

LEARNING OUTCOME BASED VOCATIONAL CURRICULUM

**JOB ROLE: Back Office Associate - Financial
Services**

(QUALIFICATION PACK: Ref. Id. BSC/ Q2101)

SECTOR: BFSI

Grades 11 and 12

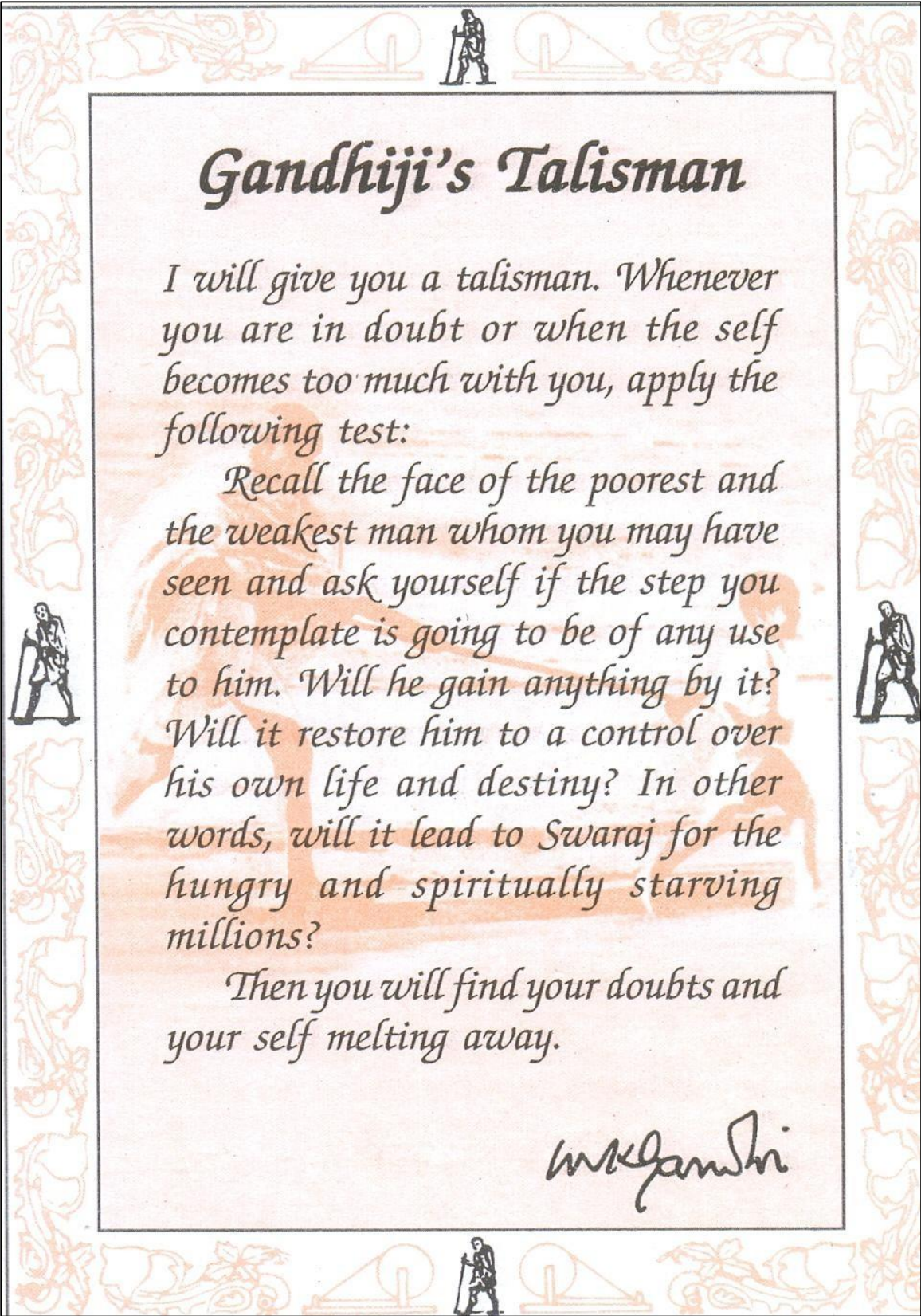


PSS CENTRAL INSTITUTE OF VOCATIONAL EDUCATION

(a constituent unit of NCERT, under MoE, Government of India)

Shyamla Hills, Bhopal- 462 002, M.P., India

<http://www.psscive.ac.in>



Gandhiji's Talisman

I will give you a talisman. Whenever you are in doubt or when the self becomes too much with you, apply the following test:

Recall the face of the poorest and the weakest man whom you may have seen and ask yourself if the step you contemplate is going to be of any use to him. Will he gain anything by it? Will it restore him to a control over his own life and destiny? In other words, will it lead to Swaraj for the hungry and spiritually starving millions?

Then you will find your doubts and your self melting away.

