essential information to the colleagues timely	3	4	-	-
PC7. maintain clarity, honesty and transparency while communicating with the customers and colleagues	3	5	-	-
Maintain ethical behaviour and inclusivity	**16**	**25**	**-**	**-**
PC8. follow professional etiquette in day-to-day processes and dealings with customers and colleagues	3	5	-	-
PC9. ensure not to defame the competitors	3	5	-	-
PC10. follow organizational policies and other do's and don’ts while interacting with Persons with Disability (e.g. make eye contact and clear facial expression while talking to Persons with Hearing Impairment, don’t hang or lean on a person’s wheelchair)	4	5	-	-
PC11. maintain empathy, respect, and a collaborative attitude towards Persons with Disability	3	5	-	-
PC12. follow gender and age sensitive practices at the workplace	3	5	-	-

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
NOS Total	**36**	**55**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	BSC/N9904
NOS Name	Communicate effectively and maintain inclusivity at the workplace
Sector	BFSI
Sub-Sector	BFSI
Occupation	Generic
NSQF Level	4
Credits	TBD
Version	2.0
Last Reviewed Date	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Clearance Date	NA

SSC/N9003: Maintain a healthy, safe and secure working environment

Description

This unit is about monitoring your working environment and making sure it meets requirements for health, safety and security

Scope

The scope covers the following :

- Ensure compliance
- Follow safety procedure

Elements and Performance Criteria

Ensure compliance

To be competent, the user/individual on the job must be able to:

PC1. comply with the organization's current health, safety and security policies and procedures

PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person

PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority

PC4. report any hazards that you are not competent to deal with to the relevant person in line with organizational procedures and warn other people who may be affected

Follow safety procedure

To be competent, the user/individual on the job must be able to:

PC5. follow the organization's emergency procedures promptly, calmly, and efficiently

PC6. identify and recommend opportunities for improving health, safety, and security to the designated person

PC7. complete any health and safety records legibly and accurately

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. legislative requirements and organization's procedures for health, safety and security and your role and responsibilities in relation to this

KU2. what is meant by a hazard, including the different types of health and safety hazards that can be found in the workplace

KU3. how and when to report hazards

KU4. limits of your responsibility for dealing with hazards

KU5. the organization's emergency procedures for different emergency situations and the importance of following these

KU6. the importance of maintaining high standards of health, safety and security

KU7. implications that any non-compliance with health, safety and security may have on individuals and the organization

KU8. types of breaches in health, safety and security and how and when to report these

KU9. evacuation procedures for workers and visitors

KU10. how to summon medical assistance and the emergency services, where necessary

KU11. how to use the health, safety and accident reporting procedures and the importance of these

KU12. government agencies in the areas of safety, health and security and their norms and services

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. complete accurate, well written work with attention to detail

GS2. read instructions, guidelines, procedures, rules and service level agreements

GS3. listen effectively and orally communicate information accurately

GS4. make decisions on suitable courses of action

GS5. plan and organize your work to meet health, safety and security requirements

GS6. build and maintain positive and effective relationships with colleagues and customers

GS7. apply problem solving approaches in different situations

GS8. analyze data and activities

GS9. apply balanced judgments to different situations

GS10. check that the work is complete and free from errors

GS11. work effectively in a team environment

GS12. identify and refer anomalies

GS13. help reach agreements with colleagues

GS14. keep up to date with changes, procedures and practices in the job role

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Ensure compliance	**20**	**40**	**-**	**-**
PC1. comply with the organization's current health, safety and security policies and procedures	10	10	-	-
PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person	-	10	-	-
PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority	10	10	-	-
PC4. report any hazards that you are not competent to deal with to the relevant person in line with organizational procedures and warn other people who may be affected	-	10	-	-
Follow safety procedure	**10**	**30**	**-**	**-**
PC5. follow the organization's emergency procedures promptly, calmly, and efficiently	10	10	-	-
PC6. identify and recommend opportunities for improving health, safety, and security to the designated person	-	10	-	-
PC7. complete any health and safety records legibly and accurately	-	10	-	-
NOS Total	**30**	**70**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	SSC/N9003
NOS Name	Maintain a healthy, safe and secure working environment
Sector	IT-ITeS
Sub-Sector	IT Services, Business Process Management, Engineering R&D, Software Product Development, IT Support Services, Software Products, Future Skills
Occupation	Generic
NSQF Level	4
Credits	TBD
Version	4.0
Last Reviewed Date	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Clearance Date	NA

SGJ/N1702: Optimize resource utilization at workplace

Description

This unit is about adopting sustainable practices and optimizing use of resources, especially material, energy and waste, in day-to-day operations at work

Scope

The scope covers the following :

- Material conservation practices
- Energy/electricity conservation practices
- Effective waste management/recycling practices

Elements and Performance Criteria

Material conservation practices

To be competent, the user/individual on the job must be able to:

PC1. identify ways to optimize usage of material including water in various tasks/activities/processes

PC2. check for spills/leakages in various tasks/activities/processes

PC3. plug spills/leakages and escalate to appropriate authority if unable to rectify

PC4. carry out routine cleaning of tools, machines and equipment

Energy/electricity conservation practices

To be competent, the user/individual on the job must be able to:

PC5. identify ways to optimize usage of electricity/energy in various tasks/activities/processes

PC6. check if the equipment/machine is functioning normally before commencing work and rectify wherever required

PC7. report malfunctioning (fumes/sparks/emission/vibration/noise) and lapse in maintenance of equipment

PC8. ensure electrical equipment and appliances are properly connected and turned off when not in use

Effective waste management/recycling practices

To be competent, the user/individual on the job must be able to:

PC9. identify recyclable and non-recyclable, and hazardous waste generated

PC10. segregate waste into different categories

PC11. dispose non-recyclable waste appropriately

PC12. deposit recyclable and reusable material at identified location

PC13. follow processes specified for disposal of hazardous waste

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

KU1. potential hazards, risks and threats based on the nature of work
KU2. layout of the workstation and electrical and thermal equipment used
KU3. organizations procedures for minimizing waste
KU4. efficient and inefficient utilization of material and water
KU5. ways of efficiently managing material and water in the process
KU6. basics of electricity and prevalent energy efficient devices
KU7. ways to recognize common electrical problems
KU8. common practices of conserving electricity
KU9. usage of different colours of dustbins
KU10. categorization of waste into dry, wet, recyclable, non-recyclable and items of single-use plastics
KU11. waste management and methods of waste disposal
KU12. common sources of pollution and ways to minimize it

Generic Skills (GS)

User/individual on the job needs to know how to:

GS1. record data on waste disposal at workplace
GS2. complete statutory documents relevant to safety and hygiene
GS3. read Standard Operating Practices (SOP) documents
GS4. communicate with colleagues on the significance of greening of jobs
GS5. make timely decisions for efficient utilization of resources
GS6. complete tasks efficiently and accurately within stipulated time
GS7. work with supervisors/team members to carry out work related tasks
GS8. identify cause and effect of greening of jobs

Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
Material conservation practices	**4**	**8**	**-**	**-**
PC1. identify ways to optimize usage of material including water in various tasks/activities/processes	1	2	-	-
PC2. check for spills/leakages in various tasks/activities/processes	1	2	-	-
PC3. plug spills/leakages and escalate to appropriate authority if unable to rectify	1	2	-	-
PC4. carry out routine cleaning of tools, machines and equipment	1	2	-	-
Energy/electricity conservation practices	**4**	**8**	**-**	**-**
PC5. identify ways to optimize usage of electricity/energy in various tasks/activities/processes	1	2	-	-
PC6. check if the equipment/machine is functioning normally before commencing work and rectify wherever required	1	2	-	-
PC7. report malfunctioning (fumes/sparks/emission/vibration/noise) and lapse in maintenance of equipment	1	2	-	-
PC8. ensure electrical equipment and appliances are properly connected and turned off when not in use	1	2	-	-
Effective waste management/recycling practices	**5**	**10**	**-**	**-**
PC9. identify recyclable and non-recyclable, and hazardous waste generated	1	2	-	-
PC10. segregate waste into different categories	1	2	-	-
PC11. dispose non-recyclable waste appropriately	1	2	-	-
PC12. deposit recyclable and reusable material at identified location	1	2	-	-
PC13. follow processes specified for disposal of hazardous waste	1	2	-	-
NOS Total	**13**	**26**	**-**	**-**

National Occupational Standards (NOS) Parameters

NOS Code	SGJ/N1702
NOS Name	Optimize resource utilization at workplace
Sector	Green Jobs
Sub-Sector	Other Green Jobs
Occupation	Resource Optimization
NSQF Level	3
Credits	TBD
Version	1.0
Last Reviewed Date	21/09/2021
Next Review Date	21/09/2024
Deactivation Date	21/09/2024
NSQC Clearance Date	27/05/2021

Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.

2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC.

3. Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/option NOS/set of NOS.

4. SSC/Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).

5. SSC/Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.

6. To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.

7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Minimum Aggregate Passing % at QP Level : 50

(**Please note**: Every Trainee should score a minimum aggregate passing percentage as specified above, to successfully clear the Qualification Pack assessment.)

