

# CBSE | DEPARTMENT OF SKILL EDUCATION

## CURRICULUM FOR SESSION 2023-2024

### BANKING (SUBJECT CODE 811)

**JOB ROLE: Sales Executive (Banking product)**

**CLASS–XI & XII**

#### **COURSE OVERVIEW:**

Banker may refer to: a person who provides financial banking services and typically works in a bank. A bank is a financial institution which is involved in borrowing and lending money. Banks take customer deposits in return for paying customers an annual interest payment. The bank then uses the majority of these deposits to lend to other customers for a variety of loans.

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

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

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

#### **OBJECTIVES OF THE COURSE:**

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

- To familiarize the students regarding various functions and concepts of bank and career opportunities available in these fields.
  - To develop practical understanding among the students associated with banks working and organizing through classroom discussion/ participation and projects.
  - To provide brief insight about the structure of bank in our country and organization of bank branch.
  - To provide knowledge to students in concise and understandable format so that students could learn and apply these concepts in their career for the growth.
  - To develop skills in students which are required for banking career
- Customer Dealing
  - People with patience
  - People good with numbers and accounting
  - Good Analytical Skills

## **SALIENT FEATURES:**

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

- The important role of banks:
- It promotes saving habit of people
- Capital formation and promote industry.
- Generates employment opportunities
- Facilitating Trade and Commerce Industry
- Applying of monetary policy

## **LIST OF EQUIPMENT AND MATERIALS:**

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

## **Teaching/Training Aids:**

- Forms available in bank for various purpose such as Pay-in-slip, Withdrawal slip, account opening form, etc.
- RTGS and NEFT forms
- Specimen of Debit card and credit card.
- A dummy bank space created to show the bank's functioning.
- Posters showing ATM, passbook printing machine, cash deposit machine, etc.
- Computer
- LCD Projector
- Projection Screen
- White/Black Board
- Chart papers

## **CAREER OPPORTUNITIES:**

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

## **VERTICAL MOBILITY:**

After 12<sup>th</sup> standard, a student can opt for some of the notable academic programs –

- B.Com. (Bachelor of Commerce)
- B. Voc. (Banking operations)
- Bachelor of Economics
- CA (Chartered Accountancy)

**BANKING (SUBJECT CODE 811)**  
**CLASS –XI (SESSION 2023-2024)**

Total Marks: 100 (Theory-60+Practical-40)

	UNITS	NO. OF HOURS for Theory and Practical 260	MAX. MARKS for Theory and Practical 100
<b>Part A</b>	<b>Employability Skills</b>		
	Unit 1 : Communication Skills-III	13	2
	Unit 2 : Self-Management Skills-III	07	2
	Unit 3 : ICT Skills-III	13	2
	Unit 4 : Entrepreneurial Skills-III	10	2
	Unit 5 : Green Skills-III	07	2
	<b>Total</b>	<b>50</b>	<b>10</b>
<b>Part B</b>	<b>Subject Specific Skills</b>		
	Unit 1: Introduction	10	05
	Unit 2: Banker & customer	40	10
	Unit 3: Employment of Bank Funds	50	20
	Unit 4: Negotiable Instruments	40	15
	<b>Total</b>	<b>140</b>	<b>50</b>
<b>Part C</b>	<b>Practical Work</b>		
	Project	70	10
	Viva		05
	Practical File		15
	Demonstration of skill competency via Lab Activities		10
	<b>Total</b>		<b>70</b>
	<b>GRAND TOTAL</b>	<b>260</b>	<b>100</b>

**NOTE:** The detailed Curriculum/ Topics to be covered under Part A: Employability Skills can be downloaded from CBSE website.

## **DETAILED CURRICULUM/TOPICS:**

### **Part-A: EMPLOYABILITY SKILLS**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: Communication Skills-III	13
2.	Unit 2: Self-Management Skills-III	07
3.	Unit 3: ICT Skills-III	13
4.	Unit 4: Entrepreneurial Skills-III	10
5.	Unit 5: Green Skills-III	07
	<b>TOTAL DURATION</b>	<b>50</b>

Detailed Curriculum/ Topics to be covered under Part A: Employability Skills can be downloaded from CBSE website.