M.K. Gandhi

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Joint Director
PSS Central Institute of Vocational Education, NCERT,
Shyamla Hills, Bhopal



PATRONS

Prof. Dinesh Prasad Saklani
Director, National Council of Educational
Research and Training (NCERT),
New Delhi

Dr. Deepak Paliwal, Ph.D
Joint Director
PSS Central Institute of Vocational Education,
Bhopal

Dr. Punnam Veeraiah
Professor and HOD
Department of Business and Commerce
PSSCIVE, Bhopal

COURSE COORDINATOR

Dr. Sangamesh Hugar,
Assistant Professor
Department of Business and Commerce,
PSSCIVE, Bhopal

FOREWORD

The Pandit Sundarlal Sharma Central Institute of Vocational Education (PSSCIVE) a constituent of the National Council of Educational Research and Training (NCERT) is spearheading the efforts of developing learning outcome-based curricula and courseware aimed at integrating both vocational and general qualifications to open pathways of career progression for students. It is a part of the Centrally Sponsored Scheme of vocationalisation of Secondary and Higher Secondary Education (CSSVSHSE) launched by the Ministry of Education, Government of India in 2012. The PSS Central Institute of Vocational Education (PSSCIVE) is developing curricula under the project approved by the Project Approval Board (PAB) of Samagra Shiksha Abhiyan (SSA). The main purpose of the learning outcome-based curricula is to bring about improvement in the teaching-learning process and working competencies through learning outcomes embedded in the vocational subject.

It is a matter of great pleasure to introduce this learning outcome-based curriculum as part of the vocational training packages for the job role of Bancassurance Relationship Associate. The curriculum has been developed for the higher secondary students of vocational education and is aligned to the National Occupation Standards (NOSs) of a job role identified and approved under the National Skill Qualification Framework (NSQF).

The curriculum aims to provide children with employability and vocational skills to support occupational mobility and lifelong learning. It will help them to acquire specific occupational skills that meet employers' immediate needs. The teaching process is to be performed through interactive sessions in classrooms, practical activities in laboratories and workshops, projects, field visits, and professional experiences.

The curriculum has been developed and reviewed by a group of experts and their contributions are greatly acknowledged. The utility of the curriculum will be adjudged by the qualitative improvement that it brings about in teaching-learning. The feedback and suggestions on the content by the teachers and other stakeholders will be of immense value to us in bringing about further improvement in this document.

Prof. Dinesh Prasad Saklani

Director

National Council of Education Research and Training

PREFACE

India today stands poised at a very exciting juncture in its saga. The potential for achieving inclusive growth is immense and the possibilities are equally exciting. The world is looking at us to deliver sustainable growth and progress. To meet the growing expectations, India will largely depend upon its young workforce. The much-discussed demographic dividend will bring sustaining benefits only if this young workforce is skilled and its potential is channelized in the right direction.

In order to fulfill the growing aspirations of our youth and the demand of skilled human resource, the Ministry of Education (MoE), Government of India introduced the revised Centrally Sponsored Scheme of Vocationalisation of Secondary and Higher Secondary Education that aims to provide for the diversification of educational opportunities so as to enhance individual employability, reduce the mismatch between demand and supply of skilled manpower and provide an alternative for those pursuing higher education. For spearheading the scheme, the PSS Central Institute of Vocational Education (PSSCIVE) was entrusted the responsibility to develop learning outcome-based curricula, student workbooks, teacher handbooks and e-learning materials for the job roles in various sectors, with growth potential for employment.

The PSSCIVE firmly believes that the vocationalisation of education in the nation need to be established on a strong footing of philosophical, cultural and sociological traditions and it should aptly address the needs and aspirations of the students besides meeting the skill demands of the industry. The curriculum, therefore, aims at developing the desired professional, managerial and communication skills to fulfill the needs of the society and the world of work. In order to honour its commitment to the nation, the PSSCIVE has initiated the work on developing learning outcome-based curricula with the involvement of faculty members and leading experts in respective fields. It is being done through the concerted efforts of leading academicians, professionals, policy makers, partner institutions, Vocational Education and Training experts, industry representatives, and teachers. The expert group through a series of consultations, working group meetings and use of reference materials develops a National Curriculum. Currently, the Institute is working on developing curricula and courseware for over 100 job roles in various sectors.

We extend our gratitude to all the contributors for selflessly sharing their precious knowledge, acclaimed expertise, and valuable time and positively responding to our request for development of curriculum. We are grateful to MoE and NCERT for the financial support and cooperation in realizing the objective of providing learning outcome based modular curricula and courseware to the States and other stakeholders under the PAB (Project Approval Board) approved project of Samagra Shiksha Abhiyan (SSA) of MoE.

Finally, for transforming the proposed curriculum design into a vibrant reality of implementation, all the institutions involved in the delivery system shall have to come together with a firm commitment and they should secure optimal community support. The success of this curriculum depends upon its effective implementation and it is expected that the managers of vocational education and training system, including subject teachers will make efforts to create better facilities, develop linkages with the world of work and foster a conducive environment as per the content of the curriculum document.