Assessment Weightage

Compulsory NOS

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
BSC/N3801.Source insurance clients	30	70	-	-	100	20
BSC/N3802.Assist customers in filling application form and providing pre-issuance services	30	70	0	0	100	20
BSC/N3804.Assist in processing claims	30	70	-	-	100	20
BSC/N9903.Maintain data integrity using digital tools	29	41	-	-	70	10
BSC/N9904.Communicate effectively and maintain inclusivity at the workplace	36	55	-	-	91	10
SSC/N9003.Maintain a healthy, safe and secure working environment	30	70	-	-	100	10
SGJ/N1702.Optimize resource utilization at workplace	13	26	-	-	39	10
Total	**198**	**402**	**0**	**0**	**600**	**100**

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time
HR	Human Resources
IPR	Intellectual Property Rights
IRDAI	Insurance Regulatory and Development Authority of India
OS	Occupational Standards
RBI	Reserve Bank of India
SOP	Standard Operating Procedure

Glossary

Sector	Sector is a conglomeration of different business operations having similar business and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Occupation	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Occupational Standards (OS)	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the Knowledge and Understanding (KU) they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
Performance Criteria (PC)	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
National Occupational Standards (NOS)	NOS are occupational standards which apply uniquely in the Indian context.
Qualifications Pack (QP)	QP comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A QP is assigned a unique qualifications pack code.
Unit Code	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Scope	Scope is a set of statements specifying the range of variables that an individual may have to deal with in carrying out the function which have a critical impact on quality of performance required.
Knowledge and Understanding (KU)	Knowledge and Understanding (KU) are statements which together specify the technical, generic, professional and organisational specific knowledge that an individual needs in order to perform to the required standard.

Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills (GS)	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
Electives	Electives are NOS/set of NOS that are identified by the sector as contributive to specialization in a job role. There may be multiple electives within a QP for each specialized job role. Trainees must select at least one elective for the successful completion of a QP with Electives.
Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.
Core Skills/Generic Skills	Core Skills or Generic Skills are a group of skills that are key to learning and working in today's world. These skills are typically needed in any work environment. In the context of the NOS, these include communication related skills that are applicable to most job roles.
Function	Function is an activity necessary for achieving the key purpose of the sector, occupation, or area of work, which can be carried out by a person or a group of persons. Fun
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organization.
Knowledge and Understanding	Knowledge and Understanding are statements which together specify the technical, generic, professional and organizational specific knowledge that an individual needs in order to perform to the required standard.
National Occupational Standard	NOS are Occupational Standards which apply uniquely in the Indian context
Occupation	Occupation is a set of job roles, which perform similar/related set of functions in an industry.
Organisational Context	Organisational Context includes the way the organization is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Performance Criteria	Performance Criteria are statements that together specify the standard of performance required when carrying out a task.

Scope	Scope is the set of statements specifying the range of variables that an individual may have to deal with in carrying out the function which have a critical impact on the quality of performance required.
Sector	Sector is a conglomeration of different business operations having similar businesses and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-Sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Sub-functions	Sub-functions are sub-activities essential to fulfil the achieving the objectives of the function.

Bachelor of Commerce (BFSI) Curriculum Structure								
Semester–III								
SL. No.	**CourseCategory**	**Title of the Course**	**Category of the Courses**	**Teaching Hours Per Week**	**SEE**	**IA**	**Total Marks**	**Credits**
1	L2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L2.2	English	LC	4	80	20	100	3
3	COM(BFSI)3.1	Corporate Accounting	DCC	4	80	20	100	4
4	COM(BFSI)3.2	Business Law	DCC	4	80	20	100	4
5	COM(BFSI)3.3	Mutual Funds	DCC	4	80	20	100	4
6	COM(BFSI)3.4	Mutual Fund Distributors*	DCC	4 Theory 4 Practical*	80	20	100	6
7	COM(BFSI)3.5	Personality Development	EL	2	40	10	50	2
Sub Total- C				**28**	**520**	**130**	**650**	**26**

*Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.
*2 hours Practical is equivalent to 1 hour of Lecture.

Name of the Program: Bachelor of Commerce (BFSI.) Course Code: BCOM (BFSI) 3.1 Name of the Course: Corporate Accounting		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4Credits	**4Hrs**	**60Hrs**

Course Objective:

- To develop knowledge of accounting concepts related to companies.
- To equip students with the skills for preparing, analyzing, and interpreting corporate financial statements relevant to BFSI sector needs.

Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies &field work etc.,

Module No 1: Introduction to Corporate Accounting	(12 Hours)
Concept of Corporate Accounting, Importance of Corporate Accounting in Corporate Reporting, Distinction between Corporate Accounting and Financial Accounting, Basics of Corporate Social Responsibility (CSR), Introduction to National Financial Reporting Authority (NFRA)	
Module No 2: Accounting for Issue of Shares and Debentures	(12 Hours)
Types of Companies: Brief Introduction, Issue of Shares – at Par, Premium, and Discount, Forfeiture and Re-issue of Shares, Issue of Debentures – Meaning, Types, and Journal Entries. Practical Problems on Issue and Forfeiture	
Module No 3: Bank Accounts	(12 Hours)
Bank Accounts: Preparation of Profit & Loss Account and Balance Sheet of Banking Companies (as per RBI norms),	
Module No 4: Insurance Company Accounts	(14 Hours)
Insurance Company Accounts: Life and General Insurance – Revenue Account and Balance Sheet (Simple Format and Problems) Importance of these Accounts in BFSI	
Module No 5: Valuation of Shares	(10 Hours)
Methods of Valuation of Shares: Net Asset Method, Yield Method, Fair Market Value Method Problems on Valuation of Shares	

Topics for Assignments / Skill Development Activities:

1. **Prepare a Model Prospectus for Issue of Shares of a Company** *(With sample terms and conditions)*
2. **Draft a Specimen of Final Accounts (P&L Account and Balance Sheet) of a Listed Company** *(Using data from annual reports)*
3. **Collect and Analyze the Balance Sheet of Any Banking or Insurance Company in India** *(Highlight key ratios and items)*
4. **Case Study on Forfeiture and Re-issue of Shares in Indian Companies** *(With real-life or hypothetical example)*
5. **Prepare a Practical Problem on Valuation of Shares for a Hypothetical Company and Solve It** *(Demonstrate different methods)*
6. **Write a Short Report on the Role of Corporate Accounting in Banking and Financial Services Industry** *(Focus on decision making, loan processing, credit*

analysis)

7. **Collect the Recent Annual Report of a BFSI Company (Bank or Insurance) and Make a Presentation on its Key Financial Highlights** *(Focus on profitability, capital adequacy, and liquidity)*

Reference Books:

1. **Corporate Accounting** – S.P. Jain & K.L. Narang
2. **Advanced Accountancy** – R.L. Gupta & M. Radhaswamy
3. **Corporate Accounting** – T.S. Grewal
4. **Advanced Corporate Accounting** – M.C. Shukla & T.S. Grewal
5. **Advanced Corporate Accounting** – S.N. Maheshwari & S.K. Maheshwari
6. **Corporate Accounting** – Dr. S. N. Maheshwari
7. **Financial Accounting** – P.C. Tulsian
8. **Advanced Accountancy** – Chakraborty & Dasgupta

Name of the Program: Bachelor of Commerce (BFSI.) Course Code: BCOM(BFSI) 3.2 Name of the Course: Business Law		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4 Credits	**4 Hrs**	**60 Hrs**

Course Objective:

- To provide students with an understanding of the legal environment of business.
- To make students familiar with important business laws relevant to banking, financial services, and insurance.

Pedagogy: Classrooms lecture, tutorials, Group discussion, Seminar, Case studies &field work etc.,

Module 1: **Introduction to Business Law and Contract Act**	(12 Hours)
Meaning, Nature, and Importance of Business Law, Sources of Business Law in India, Indian Contract Act, 1872: Meaning and Definition of Contract, Essential Elements of a Valid Contract, Types of Contracts, Offer and Acceptance, Consideration, Capacity to Contract, Free Consent, Legality of Object	
Module 2: **Performance and Breach of Contract**	(12 Hours)
Performance of Contract – Actual and Attempted Performance, Discharge of Contract – By Performance, Agreement, Impossibility, Breach, Remedies for Breach of Contract, Quasi Contracts.	
Module 3: The Sale of Goods Act	(12 Hours)
Meaning and Definition of Contract of Sale, Difference between Sale and Agreement to Sell, Conditions and Warranties, Transfer of Ownership and Delivery of Goods, Rights of Unpaid Seller.	
Module 4: Consumer Protection Act and Cyber Laws	(16 Hours)
Consumer Protection Act, 2019 – Introduction, Definition of Consumer, Consumer Rights, Consumer Grievance Redressal Forums (District, State, National), Introduction to Cyber Law – Meaning and Scope, Types of Cyber Crimes, Basics of Information Technology Act 2000. Basics of Indian Patents Act 1970	
Module 5: Environment Protection Act 1986	**(8 Hours)**
Environment Protection Act 1986 – Objectives of the Act, Definitions of Important Terms – Environment, Environment Pollutant, Environment Pollution, Hazardous Substance and Occupier Types of Pollution Powers of Central Government to protect Environment in India.	