### **Part-B – SUBJECT SPECIFIC SKILLS (Class XI)**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: Introduction	10
2.	Unit 2: Banker & customer	40
3.	Unit 3: Employment of Bank Funds	50
4.	Unit 4: Negotiable Instruments	40
	<b>Total</b>	<b>140</b>

<b>S. No.</b>	<b>Unit</b>	<b>Sessions</b>
1.	Introduction	<ul style="list-style-type: none"><li>• Definition of Banking</li><li>• Basic functions of a Banker</li><li>• Banking System in India<ul style="list-style-type: none"><li>➤ Commercial Banks concept and its types</li><li>➤ Co-operative Banks</li></ul></li> <li>• Reserve Bank of India<ul style="list-style-type: none"><li>➤ RBI Structure</li><li>➤ Functions of RBI</li></ul></li><li>• New initiatives in Banking</li></ul>

2.	Banker & customer	<ul style="list-style-type: none"> <li>• Relationship between Banker and Customer</li> <li>• Special Types of Customers</li> <li>• Retail and Wholesale Banking</li> <li>• Deposit Accounts</li> <li>• Opening and Operations of Accounts</li> <li>• Nomination</li> <li>• KYC Requirements</li> <li>• Pass Books</li> <li>• Minors</li> <li>• Partnerships &amp; Companies</li> </ul>
3	Employment of Bank Funds	<ul style="list-style-type: none"> <li>• Liquid Assets-Cash in Hand, Cash with RBI &amp; Cash with other Banks</li> <li>• Investment in Securities</li> <li>• Advances - Secured and Unsecured</li> <li>• Loans</li> <li>• Term Deposit</li> <li>• Cash Credit</li> <li>• Overdrafts</li> <li>• Bills Discounting &amp; Purchase</li> <li>• Modes of creating charge on securities</li> <li>• Types of Security</li> </ul>
4	Negotiable Instruments	<ul style="list-style-type: none"> <li>• Definition &amp; Characteristics of Cheques</li> <li>• Bills of Exchange &amp; Promissory Notes</li> <li>• Crossings</li> <li>• Endorsement</li> <li>• Dishonour, Noting and Protesting of BE</li> <li>• Liabilities of Parties</li> </ul>

**BANKING (SUBJECT CODE 811)**  
**CURRICULUM FOR CLASS–XII SESSION 2023-24**

Total Marks: 100 (Theory-60 + Practical-40)

	UNITS	NO. OF HOURS for Theory and Practical 260	MAX. MARKS for Theory and Practical 100
<b>Part A</b>	<b>Employability Skills</b>		
	Unit 1 : Communication Skills-IV	13	2
	Unit 2 : Self-Management Skills- IV	07	2
	Unit 3 : ICT Skills- IV	13	2
	Unit 4 : Entrepreneurial Skills- IV	10	2
	Unit 5 : Green Skills- IV	07	2
	<b>Total</b>	<b>50</b>	<b>10</b>
<b>Part B</b>	<b>Subject Specific Skills</b>		
	Unit 1: Ancillary Services of Banks	10	10
	Unit 2: Innovations in Banking Technology	25	07
	Unit 3: Organization of a Bank Branch	35	10
	Unit 4: Basics of Business Mathematics	35	10
	Unit 5: Reserve Bank of India Regulations on Banks	20	08
	Unit 6: Performa of Final Accounts of Banking Companies	15	05
<b>Total</b>	<b>140</b>	<b>50</b>	
<b>Part C</b>	<b>Practical Work</b>		
	Project	70	10
	Viva		05
	Practical File		15
	Demonstration of skill competency via Lab Activities		10
	<b>Total</b>		<b>70</b>
<b>GRAND TOTAL</b>		<b>260</b>	<b>100</b>

## **DETAILED CURRICULUM/TOPICS:**

### **Part-A: EMPLOYABILITY SKILLS**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: Communication Skills-IV	13
2.	Unit 2: Self-management Skills-IV	07
3.	Unit 3: Information and Communication Technology Skills-IV	13
4.	Unit 4: Entrepreneurial Skills-IV	10
5.	Unit 5: Green Skills-IV	07
	<b>TOTAL DURATION</b>	<b>50</b>

The detailed Curriculum/ Topics to be covered under Part A: Employability Skills can be downloaded from CBSE website.

### **Part-B – SUBJECT SPECIFIC SKILLS (Class XII)**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: Ancillary Services of Banks	10
2.	Unit 2: Innovations in Banking Technology	25
3.	Unit 3: Organization of a Bank Branch	35
4.	Unit 4: Basics of Business Mathematics	35
5.	Unit 5: Reserve Bank of India Regulations on Banks	20
6.	Unit 6: Performa of Final Accounts of Banking Companies	15
	<b>TOTAL DURATION</b>	<b>140</b>