The PSSCIVE, Bhopal remains committed in bringing about reforms in the vocational education and training system through the learner-centric curricula and courseware. We hope that this document will prove useful in turning out more competent Indian workforce for the 21st century.

Dr. Deepak Paliwal

Joint Director

PSS Central Institute of Vocational Education

ACKNOWLEDGEMENTS

On behalf of the team at the PSS Central Institute of Vocational Education (PSSCIVE) we are grateful to the members of the Project Approval Board (PAB) of Samagra Shiksha Abhiyan (SSA) and the officials of the Ministry of Education (MoE), Government of India for the financial support to the project for development of curricula.

We are grateful to the Director, NCERT for his support and guidance. We also acknowledge the contributions of our colleagues at the Technical Support Group of SSA, MoE, SSA Cell at the National Council of Educational Research and Training (NCERT), National Skill Development Agency (NSDA) and National Skill Development Corporation (NSDC) and Management Entrepreneurship and Professional Skill Council of India for their academic support and cooperation.

We are thankful to the course coordinators Dr. Sangamesh Hugar, Assistant Professor, Dept. of Business and Commerce (DBC) and experts for their untiring efforts and contributions in the development of this learning outcome-based curriculum.

We are grateful to Dr. Punnam Veeraiah, Head, Dept. of Business and commerce, PSSCIVE for his guidance in developing the curriculum. Further, we are thankful to Dr. Deeksha Chaurasia, Assistant Professor (contractual), Dept. of Business and commerce, PSSCIVE for immensely contributing and supporting in the development of the curriculum. The contributions made by Dr. Vinay Swarup Mehrotra, Professor and Head, Curriculum Development and Evaluation Centre (CDEC), PSSCIVE in development of the curriculum for the employability skills are acknowledged.

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PSSCIVE Team

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1. Course Overview

COURSE TITLE: Back Office Associate - Financial Services

The "**Back Office Associate - Financial Services**" course is designed to equip participants with the essential skills and knowledge required to thrive in the dynamic environment of financial services. This course covers a range of topics including transaction processing, data management, compliance regulations, and risk assessment. Students will gain hands-on experience with industry-standard software and tools, enabling them to efficiently support front-office operations and contribute to the overall functionality of financial institutions. Through interactive lectures, case studies, and practical exercises, learners will develop a comprehensive understanding of the critical role back office associates play in maintaining organizational efficiency and accuracy.

This course emphasizes the importance of soft skills such as communication, teamwork, and problem-solving, which are crucial for effective collaboration within financial services teams. Participants will engage in real-world simulations to enhance their decision-making abilities and learn best practices for managing workflow and prioritizing tasks. By the end of the course, students will be well-prepared to pursue entry-level positions in back office operations, ensuring they can navigate the challenges of the financial landscape with confidence and professionalism.

COURSE OUTCOMES: On completion of the course, learners should be able to:

Course Outcomes:

On completion of **the Back Office Associate - Financial Services** course, learners should be able to:

- Apply effective oral and written communication skills to interact with people and customers;
- Identify the principal components of a computer system;
- Demonstrate the basic skills of using computer;
- Demonstrate self-management skills;
- Demonstrate the ability to provide a self-analysis in context of entrepreneurial skills and abilities;
- Demonstrate the knowledge of the importance of green skills in meeting the challenges of sustainable development and environment protection;
- Explain key concepts, functions, and operations in the financial services industry.
- Interpret and manage financial documents (e.g., account statements, loan agreements, transaction records).
- Understand financial terms and their relevance to products and services.
- Describe the role of back office associates in supporting transaction processing, data entry, reconciliation, and record management.
- Operate financial software and tools used in back-office functions.
- Identify financial risks (credit, market, operational) and their management.
- Perform data analysis and generate reports to support decision-making.
- Resolve discrepancies in financial data and transactions accurately.
- Communicate professionally with internal teams, clients, and stakeholders.
- Prepare accurate reports, summaries, and documentation for stakeholders.
- Recognize the importance of customer service and relationship management.

This course will prepare learners for roles in Back Office Associate - Financial Services.

COURSE REQUIREMENTS: The learner should have a basic knowledge of computers.

COURSE LEVEL: This is an intermediate-level course. On completion of this course, a student can take up a diploma or degree-level course. On completion of this course, a student can take up a course for a job role in the BFSI Sector.

COURSE DURATION: 600 hrs.

Grade 11: 300 hrs.

Grade12: 300 hrs.

Total: 600 hrs.

2. Scheme of Units

This course is a planned sequence of instructions consisting of units meant for developing the employability and vocational competence of students of Grades 11 and 12 opting for the vocational subjects along with general education subjects.