Topics for Assignments / Skill Development Activities:

1. **Draft a Model Contract for Sale of Goods between a Buyer and Seller** *(Include essential clauses like price, delivery, payment terms, etc.)*
2. **Prepare a Case Study on a Famous Consumer Complaint Decided by Consumer Forums** *(Example: Medical negligence, defective product, etc.)*
3. **Make a Presentation on Types of Cyber Crimes with Real-life Examples** *(Focus on financial frauds, phishing, identity theft, etc.)*
4. **Prepare a Chart Showing the Hierarchy of Consumer Grievance Redressal Mechanisms in India** *(District → State → National Forum)*
5. **Draft a Simple Contract of Indemnity or Guarantee** *(With sample parties, clauses, and signatures)*
6. **Collect and Present Real-world Cases of Breach of Contract and Court Judgments in India** *(Short summary format)*
7. **Role-play Activity: Formation of Contract – Offer, Acceptance, and Negotiation between Two Parties** *(Practical demonstration in class)*

Reference Books:

1. **Business Law** – N.D. Kapoor
2. **Business Law** – P.C. Tulsian
3. **Business Law for Management** – K.R. Bulchandani
4. **Mercantile Law** – M.C. Kuchhal
5. **Elements of Mercantile Law** – N.D. Kapoor
6. **Legal Aspects of Business** – Akhileshwar Pathak
7. **Business and Corporate Laws** – S.S. Gulshan
8. **Cyber Law Simplified** – Vivek Sood

<table>
<tr><td colspan="3">Name of the Program: Bachelor of Commerce (BFSI.)
Course Code: BCOM(BFSI) 3.3
Name of the Course: Mutual funds</td></tr>
<tr><td>Course Credits</td><td>No. of Hours per Week</td><td>Total No. of Teaching Hours</td></tr>
<tr><td>4 Credits</td><td>4Hrs</td><td>60Hrs</td></tr>
<tr><td colspan="3">Course Objective:
• To provide students with a basic understanding of mutual funds, their structure, functioning, types, and benefits.
• To equip students with knowledge for informed investment decisions in mutual funds.
Pedagogy: Classrooms lecture tutorials Group discussion Seminar Case studies &field work etc.</td></tr>
<tr><td colspan="2">Module 1: Introduction to Mutual Funds</td><td>(12 Hours)</td></tr>
<tr><td colspan="3">Meaning and Definition of Mutual Funds, Evolution and Growth of Mutual Funds in India, Structure of Mutual Fund (Sponsors, AMC, Trustees, Custodian, etc.), Advantages and Limitations of Mutual Funds Regulatory Framework – SEBI’s Role</td></tr>
<tr><td colspan="2">Module 2: Types of Mutual Funds</td><td>(12 Hours)</td></tr>
<tr><td colspan="3">Classification by Structure: Open-ended, Close-ended, Interval Funds, Classification by Investment Objective: Equity Funds, Debt Funds, Hybrid Funds, Liquid Funds, etc. Sectoral and Thematic Funds, Index Funds, Fund of Funds, SIPs (Systematic Investment Plans) and STPs (Systematic Transfer Plans).</td></tr>
<tr><td colspan="2">Module 3 : Mutual Fund Operations and NAV</td><td>(12 Hours)</td></tr>
<tr><td colspan="3">How Mutual Funds Work: Process of Collection, Pooling, and Investing, Net Asset Value (NAV) – Meaning, Calculation, and Importance, Expense Ratio, Loads: Entry Load, Exit Load, Role of Fund Managers Online Platforms and FinTech in Mutual Fund Distribution</td></tr>
<tr><td colspan="2">Module 4: Risk Return and Performance Evaluation</td><td>(12 Hours)</td></tr>
<tr><td colspan="3">Understanding Risk and Return in Mutual Fund Investments, Performance Evaluation Measures – Sharpe Ratio, Turnover Ratio, Alpha, Beta, Benchmarking and Comparison with Market Index Investor Grievance Redressal Mechanism in Mutual Funds</td></tr>
<tr><td colspan="2">Module 5: Trends and Future of Mutual Funds in India</td><td>(12 Hours)</td></tr>
<tr><td colspan="3">Current Trends in Indian Mutual Fund Industry, Mutual Funds in Financial Planning, Recent Developments: ESG Funds, International Funds, ETF Trends, Challenges and Future Outlook of Mutual Fund Industry in India</td></tr>
</table>

Topics for Assignments / Skill Development Activities:

1. **Prepare a Report on Leading Mutual Fund Companies in India**
   (Include their popular schemes, AUM (Assets Under Management), and recent performance)
2. **Design a Model Portfolio using Different Types of Mutual Funds**
   (Based on a hypothetical investor's profile — age, risk appetite, and goals)
3. **Collect and Analyze the NAV Trends of Any One Mutual Fund Scheme for the Last 6 Months**
   (Present with graphs/charts and discuss findings)
4. **Prepare a Comparison Table of Direct Plans vs Regular Plans of Mutual Funds**
   (Highlight the impact of expense ratio and commissions on returns)
5. **Conduct a Survey on Awareness and Investment in Mutual Funds Among College Students/Households**
   (Prepare questionnaire, collect responses, and present findings)
6. **Prepare a Case Study on the Role of SIP (Systematic Investment Plan) in Long-term Wealth Creation**
   (Use real or hypothetical data to show the power of compounding)
7. **Create a Presentation on 'Recent Trends and Innovations in the Indian Mutual Fund Industry'**

Reference Books:

1. **Mutual Funds in India** – Dr. S. Krishnaswamy
2. **Mutual Funds: Principles and Practice** – Ramesh Babu
3. **Indian Financial System** – Bharati V Pathak
4. **Mutual Funds in India: Structure, Performance and Future** – Barua & Verma
5. **Investment Analysis and Portfolio Management** – Prasanna Chandra
6. **Financial Markets and Services** – E. Gordon & K. Natarajan
7. **Security Analysis and Portfolio Management** – Donald E. Fischer & Ronald J. Jordan
8. **SEBI Guidelines on Mutual Funds** – SEBI Publications

Model Curriculum

QP Name: Mutual Fund Distributor

QP Code: BSC/Q3802

QP Version: 4.0

NSQF Level: 3

Model Curriculum Version: 4.0

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India
1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road,
Powai Mumbai – 400072
e-mail: neha.dave@bfsissc.com

Table of Contents

Training Parameters

Sector	BFSI
Sub-Sector	Fund Investment & Services
Occupation	Independent Financial Advisory and Agency
Country	India
NSQF Level	3
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3311.0202
Minimum Educational Qualification and Experience	10th Class OR 8th grade pass and pursuing continuous schooling
Pre-Requisite License or Training	NA
Minimum Job Entry Age	18 years
Last Reviewed On	25/11/2021
Next Review Date	25/11/2024
NSQC Approval Date	25/11/2021
QP Version	4.0
Model Curriculum Creation Date	25/11/2021
Model Curriculum Valid Up to Date	25/11/2024
Model Curriculum Version	4.0
Minimum Duration of the Course	420 Hours, 0 Minutes
Maximum Duration of the Course	420 Hours, 0 Minutes

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner will be able to:

- Apply proper techniques to conduct market research on mutual funds and sell the products
- Employ proper procedure to perform after-sales activities
- Employ suitable practices to maintain data integrity and data privacy
- Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow
- Apply health, hygiene, and safety practices at the workplace
- Use resources at the workplace optimally

Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N3805- Conduct Market Research on Mutual Funds and Sell the Products NOS Version No. 2.0 NSQF Level 4	**36:00**	**54:00**	**60:00**	**00:00**	**150:00**
Module 1: Introduction to the Banking Sector and the Job Role of Mutual Fund Distributor	04:00	0:00	00:00	00:00	04:00
Module 2: Conduct Market Research and Sell the Products	32:00	54:00	60:00	00:00	146:00
BSC/N3807- Perform After-Sales Activities NOS Version No. 2.0 NSQF Level 4	**60:00**	**90:00**	**60:00**	**00:00**	**210:00**
Module 3: Perform After-Sales Activities	60:00	90:00	60:00	00:00	210:00
DGT/VSQ/N0102 V1.0 Employability Skills (60 Hours) NOS Version No. 1.0 NSQF Level 4	**24:00**	**36:00**	**00:00**	**00:00**	**60:00**
Module 4: Employability Skills	24:00	36:00	00:00	00:00	60:00
Total Duration	**120:00**	**180:00**	**120:00**	**00:00**	**420:00**

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Mutual Fund Distributor
Mapped to BSC/N3805, v 2.0

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss the Banking Industry and its sub-sectors
- Define the role and responsibilities of Mutual Fund Distributor

Duration: *04:00*	**Duration**: *00:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the objectives and benefits of the Skill India Mission • Describe the scope of Banking Industry and its sub-sectors • Discuss job role and opportunities for a Mutual Fund Distributor • List the basic terminologies used in banking services	NA
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 2: Conduct Market Research and Sell the Products Mapped to BSC/N3805, v 2.0

Terminal Outcomes:

- Apply proper techniques to analyse mutual fund market to identify the top-performing funds, customer interests, trends, etc.
- Role play on how to liaise with the existing customers to gain customer perspective on the mutual fund market performance
- Discuss various documents required for sale and purchase of mutual funds
- Explain the methods to handle customers and their queries

Duration: *32:00*	**Duration**: *54:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Outline the legal and related regulations and functions of the national financial and regulatory authorities with regards to mutual funds like SEBI, etc. • Describe the methods of analysing mutual fund market to identify the top-performing funds, customer interests, trends, etc. and studying the features of identified top mutual funds and factors influencing them • Discuss various types of mutual fund schemes, their characteristics, and structure • Explain the standard methods of calculating risk adjusted returns, annual growth rate, Net Asset Value (NAV), and other accounting formulae that help in determining returns of mutual fund schemes • State the significance of gathering and analyzing the latest insights for regular stock market updates • Explain the process of creating customer profile • Describe the standard procedure of conducting risk profiling and identifying the financial requirements and goals of the customer • List various documents required for sale and purchase of mutual funds • Describe the methods to handle customers and their queries	• Prepare a sample comparative analysis report of top mutual fund schemes with other major indices such as SENSEX, NIFTY, etc. • Role play on how to liaise with the existing customers to gain customer perspective on the mutual fund market performance • Dramatize a situation to approach the leads or prospective customers for sale and apprise them of mutual fund schemes and the functioning of mutual fund market as per the standards • Role play on how to suggest the appropriate mutual fund schemes as per the customer's preference and inform them about the benefits, success factors, past and projected performance, risk levels, terms and conditions, dividends, and other payments to be made • Dramatize a situation to respond to and resolve customer queries
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	

Tools, Equipment and Other Requirements
Customer’s FAQ, Sample comparative analysis report, etc.