S. No.	Unit	Sessions
1.	<b>Ancillary Services of Banks</b>	<ul style="list-style-type: none"> <li>• Safe custody of valuables.</li> <li>• Lockers.</li> <li>• Remittances – RTGS/NEFT/Drafts.</li> <li>• Fee based services- Issuing Guarantees and letters of credit.</li> <li>• Selling Third Party Products- Insurance and Mutual fund units.</li> <li>• Credit Cards, Debit Cards.</li> <li>• Brokerage and Demat Services.</li> </ul>
2.	<b>Innovations in Banking Technology</b>	Bank Computerization. <ul style="list-style-type: none"> <li>• Core Banking.</li> <li>• Online Banking.</li> <li>• Mobile Banking.</li> <li>• Internet Banking.</li> <li>• ATMs.</li> </ul>
3.	<b>Organization of a Bank Branch</b>	<ul style="list-style-type: none"> <li>• Bank Branch Set up, Strong Room.</li> <li>• Front Office, Back Office.</li> <li>• Security Arrangements in Bank.</li> <li>• Clearing Houses.</li> </ul>
4.	<b>Basics of Business Mathematics</b>	<ul style="list-style-type: none"> <li>• Calculation of simple interest and Compound Interest.</li> <li>• Calculations of interest on fixed rate and Floating rate.</li> <li>• Calculation of EMIs.</li> <li>• Calculations of interest on Savings Accounts.</li> <li>• Calculations of date of maturity of bills of exchange</li> </ul>
5.	<b>Reserve Bank of India Regulations on Banks</b>	<ul style="list-style-type: none"> <li>• Cash Reserve Ratio.</li> <li>• Statutory Liquidity Ratio.</li> <li>• Bank Rate.</li> <li>• Repo Rate.</li> <li>• Reverse Repo Rate.</li> <li>• Base Rate.</li> </ul>
6.	<b>Performa of Final Accounts of Banking Companies</b>	<ul style="list-style-type: none"> <li>• Profit &amp; Loss Account and Balance Sheet.</li> </ul>

## **PRACTICAL GUIDELINES FOR CLASS XI**

### **Assessment of performance:**

The two internal examiners, assigned for the conduct and assessment of Practical Examinations each in Senior Secondary School Curriculum (Under NSQF). Question for the viva examinations should be conducted by both the examiners. Question to be more of General nature, project work or the curriculum. Investigatory Project especially those that show considerable amount of effort and originality, on the part of the student, should get suitable high marks, while project of a routine or stereotyped nature should only receive MEDIOCRE marks.

### **Procedure for Record of Marks in the Practical answer-books:**

The examiner will indicate separately marks of practical examination on the title page of the answer-books under the following heads:-

#### **Project -10 marks**

Projects for the final practical is given below .Student may be assigned

#### **Viva based on Project -05 marks**

The teacher conducting the final practical examination may ask verbal questions related to the project, if any, done by the student. Alternatively, if no project has been assigned to the students, viva may be based on questions of practical nature from the field of subject as per the Curriculum

#### **Practical File -15 Marks**

Students to make a power point presentation / assignment / practical file / report. Instructor shall assign them any outlet to study the elements in retailing.

#### **Suggested list of Practical –**

1. Collecting of information about the sources of income and calculate the tentative tax payable by them for the relevant financial year.
2. Visit the websites of five different commercial banks (Three Public sector and two private sector banks) and get the details of the various Retail Banking Products offered by them.

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

**Demonstration of skill competency in Lab Activities -10 marks**

**Guidelines for Project Preparation:**

**The final project work should encompass chapters on:**

- a) Introduction,
- b) Identification of core and advance issues,
- c) Learning and understanding and
- d) Observation during the project period.

## **PRACTICAL GUIDELINES FOR CLASS XII**

### **Assessment of performance:**

In class XII: One Internal and one External examiner, assigned for the conduct and assessment of Practical Examinations each in Senior Secondary School Curriculum (Under NSQF). Question for the viva examinations should be conducted by both the examiners. Question to be more of General nature, project work or the curriculum. Investigatory Project especially those that show considerable amount of effort and originality, on the part of the student, should get suitable high marks, while project of a routine or stereotyped nature should only receive MEDIOCRE marks.

### **Procedure for Record of Marks in the Practical answer-books:**

The examiner will indicate separately marks of practical examination on the title page of the answer-books under the following heads:-

#### **Project -10 marks**

Projects for the final practical is given below .Student may be assigned

#### **Viva based on Project -05 marks**

The teacher conducting the final practical examination may ask verbal questions related to the project, if any, done by the student. Alternatively, if no project has been assigned to the students, viva may be based on questions of practical nature from the field of subject as per the Curriculum

#### **Practical File -15 Marks**

Students to make a power point presentation / assignment / practical file / report. Instructor shall assign them any outlet to study the elements in retailing.

Suggested list of Practical –

1. Visit nearest branch of any Bank and collect details regarding different modes of transferring funds from one person to another. Also collect sample documents/forms for each of such modes of transfer. Tabulate the advantages and disadvantages for each mode of payment system.

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

**Demonstration of skill competency in Lab Activities -10 marks**

**Guidelines for Project Preparation:**

**The final project work should encompass chapters on:**

- a. Introduction,
- b. Identification of core and advance issues,
- c. Learning and understanding and
- d. Observation during the project period.