The Unit wise distribution of hours and marks for Grade 11 is as follows:

GRADE 11			
	Units	No. of Hours for Theory and Practical 300	Max. Marks for Theory and Practical 100
Part A	Employability Skills		
	Unit 1: Communication Skills – III	25	10
	Unit 2: Self-management Skills – III	25	
	Unit 3: Information and Communication Technology Skills – III	20	
	Unit 4: Entrepreneurial Skills – III	25	
	Unit 5: Green Skills – III	15	
	Total	110	10
Part B	Vocational Skills		
	Unit 1: Introduction to Computer System	30	30
	Unit 2: Introduction to Customer Data Handling	35	
	Unit 3: Collecting and Verifying Customer Information	35	
	Unit 4: Processing Customer Data	35	
	Unit 5: Documentation and Record Management	30	
	Total	165	30
Part C	Practical Work		
	Practical Examination	06	15
	Written Test	01	10
	Viva Voce	03	10
	Total	10	35

Part D	Project Work/Field Visit		
	Practical File/Student Portfolio	10	10
	Viva Voce	05	05
	Total	15	15
	Grand Total	300	100

The unit-wise distribution of hours and marks for Grade 12 is as follows:

GRADE 12			
	Units	No. of Hours for Theory and Practical	Max. Marks for Theory and Practical
		300	100
Part A	Employability Skills		
	Unit 1: Communication Skills – IV	25	10
	Unit 2: Self-management Skills – IV	25	
	Unit 3: Information and Communication Technology Skills – IV	20	
	Unit 4: Entrepreneurial Skills – IV	25	
	Unit 5: Green Skills – IV	15	
	Total	110	
Part B	Vocational Skills		
	Unit 1: Data Backup and Recovery	35	30
	Unit 2: Data Security and Privacy	30	
	Unit 3: Reporting and Analytics	35	
	Unit 4: Continuous Improvement in Data Handling	35	
	Unit 5: Coordination with Other Departments	30	
	Total	165	
Part C	Practical Work		
	Practical Examination	06	15
	Written Test	01	10
	Viva Voce	03	10
	Total	10	35
Part D	Project Work/Field Visit		
	Practical File/Student Portfolio	10	10
	Viva Voce	05	05
	Total	15	15
	Grand total	300	100

3. Teaching/Training Activities

The teaching and training activities have to be conducted in classroom, laboratory/ workshops and field visits. Students should be taken to field visits for interaction with experts and to expose them to the various tools, equipment, materials, procedures and operations in the workplace. Special emphasis should be laid on the occupational safety, health and hygiene during the training and field visits.

CLASSROOM ACTIVITIES

Classroom activities are an integral part of this course and interactive lecture sessions, followed by discussions should be conducted by trained vocational teachers. Vocational teachers should make effective use of a variety of instructional or teaching aids, such as audio-video materials, colour slides, charts, diagrams, models, exhibits, hand-outs, online teaching materials, etc. to transmit knowledge and impart training to the students.

PRACTICAL WORK IN LABORATORY/WORKSHOP

Practical work may include but not limited to hands-on-training, simulated training, role play, case-based studies, exercises, etc. Equipment and supplies should be provided to enhance hands-on learning experience of students. Only trained personnel should teach specialized techniques. A training plan that reflects tools, equipment, materials, skills and activities to be performed by the students should be submitted by the vocational teacher to the Head of the Institution.

FIELD VISITS/ EDUCATIONAL TOUR

In field visits, children will go outside the classroom to obtain specific information from experts or to make observations of the activities. A checklist of observations to be made by the students during the field visits should be developed by the Vocational Teachers for systematic collection of information by the students on the various aspects. Principals and Teachers should identify the different opportunities for field visits within a short distance from the school and make necessary arrangements for the visits. At least three field visits should be conducted in a year.

4. ASSESSMENT AND CERTIFICATION

Upon successful completion of the course by the candidate, the Central/ State Examination Board for Secondary Education and the respective Sector Skill Council will certify the competencies.

The National Skills Qualifications Framework (NSQF) is based on outcomes referenced to the National Occupation Standards (NOSs), rather than inputs. The NSQF level descriptors, which are the learning outcomes for each level, include the process, professional knowledge, professional skills, core skills and responsibility. The assessment is to be undertaken to verify that individuals have the knowledge and skills needed to perform a particular job and that the learning programme undertaken has delivered education at a given standard. It should be closely linked to certification so that the individual and the employer could come to know the competencies acquired through the vocational subject or course. The assessment should be reliable, valid, flexible, convenient, cost effective and above all it should be fair and transparent. Standardized assessment tools should be used for assessment of knowledge of students. Necessary arrangements should be made for using technology in assessment of students.

KNOWLEDGE ASSESSMENT (THEORY)

Knowledge Assessment should include two components: one comprising of internal assessment and second an external examination, including theory examination to be conducted by the Board. The assessment tools shall contain components for testing the knowledge and application of knowledge. The knowledge test can be objective paper-based test or short structured questions based on the content of the curriculum.