Module 3: Perform After-Sales Activities
Mapped to BSC/N3807, v 2.0

Terminal Outcomes:

- Role play a situation to assist the customer in completing the process of top-up/switch/redemption of mutual fund schemes
- Apply proper techniques to plan and execute regular engagement with customers for periodic review of customers' financial goals
- Describe effective techniques for up-selling and cross-selling, based on revised financial goals of the customer
- Show how to update the customer's data on NFO (New Fund Offering)

<table>
<tr><td>Duration: 60:00</td><td>Duration: 90:00</td></tr>
<tr><td>Theory – Key Learning Outcomes</td><td>Practical – Key Learning Outcomes</td></tr>
<tr><td>Discuss the standard procedure to submit the request of customers for top-up/switch/redemption and mark lien on the mutual fund units
Explain the standard procedure to update the KYC details, nomination, etc.
Discuss effective techniques for up-selling and cross-selling, based on revised financial goals of the customer
State the significance of maintaining relationship with customers, and updating the customer on mutual fund and responding to their queries and concerns regarding the mutual fund schemes held by them
Elaborate the risk-assessment methods for the customer portfolio in the changing market scenario</td><td>Role play a situation to assist the customer in completing the process of top-up/switch/redemption of mutual fund schemes
Dramatize on how to provide assistance to the customers in completing the procedure for lien marking on the mutual fund units and aid them in updating/changing the details for nominee, bank, address, etc.
Employ proper practices to plan and execute regular engagement with customers for periodic review of customers' financial goals
Role play a situation to respond to customers' queries and concerns regarding mutual fund schemes, assist them in estimating the risks and factors involved in their current portfolio and advise them to revisit and restructure their existing portfolio according to their new financial goals
Dramatize a situation on how to inform the customers regarding performance of mutual fund schemes and the impact on their investment and update them on NFO (New Fund Offering)</td></tr>
<tr><td colspan="2">Classroom Aids</td></tr>
<tr><td colspan="2">Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.</td></tr>
<tr><td colspan="2">Tools, Equipment and Other Requirements</td></tr>
<tr><td colspan="2">Sample customer portfolio, NFO (New Fund Offering)</td></tr>
</table>

Module 4: Employability Skills

Mapped to DGT/VSQ/N0102 V1.0

Terminal Outcomes:

- Introduction to employability skills
- Constitutional values - citizenship
- Becoming a professional in the 21st century
- Basic English skills
- Career development & goal setting
- Communication skills
- Diversity & inclusion
- Financial and legal literacy
- Essential digital skills
- Entrepreneurship
- Customer service
- Getting ready for apprenticeship & jobs

Duration: *24:00*	**Duration**: *36:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss employability skills required for jobs in various industries • Explain ways to explore learning and employability portals • Discuss the significance of legal values, including civic rights and duties, citizenship, responsibility towards society etc. And personal values and ethics such as honesty, integrity, caring and respecting others, etc. • Explain the significance of 21st century skills for employment • Describe the benefits of the continuous learning • Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in english • List the difference between job and career • Communicate and behave appropriately with all genders and pwd • Discuss how to escalate any issues related to sexual harassment at workplace according to posh act • List common components of salary and compute income, expenses, taxes, investments etc • Discuss relevant rights and laws and use legal aids to fight against legal exploitation • Identify and list different types of entrepreneurship and enterprises and	• Demonstrate how to follow environmentally sustainable practices • Role play the 21st century skills such as self-awareness, behaviour skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. In personal and professional life • Practice the use basic english for everyday conversation in different contexts, in person and over the telephone • Write short messages, notes, letters, e-mails etc. In english • Prepare a sample career development plan with short- and long-term goals, based on aptitude • Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings • Roleplay how to work collaboratively with others in a team • Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act

assess opportunities for potential business through research • Identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity • Explain how to identify different types of customers • Identify and list apprenticeship opportunities and register for it as per guidelines and requirements	• Show how to select financial institutions, products and services as per requirement • Practice how to carry out offline and online financial transactions, safely and securely • Operate digital devices and carry out basic internet operations securely and safely • Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively • Practice the of use basic features of word processor, spreadsheets, and presentations • Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion • Role play how to respond to customer requests and needs in a professional manner • Show how to follow appropriate hygiene and grooming standards • Create a sample professional curriculum vitae (résumé) • Practice how to search for suitable jobs using reliable offline and online sources such as employment exchange, recruitment agencies, newspapers etc. And job portals, respectively • Show how to apply to identified job openings using offline /online methods as per requirement • Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection
Classroom Aids:	
Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster	
Tools, Equipment and Other Requirements	
PPE, Basic Stationary, digital devices as per the requirement.	

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Trainer Certification	
Domain Certification	**Platform Certification**
"Mutual Fund Distributor", "BSC/Q3802, v2.1", Minimum accepted score is 80%	"Trainer(VET and Skills)", mapped to Qualification Pack: "MEP/Q2602,v2.0" .The minimum accepted score is 80%.

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	**Platform Certification**
“Mutual Fund Distributor”, “BSC/Q3802, v2.1”, Minimum accepted score is 80%	“Assessor(VET and Skills)”, mapped to Qualification Pack: ”MEP/Q2701,v2.0” .The minimum accepted score is 80%.

Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

1. Assessment System Overview:

    - Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
    - Assessment agencies send the assessment confirmation to VTP/TC looping SSC
    - Assessment agency deploys the ToA certified Assessor for executing the assessment
    - SSC monitors the assessment process & records
    - If the batch size is more than 30, then there should be 2 Assessors.

2. Testing Environment: Assessor must:

    - Confirm that the centre is available at the same address as mentioned on SDMS or SIP
    - Check the duration of the training.
    - Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
    - Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
    - Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
    - Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
    - Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:

    - Question papers created by the Subject Matter Experts (SME)
    - Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
    - Questions are mapped with NOS and PC
    - Question papers are prepared considering that level 1 to 3 is for the unskilled & semi-skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
    - Assessor must be ToA certified
    - Assessment agency must follow the assessment guidelines to conduct the assessment

4. Types of evidence or evidence-gathering protocol:
    - Time-stamped & geotagged reporting of the assessor from assessment location
    - Centre photographs with signboards and scheme specific branding
    - Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
    - Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

5. Method of verification or validation:
    - Surprise visit to the assessment location
    - Random audit of the batch
    - Random audit of any candidate

6. Method for assessment documentation, archiving, and access
    - Hard copies of the documents are stored
    - Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, understand and be able to do **upon the completion of the training**.
Terminal Outcome	Terminal outcome is a statement of what a learner will know, understand and be able to do **upon the completion of a module.** A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
Qf	Qualification
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
GST	Goods and Services Tax
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time

Name of the Program: Bachelor of Commerce (BFSI.)
Course Code: B.com 3.5 (EL) (SEP SCHEME)
Name of the Course: Personality Development

Course Credits	No. of Hours per Week	Total No. of Teaching Hours
2 Credits	2 Hrs	30 Hrs

Objectives: To enhance self-awareness, improve social skills, build confidence and develop a positive attitude

Pedagogy: Classrooms lecture, Case studies, Group discussion, Seminar & field work etc.,

Course Outcomes: On successful completion of the course, the students' will be able to

a) Identify the best traits of a Human being
b) Understand the significance of personality Development
c) To find the attitudes needed and role of motivation in the personality development
d) To excel in communication skills and leadership qualities
e) To achieve the overall personality development

Syllabus:	Hours
Module 1: Introduction to Personality Development	**8**
The concept of personality - Dimensions of Personality —-Significance of Personality Development. The concept of success and failure: What is success? - Hurdles in achieving success - Overcoming hurdles - Factors responsible for success – What is failure - Causes of failure.	
Module 2: Soft Skills	**8**
Communication Skills: Verbal and Non-verbal communication, Effective listening skills Excellent writing skills, and Presentation skills. **Leadership skills:** importance and Effective leadership.	
Module 3: Attitude and Motivation	**8**
Concept and Significance of Attitude - Factors affecting Attitudes - Positive attitude – Advantages – Negative attitude- Disadvantages - Ways to develop positive attitude - Concept and Significance of Motivation – Internal and external motives - Importance of self- motivation- Factors Influence the Motivation	
Module 4: Other Aspects of Personality Development	**6**
Body language – Problem Solving Skills - Conflict and Stress Management - Decision-making Skills - Leadership and qualities of a successful leader – Character building -Team-work – Time management Work ethics –Good manners and etiquette.	