WRITTEN TEST

It allows candidates to demonstrate that they have the knowledge and understanding of a given topic. Theory question paper for the vocational subject should be prepared by the

subject experts comprising group of experts of academicians, experts from existing vocational subject experts/teachers, subject experts from university/colleges or industry. The respective Sector Skill Council should be consulted by the Central/State Board for preparing the panel of experts for question paper setting and conducting the examinations.

The blue print for the question paper may be as follows:

Duration: 3 hrs.

Max. Mark: 40

	Typology of Question	No. of Questions			Marks
		Very Short Answer (1 mark)	Short Answer (2 Marks)	Long Answer (3 Marks)	
1.	Remembering – (Knowledge based simple recall questions, to know specific facts, terms, concepts, principles, or theories; identify, define or recite, information)	3	2	2	13
2.	Understanding – (Comprehension – to be familiar with meaning and to understand conceptually, interpret, compare, contrast, explain, paraphrase, or interpret information)	2	3	2	14
3.	Application – (Use abstract information in concrete situation, to apply knowledge to new situations: Use given content to interpret a situation, provide an example, or solve a problem)	0	2	1	07
4.	High Order Thinking Skills – (Analysis & Synthesis – Classify, compare, contrast, or differentiate between different pieces of information; Organize and/ or integrate unique pieces of information from a variety of sources)	0	2	0	04
5.	Evaluation – (Appraise, judge, and/or justify the value or worth of a decision or outcome, or to predict outcomes based on values)	0	1	0	02
	Total	5x1=5	10x2=20	5x3=15	40 (20questions)

SKILL ASSESSMENT (PRACTICAL)

Assessment of skills by the students should be done by the assessors/examiners on the basis of practical demonstration of skills by the candidate, using a competency checklist. The competency checklist should be developed as per the National Occupation Standards (NOSs) given in the Qualification Pack for the Job Role to bring about necessary consistency in the quality of assessment across different sectors and Institutions. The student has to demonstrate competency against the performance criteria defined in the National Occupation Standards and the assessment will indicate that they are 'competent', or are 'not yet competent'. The assessors assessing the skills of the students should possess a current experience in the industry and should have undergone an effective training in assessment principles and practices. The Sector Skill Councils should ensure that the assessors are provided with the training on the assessment of competencies.

Practical examination allows candidates to demonstrate that they have the knowledge and understanding of performing a task. This will include hands-on practical exam and viva voce. For practical, there should be a team of two evaluators – the subject teacher and the expert from the relevant industry certified by the Board or concerned Sector Skill Council. The same team of examiners will conduct the viva voce.

Project Work (individual or group project) is a great way to assess the practical skills on a certain time period or timeline. Project work should be given on the basis of the capability of the individual to perform the tasks or activities involved in the project. Projects should be discussed in the class and the teacher should periodically monitor the progress of the project and provide feedback for improvement and innovation. Field visits should be organised as part of the project work. Field visits can be followed by a small-group work/project work. When the class returns from the field visit, each group might be asked to use the information that they have gathered to prepare presentations or reports of their observations. Project work should be assessed on the basis of practical file or student portfolio.

Student Portfolio is a compilation of documents that supports the candidate's claim of competence. Documents may include reports, articles, photos of products prepared by students in relation to the unit of competency.

Viva voce allows candidates to demonstrate communication skills and content knowledge. Audio or video recording can be done at the time of viva voce. The number of external examiners would be decided as per the existing norms of the Board and these norms should be suitably adopted/adapted as per the specific requirements of the vocational subject. Viva voce should also be conducted to obtain feedback on the student's experiences and learning during the project work/field visits.

Upon successful completion of the course by the candidate, Central/State Examination Board for Secondary Education and the respective Sector Skill Council will certify the competencies.

5. UNIT CONTENTS

GRADE 11

Part A: Employability Skills

S.No.	Units	Duration (hrs)
1.	Communication Skills- III	25
2.	Self-management Skills – III	25
3.	Information and Communication Technology Skills - III	20
4.	Entrepreneurial Skills – III	25
5.	Green Skills – III	15
	Total	110

UNIT 1: COMMUNICATION SKILLS – III		
Duration: 25 hrs		
	Theory (10 hrs)	Practical (15 hrs)
LO1	Demonstrate Knowledge of Effective Communication	
1.	<ul style="list-style-type: none"> Introduction to communication Importance of communication Elements of communication Perspectives in communication Effective communication 	<ul style="list-style-type: none"> Role-play on the communication process Group discussion on factors affecting perspectives in communication Classroom discussion on the 7Cs of effective communication (i.e. Clear, Concise, Concrete, Correct, Coherent, Courteous and Complete) Chart making on elements of communication
LO2	Demonstrate Verbal Communication	
2.	<ul style="list-style-type: none"> Verbal communication Public speaking 	<ul style="list-style-type: none"> Role-play of a phone conversation. Group exercise on delivering speech and practicing public speaking
LO3	Demonstrate Non-Verbal Communication	
3.	<ul style="list-style-type: none"> Importance of non-verbal communication Types of non-verbal communication Visual communication 	<ul style="list-style-type: none"> Role-play on non-verbal communication Group exercise and discussion on Do's and Don'ts to avoid body language mistakes Group activity on methods of communication
LO4	Use Correct Pronunciation	
4.	<ul style="list-style-type: none"> Pronunciation basics Speaking properly 	<ul style="list-style-type: none"> Group exercises on pronouncing words