Skill Development Activities

1. Identify the Individual SWOT Analysis
2. Qualities of good Orator and Writer
3. As a team leader write a draft appreciation letter to the team members of the group in your college

Books for Reference:
4. Stephen P. Robbins and Timothy A Judge-Organsiational Behavior Prentice Hall 5. Hurlock E.B. (2006) Personalty development , Tata Mc Graw Hill, New Delhi 6. Praveesh Kumar, All about self motivation, Goodwill Publishing |House, New Delhi 7. Mile. D.J Power of positive Thinking, Rohan Book Company 8. Lucas Stephen, Art of public speaking Tata-Mc-graw Hill **Note: Latest edition of books may be used**

Bachelor of Commerce (BFSI)Curriculum Structure								
Semester–IV								
SL. No.	**Course Category**	**Title of the Course**	**Category of the Courses**	**Teaching Hours Per Week**	**SEE**	**IA**	**Total Marks**	**Credits**
1	L2.1	Kannada/Indian Language	LC	4	80	20	100	3
2	L2.2	English	LC	4	80	20	100	3
3	COM(BFSI)4.1	Financial Management	DCC	4	80	20	100	4
4	COM(BFSI)4.2	Law and Practices of Income Tax	DCC	4	80	20	100	4
5	COM(BFSI)4.3	Credit Rate Processing	DCC	4	80	20	100	4
6	COM(BFSI)4.4	Credit Processing Officer*	DCC	4 Theory 4 Practical*	80	20	100	6
7	COM(BFSI)4.5	Computer Application in Business	EL	2	40	10	50	2
8	COM(BFSI)4.6	Event Management	SEC	2	40	10	50	2
Sub Total- D				**30**	**560**	**140**	**700**	**28**

*Course content, material and training to teachers will be provided by the BFSI Sector Skill Council.
*2 hours Practical is equivalent to 1 hour of Lecture

Name of the Program: Bachelor of Commerce (BFSI.)
Course Code: BCOM(BFSI) 4.1
Name of the Course: Financial Management

Course Credits	No. of Hours per Week	Total No. of Teaching Hours
4 Credits	**4 Hrs**	**60 Hrs**

Course Objective:

- To provide students with an understanding of financial decision-making in business.
- To develop analytical skills for managing finance in organizations, focusing on areas relevant to BFSI.

Pedagogy: Classrooms lecture tutorials Group discussion Seminar Case studies &field work etc.

Module 1:: Introduction to Financial Management	**(10 Hours)**
Meaning, Objectives, and Scope of Financial Management, Profit Maximization vs. Wealth Maximization Role of Financial Manager in BFSI Functions of Financial Management	
Module 2: **Time Value of Money and Capital Budgeting**	**(14 Hours)**
Concept of Time Value of Money, Present Value and Future Value (Simple Problems), Meaning and Importance of Capital Budgeting, Techniques of Capital Budgeting – Payback Period, NPV, IRR (Simple Problems)	
Module 3: **Financing Decisions – Capital Structure and Leverage**	**(10 Hours)**
Meaning and Factors Affecting Capital Structure, Meaning and Types of Leverage – Operating, Financial and Combined Leverage Simple Problems on Leverage	
Module 4: **Cost of Capital**	**(12 Hours)**
Meaning and Significance of Cost of Capital, Computation of Cost of Debt, Preference Share Capital, Equity share capital, and Retained earnings, Weighted Average Cost of Capital (WACC) – Simple Problems	
Module 5: Working Capital Management	**(14 Hours)**
Meaning, Concepts, and Importance of Working Capital, Factors Determining Working Capital Requirements, Management of Cash, Inventory, and Receivables (Brief Concepts), Computation of Working Capital Requirement (Simple Problems), Role of Working Capital in Banking and Financial Sector	

Topics for Assignments / Skill Development Activities:

1. Prepare a Chart Showing Sources of Finance Suitable for Startups and Small Businesses (Highlight equity, debt, and retained earnings options)
2. Case Study on Capital Budgeting for a Small Project (Prepare using hypothetical data and apply NPV or Payback Period)
3. Prepare a Report on Working Capital Management Practices in Banks or Insurance Companies (Collect information from BFSI annual reports or websites)
4. Conduct a Survey among Small Business Owners about Their Financial Planning Practices (Prepare questionnaire, collect responses, analyze)
5. Practical Exercise on Computation of Cost of Capital for a Hypothetical Company (Show calculation of WACC with assumed figures)
6. Make a Presentation on 'Importance of Time Value of Money in Banking and Insurance Sectors' (Use examples like loan repayments, premiums, annuities)
7. Collect and Compare Dividend Policies of Two Leading Indian Companies (Use data from recent annual reports and analyze their trends)

Reference Books

1. Financial Management – I.M. Pandey
2. Financial Management – Prasanna Chandra
3. Fundamentals of Financial Management – James C. Van Horne
4. Financial Management – M.Y. Khan & P.K. Jain

5. Financial Management – S.N. Maheshwari

Name of the Program: Bachelor of Commerce (BFSI) Course Code: BCOM (BFSI) 4.2 Name of the Course: Law and Practices of Income Tax		
Course Credits	**No. of Hours per Week**	**Total No. of Teaching Hours**
4 Credits	**4 Hrs**	**60 Hrs**

Pedagogy: Classrooms lecture, Case studies, Tutorial classes, Group discussion, Seminar & field work etc.,

Course Outcomes: On successful completion of the course, the students will be able to

a) Comprehend the procedure for computation of Total Income and tax liability of an individual.
b) Understand the provisions for determining the residential status of an Individual.
c) Comprehend the meaning of Salary, Perquisites, Profit in lieu of salary, allowances and various retirement benefits.
d) Compute the income house property for different categories of house property.
e) Comprehend TDS & advances tax Ruling and identify the various deductions under section 80.

Syllabus:	Hours
Module No. 1: Basic Concepts of Income Tax	**12**
Introduction –Meaning of tax-, types of taxes, Cannons of taxation. Brief history of Indian Income Tax, legal framework of taxation, Important definitions, assessment, assessment year, previous year including exceptions, assesses, person, income, casual income, Gross total income, Total income, Agricultural income, scheme of taxation, – Exempted incomes of individuals under section 10 of the Income Tax Act, 1961.	
Module No. 2: Residential Status and Incidence of Tax	**10**
Introduction – Residential status of an individual. Determination of residential status of an individual. Incidence of tax or Scope of Total income. Problems on computation of Gross total Income of an individual.	
Module No. 3: Deduction u/s 80	**18**
. Deductions under Sections 80C, 80CCC, 80CCD, 80CCG, 80D, 80DD, 80DDB, 80E, 80G, 80GG, 80TTA and 80U as applicable to Individuals. Problems on 80C and 80G.	
Module No. 4: Income from Salary	**10**
Introduction - Meaning of Salary -Basis of charge Definitions–Salary, Perquisites and profits in lieu of salary - Provident Fund –Transferred balance. - Retirement Benefits – Gratuity, pension and Leave salary. Deductions and Problems on Computation of Taxable Salary.	
Module No. 5: Assessment Procedure and Income Tax Authorities:	**10**
Introduction - Due date of filing returns, Filing of returns by different assesses, E- filing of Returns, Types of Assessment, Permanent Account Number -Meaning, Procedure for obtaining PAN and transactions were quoting of PAN is compulsory. Income Tax Authorities - Powers and Duties.	

Skill Developments Activities:

1. Prepare a slab rates chart for different Individual assesses.
2. Visit any Chartered Accountants office, Collect and record the procedure involved in filing the Income tax returns of an Individual.
3. List out any 10 Incomes exempt from tax under section 10 of an Individual.
4. Prepare the chart of perquisites received by an employee in an organization.
5. Identify and collect various enclosures pertaining to Income tax returns of an individual.
6. Any other activities which are relevant to the course.

Books for Reference:

1. Mehrotra H.C and T.S.Goyal, Direct taxes, Sahithya Bhavan Publication, Agra.
2. Vinod K. Singhania, Direct Taxes, Taxman Publication Private Ltd, New Delhi.
3. Gaur and Narang, Law and practice of Income Tax, Kalyani Publications, Ludhiana.
4. Bhagawathi Prasad, Direct Taxes.
5. B.Mariyappa, Income tax Law and Practice-I, Himalaya Publishing House. New Delhi.s
6. Dr. Saha, Law and Practice of Income Tax, Himalaya Publishing House.

Note: Latest edition of text books may be used.