	<ul style="list-style-type: none"> Phonetics Types of sounds 	
LO5	Demonstrate the knowledge of Assertive Communication Style	
5.	<ul style="list-style-type: none"> Important communication styles Assertive communication Advantages of assertive communication Practicing assertive communication 	<ul style="list-style-type: none"> Group discussion on communication styles Group discussion on observing and sharing communication styles
LO6	Demonstrate the Knowledge of Saying No	
6.	<ul style="list-style-type: none"> Steps for saying 'No' Connecting words (Conjunctions) 	<ul style="list-style-type: none"> Group discussion on how to respond Group activity on saying 'No'
LO7	Identify and Use Parts of Speech in Writing	
7.	<ul style="list-style-type: none"> Capitalization Punctuation Basic parts of speech Supporting parts of speech 	<ul style="list-style-type: none"> Group exercises on identifying parts of speech Group exercises on constructing sentences Group exercises on nouns
LO8	Write Sentences and Paragraphs	
8.	<ul style="list-style-type: none"> Parts of a sentence Types of objects Types of sentences Paragraph 	<ul style="list-style-type: none"> Exercises on making sentences Activity on active and passive voice Assignment on writing different types of sentences
LO9	Communicate with People	
9.	<ul style="list-style-type: none"> Greetings Introducing self and others 	<ul style="list-style-type: none"> Role-play on formal and informal greetings Role-play on introducing someone Practice session and group discussion on greeting different people.
LO10	Introduce Self to Others and Write About Oneself	
10.	<ul style="list-style-type: none"> Talking about self Filling out a form to write about self 	<ul style="list-style-type: none"> Practicing self-introduction to write about self Filling up forms to write about self
LO11	Ask Questions	
11.	<ul style="list-style-type: none"> Types of questions Asking close-ended and open-ended questions 	<ul style="list-style-type: none"> Exercise on asking different types of questions Group activity on framing open and close-ended questions
LO12	Communicate Information About Family to Others	
12.	<ul style="list-style-type: none"> Words that show relations in the family 	<ul style="list-style-type: none"> Practice talking about family Role-play on talking about family members
LO13	Describe Habits and Routines	

13.	<ul style="list-style-type: none"> • Concept of habits and routines 	<ul style="list-style-type: none"> • Group discussion on habits and routines • Group activity on describing routines
LO14	Ask or Give Directions to Others	
14.	<ul style="list-style-type: none"> • Asking for directions to a place • Giving directions for a place 	<ul style="list-style-type: none"> • Role-play on asking and giving directions to a place • Identifying symbols used for giving directions

UNIT 2: SELF-MANAGEMENT SKILLS – III		
Duration: 25 hrs		
	Theory (10 hrs)	Practical (15 hrs)
LO1	Identify and Analyse Own Strengths and Weaknesses	
1.	<ul style="list-style-type: none"> • Knowing yourself • Identifying strengths and weaknesses • Difference between interests and abilities 	<ul style="list-style-type: none"> • Activity on writing aim in life • Preparing a worksheet on interests and abilities
LO2	Demonstrate Personal Grooming	
2.	<ul style="list-style-type: none"> • Guidelines for dressing and grooming 	<ul style="list-style-type: none"> • Role-play on dressing and grooming standards • Self-reflection activity on dressing and grooming
LO3	Maintain Personal Hygiene	
3.	<ul style="list-style-type: none"> • Importance of personal hygiene • Three steps to personal hygiene • Essential steps of hand washing 	<ul style="list-style-type: none"> • Role-play on personal hygiene • Assignment on personal hygiene
LO4	Demonstrate the Knowledge of Working in a Team and Participating in Group Activities	
4.	<ul style="list-style-type: none"> • Describe the benefits of teamwork • Working in a team 	<ul style="list-style-type: none"> • Assignment on working in a team • Self-reflection on teamwork
LO5	Describe the Importance of Networking Skills	
5.	<ul style="list-style-type: none"> • Benefits of networking skills • Steps to build networking skills 	<ul style="list-style-type: none"> • Group exercise on networking in action • Assignment on networking skills
LO6	Describe the Meaning and Importance of Self-Motivation	
6.	<ul style="list-style-type: none"> • Self-motivation • Types of motivation • Qualities of Self-motivated 	<ul style="list-style-type: none"> • Activity on staying motivated • Assignment on reasons hindering motivation

	people	
LO7	Set SMART Goals	
7.	<ul style="list-style-type: none"> Meaning of goals and purpose of goal-setting Setting SMART (Specific, Measurable, Attainable, Realistic and Time bound) goals 	<ul style="list-style-type: none"> Assignment on setting SMART goals Activity in developing long-term and short-term goals using the SMART method
LO8	Apply Time Management Strategies and Techniques	
8.	<ul style="list-style-type: none"> Time management Steps for effective time management 	<ul style="list-style-type: none"> Preparing a checklist of daily activities Preparing to-do-list

UNIT 3: INFORMATION AND COMMUNICATION TECHNOLOGY SKILLS – III

Duration: 20 hours

	Theory (08 hrs)	Practical (12 hrs)
LO1	Create A Document on the Word Processor	
1.	<ul style="list-style-type: none"> Introduction to ICT Advantages of using (Information and Communication Technology) a word processor. Working with Libre Office Writer 	<ul style="list-style-type: none"> Group activity on demonstration and practice of the following: <ol style="list-style-type: none"> Creating a new document Typing text Saving the text Opening and saving files on Microsoft Word/Libre Office Writer.
LO2	Identify the basic interface of LibreOffice	
2.	<ul style="list-style-type: none"> Standard user interface of LibreOffice writer <ol style="list-style-type: none"> Status bar Menu bar Tool bar Making a text bold 	<ul style="list-style-type: none"> Group activity on using the basic user interface of LibreOffice writer Group activity on working with Microsoft Word
LO3	Save, Close, Open and Print Document	
3.	<ul style="list-style-type: none"> Saving a Word document Closing a Word document Opening an existing document Printing a Word document 	<ul style="list-style-type: none"> Group activity on performing the functions for saving, closing, and printing documents in LibreOffice Writer Group activity on performing the functions for saving, closing, and printing documents in Microsoft Word
LO4	Format Text in a Word Document	
4.	<ul style="list-style-type: none"> Changing style and size of text Aligning text and Cutting, Copying, Pasting text Finding and replacing 	<ul style="list-style-type: none"> Group activity on formatting text in Libre Office Writer Group activity on formatting text in Microsoft Word

LO5			Check Spelling and Grammar in a Word Document		
5.	<ul style="list-style-type: none"> Starting a spell checker Short-cut menu for spell checker Autocorrecting spellings 	<ul style="list-style-type: none"> Group activity on checking spellings and grammar using Libre Office Writer Group activity on checking spelling and grammar using Microsoft Word 			
LO6			Insert Lists, Tables, Pictures, and Shapes in a Word Document		
6.	<ul style="list-style-type: none"> Insert bullet list Inserting the following in Word document <ol style="list-style-type: none"> Number list Tables Pictures Shapes 	<ul style="list-style-type: none"> Practical exercise of inserting lists and tables using Libre Office Writer 			
LO7			Insert Header, Footer and Page Number in a Word Document		
7.	<ul style="list-style-type: none"> Inserting the following in a Word document <ol style="list-style-type: none"> Header Footer page number Page count 	<ul style="list-style-type: none"> Practical exercises of inserting header, footer and page numbers in Libre Office Writer and Microsoft Word 			
LO8			Demonstrate the Use of Track Change Option in a Word Document		
8.	<ul style="list-style-type: none"> Tracking changes in Libre Office Writer Manage option Comparing documents 	<ul style="list-style-type: none"> Group activity on performing changes in track mode in Libre Office Writer and Microsoft Word 			

UNIT 4: ENTREPRENEURSHIP SKILLS – III

Duration: 25 hrs

	Theory (10 hrs)	Practical (15 hrs)			
LO1			Differentiate Between Different Kinds of Businesses		
1.	<ul style="list-style-type: none"> Introduction to entrepreneurship Types of business activities – manufacturing, trading, and service 	<ul style="list-style-type: none"> Role-play on different kinds of businesses around us 			
LO2			Describe the Significance of Entrepreneurial Values		
2.	<ul style="list-style-type: none"> Values of an entrepreneur Case study on qualities of an entrepreneur 	<ul style="list-style-type: none"> Role-play on qualities of an entrepreneur 			
LO3			Describe the Attitudinal Changes Required to Become an Entrepreneur		