<table>
<tr><td colspan="3">Name of the Program: Bachelor of Commerce (BFSI.)
Course Code: BCOM(BFSI) 4.3
Name of the Course: Credit Rate Processing</td></tr>
<tr><td>Course Credits</td><td>No. of Hours per Week</td><td>Total No. of Teaching Hours</td></tr>
<tr><td>4 Credits</td><td>4 Hrs</td><td>60 Hrs</td></tr>
<tr><td colspan="3">Course Objective:
• To introduce students to credit analysis, credit rating methodologies, and processing of credit proposals.
• To prepare students for handling credit-related activities in banking and financial institutions.
Pedagogy: Classrooms lecture tutorials Group discussion Seminar Case studies &field work etc.</td></tr>
<tr><td colspan="2">Module 1: Introduction to Credit and Credit Rating</td><td>(10 Hours)</td></tr>
<tr><td colspan="3">Concept and Types of Credit – Retail Credit, Corporate Credit, MSME Credit, Agricultural Credit, Credit Lifecycle in Banks and Financial Institutions, Need for Credit Rating, Regulatory Framework for Credit Management (Overview of RBI Guidelines)</td></tr>
<tr><td colspan="2">Module 2: Credit Appraisal and Credit Analysis</td><td>(12 Hours)</td></tr>
<tr><td colspan="3">Meaning of Credit Appraisal, 5 Cs of Credit Analysis – Character, Capacity, Capital, Collateral, Conditions. Documentation Required for Credit Processing, Credit Analysis Process for Individuals and Businesses Role of Credit Officers in Banks</td></tr>
<tr><td colspan="2">Module 3: Credit Rating Agencies and Methodologies</td><td>(12 Hours)</td></tr>
<tr><td colspan="3">Major Credit Rating Agencies in India – CRISIL, ICRA, CARE, India Ratings, Brickwork, Credit Rating Symbols and Their Meaning, Methodology Used by Credit Rating Agencies – Quantitative and Qualitative Factors, Impact of Credit Ratings on Financial Decisions, Role of Credit Rating in Financial Markets</td></tr>
<tr><td colspan="2">Module 4: Credit Risk Management</td><td>(13 Hours)</td></tr>
<tr><td colspan="3">Meaning and Types of Credit Risk, Credit Risk Assessment Tools, Credit Scoring Models and Techniques, Non-Performing Assets (NPAs) – Causes and Remedies, Basel Norms – Introduction to Credit Risk Management Framework</td></tr>
<tr><td colspan="2">Module 5: Credit Monitoring and Recovery Process</td><td>(13 Hours)</td></tr>
<tr><td colspan="3">Credit Monitoring Techniques, Early Warning Signals (EWS) of Problem Loans, Recovery Process of Loans – Reminder Notices, Legal Actions, SARFAESI Act, Credit Information Companies – CIBIL, Experian, Equifax, CRIF Highmark, Case Studies on Loan Defaults and Recovery Process</td></tr>
</table>

Topics for Assignments / Skill Development Activities:

1. **Preparation of a Credit Proposal Report**
   → Students will collect data and prepare a credit proposal format for a hypothetical or real customer seeking a loan from a bank.
2. **Case Study Analysis on Credit Appraisal Process**
   → Analyze a case study of how a bank processed a loan, including risk assessment and decision-making.
3. **Designing a Credit Rating Model for Small Enterprises**
   → Develop a simple credit rating framework suitable for MSMEs based on available financial and non-financial factors.
4. **Analysis of CIBIL Report and Credit Score Interpretation**
   → Download a sample CIBIL (or any credit bureau) report and interpret the findings with suggestions for creditworthiness.
5. **Prepare a Chart of Types of Collaterals Accepted by Banks**
   → Tabulate and present the types of securities typically accepted by banks for loans with explanations.
6. **Write an Assignment on Role of Technology in Credit Rate Processing**
   → Focus on how AI, data analytics, and fintech are transforming credit assessment and disbursement processes.
7. **Mock Interview Role Play – Credit Officer and Borrower**
   → Students will enact a role play simulating an interaction between a bank's credit officer and a loan applicant.

Reference Books:

1. **Credit Risk Management** – CA Ravi Chugh
2. **Credit Risk and Credit Rating** – Harald Scheule
3. **Risk Management in Banking** – Joel Bessis
4. **Credit Appraisal, Risk Analysis, and Decision Making** – R.S. Sethi
5. **Financial Management – Text, Problems & Cases** – M.Y. Khan & P.K. Jain *(For credit appraisal techniques)*
6. **Principles and Practice of Banking** – Indian Institute of Banking and Finance (IIBF)
7. **Credit Analysis and Lending Management** – Milind Sathye & James Bartle
8. **Reserve Bank of India Publications on Credit and Risk Management Guidelines** *(Latest Reports from RBI)*

Model Curriculum

QP Name: Credit Processing Officer

QP Code: BSC/Q2304

QP Version: 4.0

NSQF Level: 4

Model Curriculum Version: 4.0

Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India || 1407, Lodha Supremus Powai, Opp Saki Vihar Telephone Exchange, Saki Vihar Road, Powai Mumbai – 400072
e-mail: neha.dave@bfsissc.com

Table of Contents

Training Parameters

Sector	BFSI
Sub-Sector	Lending
Occupation	Retail Asset Management/Central Processing
Country	India
NSQF Level	4
Aligned to NCO/ISCO/ISIC Code	NCO-2015/4214.0201
Minimum Educational Qualification and Experience	12th Class
Pre-Requisite License or Training	NA
Minimum Job Entry Age	20 years
Last Reviewed On	25/11/2021
Next Review Date	25/11/2024
NSQC Approval Date	25/11/2021
Qf Version	4.0
Model Curriculum Creation Date	25/11/2021
Model Curriculum Valid Up to Date	25/11/2024
Model Curriculum Version	1.1
Minimum Duration of the Course	480 Hours, 0 Minutes
Maximum Duration of the Course	480 Hours, 0 Minutes

Program Overview

This section summarizes the end objectives of the program along with its duration.

Training Outcomes

At the end of the program, the learner will be able to:

- Employ appropriate methods to verify and check eligibility of the loan application
- Apply proper procedure to prepare the credit appraisal memorandum
- Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents
- Apply proper procedure for providing services to customers
- Prepare a sample periodic report on status of the sourced customers
- Employ suitable practices to maintain data integrity and data privacy
- Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow
- Apply health, hygiene, and safety practices at the workplace
- Use resources at the workplace optimally
- Employ proper process for corporate loan applications
- Apply appropriate process for lease finance application

Compulsory Modules

The table lists the modules, their duration and mode of delivery.

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N2311- Check and Verify Eligibility of the Loan Application **NOS Version No. 2.0** **NSQF Level 5**	**63:00**	**72:00**	**75:00**	**00:00**	**210:00**
Module 1: Introduction to Banking Sector and Job Role Of 'Microfinance Executive'	06:00	0:00	0:00	0:00	06:00
Module 2: Check and Verify Eligibility of the Loan Application	57:00	72:00	75:00	00:00	204:00
BSC/N2312- Prepare the Credit Appraisal Memorandum **NOS Version No. 2.0** **NSQF Level 5**	**63:00**	**72:00**	**75:00**	**00:00**	**210:00**
Module 3: Prepare the Credit Appraisal Memorandum	63:00	72:00	75:00	00:00	210:00

DGT/VSQ/N0102: Employability Skills (60 Hours) **NOS Version No. 1.0** **NSQF Level 4**	**24:00**	**36:00**	**00:00**	**00:00**	**60:00**
Module 4: Employability Skills	24:00	36:00	00:00	00:00	60:00
Total Duration	**150:00**	**180:00**	**150:00**	**00:00**	**480:00**

Option Modules

The table lists the elective modules, their duration and mode of delivery.

Option 1:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N1913: Process Corporate Loan Applications **NOS Version No. 2.0** **NSQF Level 5**	**24:00**	**36:00**	**00:00**	**00:00**	**60:00**
Module 5: Process	24:00	36:00	00:00	00:00	60:00
Corporate Loan Applications					
Total Duration	**24:00**	**36:00**	**00:00**	**00:00**	**60:00**

Option 2:

NOS and Module Details	Theory Duration	Practical Duration	On-the-Job Training Duration (Mandatory)	On-the-Job Training Duration (Recommended)	Total Duration
BSC/N2514: Process Lease Finance Application **NOS Version No. 2.0** **NSQF Level 5**	**24:00**	**36:00**	**00:00**	**00:00**	**60:00**
Module 6: Process Lease Finance Application	24:00	36:00	00:00	00:00	60:00
Total Duration	**24:00**	**36:00**	**00:00**	**00:00**	**60:00**

Module Details

Module 1: Introduction to the Banking Sector and the Job Role of Credit Processing Officer

Bridge Module

Terminal Outcomes:

- Outline the overview of Skill India Mission
- Discuss about the Banking Industry and its sub-sectors
- Define the role and responsibilities of Credit Processing Officer

Duration: *06:00*	**Duration**: *00:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss the objectives and benefits of the Skill India Mission • Describe the scope of Banking Industry and its sub-sectors • Discuss job role and opportunities for a Credit Processing Officer • List the basic terminologies used in the banking services	NA
Classroom Aids	
Whiteboard, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
NA	

Module 2: Check and Verify Eligibility of the Loan Application

Mapped to BSC/N2311, v 2.0

Terminal Outcomes:

- Describe standard procedure to check and verify loan applicant's account history and the loan application form
- Apply appropriate techniques to verify the information filled in the loan application form and inform loan applicant for any missing or additional documents/information
- Employ standard procedure to forward the eligible loan application for further processing
- Explain the standard procedure for maintaining the record of loan applications

Duration: *57:00*	**Duration**: *72:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Outline the standard policies and procedures on providing loan • Describe standard procedure to check and verify loan applicant's account history and the loan application form • Discuss eligibility criteria for various types of loan applicants and loan products • List various supporting documents required for loan along with application form as per the standard checklist • Explain the standard procedure of conducting all due-diligence for loan application and to check validity of the documents • Describe the process to extract the latest CIBIL score or credit rating as applicable for the loan applicant • Discuss the standard procedure to maintain the record of loan applications	• Apply appropriate techniques to verify the information filled in the loan application form with the loan applicant • Employ appropriate practices to ensure all mandatory information is filled appropriately, with clear photograph and signatures of the loan applicant in the loan application form • Role play on how to liaise with the loan applicant for any missing or additional documents/information required for processing the loan application • Employ proper techniques to verify the eligibility of the loan applicant and valuation of the collateral criteria as per the credit policy • Employ standard procedure to forward the eligible loan application for further processing
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	
Sample loan application form, Sample documents required in loan processing, Sample format of record used for maintain loan application	

Module 3: Prepare the Credit Appraisal Memorandum

Mapped to BSC/N2312, v 2.0

Terminal Outcomes:

- Show how to enter loan applicant's details with supporting documents and data points from the financial statement into the loan management system
- Explain standard procedure to scrutinize the loan application and related documents
- Prepare a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents
- Dramatize a situation to report the credit appraisal memorandum to the supervisor with highlighted deviations

Duration: *63:00*	**Duration**: *72:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Outline the standard policies and procedures on providing loan • List various documents required for loan as per the checklist • Explain standard procedure to scrutinize the loan application and related documents • Discuss the significance of quantitative and qualitative data provided by the loan applicant • Elaborate on various types of loans and borrowers and the respective terms and conditions and credit policy for different loan products • Explain the methods of computing projected cash flows and incorporating findings of the reports of the third-party vendors • Describe the methods of reviewing and noting comments on the banking habit of the applicant • Discuss the standard procedure to review the CIBIL score/credit rating against the applicant's present loan outstanding • Explain the standard procedure to prepare the credit appraisal memorandum	• Show how to enter loan applicant's details with supporting documents and other data points from the financial statement of the applicant into the loan management system to generate financial ratios • Role play on how to liaise with the applicant to obtain additional data for loan processing • Apply standard methods to collate information from the authorised third-party vendors • Employ proper practices to fill the purpose or project for which the loan has been applied • Role play on how to provide inputs on the loan applicant's present source of income • Dramatize a situation to seek justification from the sourcing team regarding any clarification in the loan application • Draft a sample credit appraisal memorandum based on inputs/data from the application form and supporting documents • Role play on how to report the credit appraisal memorandum to the supervisor with highlighted deviations
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating Procedures, 2.1 Laptop External Speakers.	
Tools, Equipment and Other Requirements	

Loan Management System , Sample loan application form, Sample documents required in loan processing, Sample credit appraisal memorandum etc.

Module 4: Employability Skills
Mapped to DGT/VSQ/N0102, V1.0

Terminal Outcomes:

- Introduction to employability skills
- Constitutional values - citizenship
- Becoming a professional in the 21st century
- Basic English skills
- Career development & goal setting
- Communication skills
- Diversity & inclusion
- Financial and legal literacy
- Essential digital skills
- Entrepreneurship
- Customer service
- Getting ready for apprenticeship & jobs

Duration: *24:00*	**Duration**: *36:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Discuss employability skills required for jobs in various industries • Explain ways to explore learning and employability portals • Discuss the significance of legal values, including civic rights and duties, citizenship, responsibility towards society etc. And personal values and ethics such as honesty, integrity, caring and respecting others, etc. • Explain the significance of 21st century skills for employment • Describe the benefits of the continuous learning • Explain how to read and understand routine information, notes, instructions, mails, letters etc. Written in english • List the difference between job and career • Communicate and behave appropriately with all genders and pwd • Discuss how to escalate any issues related to sexual harassment at workplace according to posh act • List common components of salary and compute income, expenses, taxes, investments etc • Discuss relevant rights and laws and use legal aids to fight against legal exploitation • Identify and list different types of entrepreneurship and enterprises and	• Demonstrate how to follow environmentally sustainable practices • Role play the 21st century skills such as self-awareness, behaviour skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. In personal and professional life • Practice the use basic english for everyday conversation in different contexts, in person and over the telephone • Write short messages, notes, letters, e-mails etc. In english • Prepare a sample career development plan with short- and long-term goals, based on aptitude • Practice following verbal and non-verbal communication etiquette and active listening techniques in various settings • Roleplay how to work collaboratively with others in a team • Roleplay how to escalate any issues related to sexual harassment at workplace according to posh act

assess opportunities for potential business through research • Identify and list sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity • Explain how to identify different types of customers • Identify and list apprenticeship opportunities and register for it as per guidelines and requirements	• Show how to select financial institutions, products and services as per requirement • Practice how to carry out offline and online financial transactions, safely and securely • Operate digital devices and carry out basic internet operations securely and safely • Demonstrate the use of e- mail and social media platforms and virtual collaboration tools to work effectively • Practice the of use basic features of word processor, spreadsheets, and presentations • Develop a sample business plan and a work model, considering the 4ps of marketing product, price, place and promotion • Role play how to respond to customer requests and needs in a professional manner • Show how to follow appropriate hygiene and grooming standards • Create a sample professional curriculum vitae (résumé) • Practice how to search for suitable jobs using reliable offline and online sources such as employment exchange, recruitment agencies, newspapers etc. And job portals, respectively • Show how to apply to identified job openings using offline /online methods as per requirement • Demonstrate how to answer questions politely, with clarity and confidence, during recruitment and selection
Classroom Aids:	
Charts, Models, Video presentation, Flip Chart, White-Board/Smart Board, Marker, Duster	
Tools, Equipment and Other Requirements	
PPE, Basic Stationary, digital devices as per the requirement.	

Module 5: Process Corporate Loan Applications

Mapped to BSC/N1913, v 2.0

Terminal Outcomes:

- Explain the procedure to carry out loan processing activities
- Perform steps to obtain the required documents from the borrower along with the application form
- Employ appropriate practices to check and verify the background information of the business and their future business plans for processing corporate loans
- Prepare a sample letter of intent mentioning information for approval and signature of the concerned authority

Duration: *24:00*	**Duration**: *36:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• Describe the procedure to carry out loan processing activities • Discuss various documents required for loan processing application • Explain the methods of evaluating the financial history and income of the borrower as well as examining the existing debt of the entity and purpose of the loan • Describe the standard methods of analyzing the credit history, available collateral and income of the borrower along with the loan sanction limit based on the analyzed documents • Discuss eligibility criteria for sanctioning a loan and factors that guide decision making for loan processing • Describe techniques to analyze related documents for loan application • Outline the importance of ensuring the agreement of the parties involved in loan processing on the terms and condition as well as making sure the documents are appropriately signed by the borrower and the loan is disbursed as per the standards • State the significance of achieving the targets of loan application of the day	• Perform steps to obtain the required documents from the borrower along with the application form and financial statements, business/project plan, funds status of the entity, etc. required for processing corporate loan as per the standard procedure • Apply proper practices to assess the purpose of the loan • Employ appropriate practices to check and verify the background information of the business and future business plans including projected earnings and profit and eligibility of the application for sanctioning corporate loan • Apply appropriate procedure to forward the application and supporting documents to loan sanction officer • Draft a sample letter of intent mentioning information for approval and signature of the concerned authority • Role play a situation to report problem/issue/concern to the concerned authority
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector screen, Power Point Presentation Laptop with charger, Participant Handbook and Related Standard Operating	

Procedures, 2.1 Laptop External Speakers.
Tools, Equipment and Other Requirements
Sample loan application form, Sample documents required in loan processing, Sample a letter of intent etc.

Module 6: Process Lease Finance Application

Mapped to BSC/N2514, v 2.0

Terminal Outcomes:

- Perform steps to collect information regarding customers/lessees' specific needs and their financial statements or income documents
- Role play on how to inform the customer about the documents required for lease
- Prepare sample lease budget and quotation for the proposed deal
- Draft a sample lease contract including all terms and conditions after approval

Duration: *24:00*	**Duration**: *36:00*
Theory – Key Learning Outcomes	**Practical – Key Learning Outcomes**
• List various types of leases and lease plans offered by different lease-finance companies • Discuss terms of typical lease finance contracts and typically leased assets and their market prospects • Describe the effective methods of evaluating the financial history or income of the lessee, risk-return of the lease deal and various related operating and administrative costs as per standard procedure • Explain methods to estimate value and resale value of asset • Discuss eligibility, sanction criteria and information required for lease finance • Elaborate the standard methods to analyse the application and supporting documents and forward them for lease approval • State the significance of achieving the targets of loan application of the day • Explain standard documentation process for processing lease	• Perform steps to collect information regarding customers/lessees' specific needs , purpose and financial statements or income documents and duration and intended mode of periodic repayments of the lease • Role play on how to inform the customer about the documents required for lease • Apply proper methods to check CIBIL score of lessees • Employ appropriate process to assess the repayment capacity of lessee against the applied requirement • Draft sample lease budget and quotation for the proposed deal • Perform steps to obtain duly filled lease application form along with the supporting documents as per requirements • Prepare a sample lease contract including all terms and conditions after approval • Apply proper procedure to send lease contract to the concerned authority for approval process after drawing up the contract including all terms and conditions • Role play a situation on how to report problem/issue/concern to the concerned authority
Classroom Aids	
Training kit (Trainer guide, Presentations), White board, Marker, Projector, Laptop, Presentation, Participant Handbook and Related Standard Operating Procedures	
Tools, Equipment and Other Requirements	
Sample documents required in lease processing, Sample lease budget and quotation, lease	

agreement etc.

Annexure

Trainer Requirements

Trainer Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	*Specialization*	*Years*	*Specialization*	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Trainer Certification	
Domain Certification	**Platform Certification**
"Credit Processing Officer", "BSC/Q2304, v4.0", Minimum accepted score is 80%	"Trainer", "MEP/Q2601, v3.0" with a scoring of minimum 80%

Assessor Requirements

Assessor Prerequisites						
Minimum Educational Qualification	**Specialization**	**Relevant Industry Experience**		**Training Experience**		**Remarks**
		Years	***Specialization***	***Years***	***Specialization***	
Graduate	Banking, Financial Services, and Insurance/ Retail Asset management	5	Banking, Financial Services, and Insurance/ Retail Asset management	1	Banking, Financial Services, and Insurance/ Retail Asset management	NA

Assessor Certification	
Domain Certification	**Platform Certification**
“Credit Processing Officer”, “BSC/Q2304, v4.0”, Minimum accepted score is 80%	“Assessor”, “MEP/Q2701, v3.0” with the scoring of minimum 80%

Assessment Strategy

This section includes the processes involved in identifying, gathering and interpreting information to evaluate the learner on the required competencies of the program.

1. Assessment System Overview:

   - Batches assigned to the assessment agencies for conducting the assessment on SDSM/SIP or email
   - Assessment agencies send the assessment confirmation to VTP/TC looping SSC
   - Assessment agency deploys the ToA certified Assessor for executing the assessment
   - SSC monitors the assessment process & records
   - If the batch size is more than 30, then there should be 2 Assessors.

2. Testing Environment: Assessor must:

   - Confirm that the centre is available at the same address as mentioned on SDMS or SIP
   - Check the duration of the training.
   - Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
   - Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
   - Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
   - Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
   - Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:

   - Question papers created by the Subject Matter Experts (SME)
   - Question papers created by the SME should be verified by the other subject Matter Experts along with the approval required from SSC
   - Questions are mapped with NOS and PC
   - Question papers are prepared considering that level 1 to 3 is for the unskilled & semi-skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
   - Assessor must be ToA certified
   - Assessment agency must follow the assessment guidelines to conduct the assessment

4. Types of evidence or evidence-gathering protocol:
   - Time-stamped & geotagged reporting of the assessor from assessment location
   - Centre photographs with signboards and scheme specific branding
   - Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
   - Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

5. Method of verification or validation:
   - Surprise visit to the assessment location
   - Random audit of the batch
   - Random audit of any candidate

6. Method for assessment documentation, archiving, and access
    - Hard copies of the documents are stored
    - Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage and are stored in the Hard Drives

References

Glossary

Term	Description
Declarative Knowledge	Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.
Key Learning Outcome	Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application).
OJT (M)	On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site
OJT (R)	On-the-job training (Recommended); trainees are recommended the specified hours of training on site
Procedural Knowledge	Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.
Training Outcome	Training outcome is a statement of what a learner will know, understand and be able to do **upon the completion of the training**.
Terminal Outcome	Terminal outcome is a statement of what a learner will know, understand and be able to do **upon the completion of a module.** A set of terminal outcomes help to achieve the training outcome.

Acronyms and Abbreviations

Term	Description
Qf	Qualification
NSQF	National Skills Qualification Framework
NOS	National Occupational Standards
TVET	Technical and Vocational Education and Training
DD	Demand Draft
HR	HR Human Resource
MIS	Management Information System
NEFT	National Electronic Funds Transfer
PAN	Permanent Account Number
TAT	Turnaround time

Name of the Programme: Bachelor of Commerce (BFSI) Code: BFSI 4.5 Elective Name of the Course: Computer Application in Business		
Course credits	**No. of Hours per week**	**Total No. Teaching Hours**
02	**02**	**30**

COURSE OBJECTIVES:
The Subject Computer Accounting- tally prime typically aims to introduce students to the fundamentals of computerized accounting skills and Microsoft office with practical business applications, focusing on how accounting information is recorded in Tally software.

PEDAGOGY: Classrooms Lecture, Group Discussion, Presentations, Case Studies, Simulations, Field Work, Industrial Visit (where ever is required) etc.,

Course Outcomes: Upon successful completion of the course the student will be able to;

1. Familiarizing with the user interface, menu options, and navigation within Tally Prime.
2. To gain practical knowledge about Microsoft office like M.S Word, M.S Excel and M.S PowerPoint.
3. Setting up new company profiles, configuring financial years, and managing multiple company data within Tally Prime.
4. Entering various types of transactions such as sales, purchases, receipts, payments, journal entries, etc., accurately into Tally Prime
   Managing stock items, recording stock transactions (inward and outward), handling stock transfers, and maintaining stock records.

Syllabus	Hours
Module - 1: Introduction	**06**
Meaning and Definition, Characteristics of Computers, Types of Computers, Application of Computers in Business Operating System – Meaning and Functions of Operating System; Introduction to Windows OS, Computer Memory – Primary and Secondary, RAM and ROM.	
Module - 2: Microsoft Office	**06**
Microsoft word: Meaning, New folder creation, copying, moving, deleting files and develop word document, Inserting of bullet points, inserting header and footer, page borders, shortcut keys, insert of columns, tables and charts. **M.S Power point:** Meaning, preparing and formatting presentations and insert of animation and slide transition to the presentation. **Microsoft Excel:** Meaning, Creating spreadsheet, performing basic arithmetic, statistical and financial functions, sorting and filtering data, inserting tables and charts and shortcut keys.	
Module - 3: Tally	**06**
Introduction, Features, Advantages, Basic Rules - Real, Personal and Nominal Accounts, Assets and Liabilities, Debtors and Creditors, Menus in Tally, Company Creation, Company Info Menu, Creating Inventory of Products, Company Features (F11) and Configuration of Tally (F12), Gateway of Tally Menu, Master, Transaction, Import and Report.	
Module - 4: Accounting Ledger and Vouchers	**12**
Predefined Accounting Groups, Primary Groups and Sub Groups, Steps for Creating - Alter and Delete Ledgers and Groups, Types of Ledgers, Types of Vouchers, Rules of Vouchers Entry, Balance Sheet, Profit and Loss Account, Trial Balance, Stock Summary, Computation of GST and TDS, and Exercises for making Voucher Entries.	

Skill Development Activities

1. Write steps for creating a new company in Tally
2. Create ledgers under Capital/ assets/liability/income and expenses/ Bank
3. Generate different types of vouchers
4. Solve the two exercise problems with GST
5. Any other activities, which are relevant to the course.

Note: Minimum five activities should be done by selecting one sub–activity in each activity

Books for References

1. Ashok K Nandani, Advanced Tally 9.0 ERP, 2017 Edition.
2. Niranjan Shrivastava, Computer Application In Management (Dream tech Press)
3. P. Mohan, Computer Application Business (Himalaya Publication)
4. Sanjay Saxena, A First Course in Computers (Vikas Publishing House)
5. Ivan Bayross: Oracle – 7 (BPB Publications)

Note: Latest edition of text books may be referred.

Name of the Programme: Bachelor of Commerce (BFSI)
Course Code: BFSI4.6 SEC
Name of the Course: Event Management Skills

Course credits	No. of Hours per week	Total No. Teaching Hours
02	02	30

COURSE OBJECTIVES: The objective of course is to plan, organize, and execute events in a systematic and efficient manner. It aims to create memorable experiences for participants and attendees. Event management seeks to ensure smooth coordination of resources, people, and activities during an event.

PEDAGOGY: Classrooms Lecture, Group Discussion, Presentations, Case Studies, Simulations, Field Work, Industrial Visit (where ever is required) etc.,

Course Outcomes: Upon successful completion of the course the student will be able to;

1. Understand the significance of various events
2. Demonstrate the ability to organize the event.
3. Demonstrate the ability to conduct the event.
4. Prepare the budget require for conducting an event.

Syllabus	Hours
Module - 1: Introduction	**07**
Event- Meaning. Importance and Types of Events, Analysis of Event, Event Management-Meaning. Decision Makers and their Roles and Responsibilities, 5 Cs of Event Management.	
Module - 2: Event Management Planning and Procedure	**07**
Establishing of Policies & Procedures, Steps in Planning the event. Principles of Event Management, Permissions and Licenses from Government and Local Authorities.	
Module - 3: Conduct of an Event.	**08**
Preparing a Planning Schedule, Steps in Organizing an event. Assigning Responsibility, Event Safety and Security, Conducting the Event-Checklist (Pre, during and post event check list), Communication-channels of communications for different types of events,	
Module - 4: Budgeting and Reporting	**08**
Preparation of Event Budget-Items of expenditure for various events, managing the event budget. Reporting of event organizing the event report, steps in preparing the event report.	

Skill Development Activities

1. Preparation of Event Plan for a Wedding.
2. Preparing Budget for conduct of National level sports meet of a college.
3. Preparation of Event Check List for College Day Celebrations
4. Preparation of Budget for Conducting inter collegiate fest.
5. Prepare a brief report of a student's seminar conducted in your college.

Note: Minimum five activities should be done by selecting one sub–activity in each activity

Books for References

1. Event Entertainment and Production Author: Mark Sonderm CSEP Publisher: Wiley & Sons, Inc.
2. Anne Stephen-Event Management Special Event Production - Doug Matthews
3. Human Resource Management for Events - Lynn Van der Wagen (Author) Successful Team Management (Paperback) Nick Hayed (Author)
4. Event Management & Public Relations by Savita Mohan - Enkay Publishing House
5. Event Management & Public Relations By Swarup K. Goyal-Adhyayan Publishe