3.	<ul style="list-style-type: none"> Difference between the attitude of an entrepreneur and an employee 	<ul style="list-style-type: none"> Interviewing employees and entrepreneurs
LO4	Describe the Importance of Thinking Like an Entrepreneur	
4.	<ul style="list-style-type: none"> Problems of entrepreneurs Problem-solving Thinking like an entrepreneur to solve problems 	<ul style="list-style-type: none"> Group activity on identifying and solving problems
LO5	Generate Business Ideas	
5.	<ul style="list-style-type: none"> The business cycle Principles of idea creation Generating a business idea Case studies 	<ul style="list-style-type: none"> Group activity to create business ideas
LO6	Describe Customer Needs and the Importance of Conducting a Customer Survey	
6.	<ul style="list-style-type: none"> Understanding customer needs Conducting a customer survey 	<ul style="list-style-type: none"> Group activity for conducting a customer survey
LO7	Create a Business Plan	
7.	<ul style="list-style-type: none"> Importance of business planning Preparing a business plan Principles to follow for growing a business Case studies 	<ul style="list-style-type: none"> Group activity on developing a business plan

UNIT 5: GREEN SKILLS – III

Duration: 15 hrs

	Theory (07 hrs)	Practical (08 hrs)
LO1	Describe the Importance of the Main Sectors of the Green Economy	
1.	<ul style="list-style-type: none"> Important sectors of green economy- <ol style="list-style-type: none"> Agriculture Energy resources Construction Fisheries Forestry Tourism Transport Water Management Waste management Manufacturing Industry 	<ul style="list-style-type: none"> Group discussion on sectors of the green economy Preparing posters on various sectors for promoting the green economy
LO2	Describe Policies for the Green Economy	

2.	<ul style="list-style-type: none"> Policies for a green economy 	<ul style="list-style-type: none"> Group discussion on initiatives for promoting the green economy Writing an essay or a short note on the important initiatives for promoting a green economy.
LO3 Describe the Role of Various Stakeholders in the Green Economy		
3.	<ul style="list-style-type: none"> Stakeholders in the green economy 	<ul style="list-style-type: none"> Group discussion on the role of stakeholders in the green economy Making solar bulbs.
LO4 Describe the Role of Government and Private Agencies in the Green Economy		
4.	<ul style="list-style-type: none"> Role of the government in promoting a green economy Role of private agencies in promoting green economy 	<ul style="list-style-type: none"> Group discussion on the role of government and private agencies in promoting a green economy. Preparing posters on green sectors.

Part B: Vocational Skills

Grade 11

Sr .No.	Units	Duration (hrs)
1.	Introduction to Computer System	30
2.	Introduction to Customer Data Handling	30
3.	Collecting and Verifying Customer Information	35
4.	Processing Customer Data	35
5.	Documentation and Record Management	35
	Total	165

UNIT 1: INTRODUCTION TO COMPUTER SYSTEM		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Describe basics of computers	
1.	<ul style="list-style-type: none"> Introduction to Computers Importance of Computers Types of Computer Systems Parts of a Computer System Software and Hardware Devices Difference between Hardware and Software Different Types of Storage Devices Do's and Don'ts While Using 	<ul style="list-style-type: none"> Identifying Parts of a Computer Perform Do's and Don'ts While Using Computers Types of Computer Systems

	Computers at the Workplace	
LO2	Demonstrate the knowledge of Operating System	
2.	<ul style="list-style-type: none"> • Meaning of operating system • Types of Operating System • Functions of Operating System • Basics of operating System 	<ul style="list-style-type: none"> • Understanding Types of Operating Systems • Hands-on Practice with MS Word Shortcut Keys • Creating an Attendance Tracker in MS Excel
LO3	Operate different commands in MS Office, Word processing and Excel Spreadsheets on the computer	
3.	<ul style="list-style-type: none"> • Meaning and Importance Applications of MS Office • MS Word Meaning, Word processing, document preparation, Shortcut keys /commands • MS Excel- Meaning of Spreadsheets, maintaining records, Applications, Shortcut keys /commands • MS PowerPoint-Meaning and Applications • Attendance Reporting and hour tracking 	<ul style="list-style-type: none"> • Create a Document in MS Word • Attendance Tracking in MS Excel • Create a Presentation in MS PowerPoint
LO4	Maintain the Data Management in the computer	
4.	<ul style="list-style-type: none"> • Fundamentals of data management • Importance of data management • Data Management software's • Communication and collaboration Tools (G. Suit, Google meet, Zoom, Skype and other Learning Management System) 	<ul style="list-style-type: none"> • Creating a Data Management Sheet in MS Excel • Organizing Files Using Google Drive • Hosting an Online Meeting Using Google Meet

UNIT 2: INTRODUCTION TO CUSTOMER DATA HANDLING		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Understand the importance of customer data handling and documentation.	
1.	<ul style="list-style-type: none"> • Meaning of customer data handling • Importance of customer data handling in financial organizations • Ethical considerations in data management. 	<ul style="list-style-type: none"> • Group discussion on the significance of accurate customer data handling • List out the ethical consideration in data management in the classroom
LO2	Identify types of customer data and documents.	
2.	<ul style="list-style-type: none"> • Meaning of customer data • Types of customer data (KYC, legal, financial) • Importance of data classification, security, and storage 	<ul style="list-style-type: none"> • Role play on different customer types and their required documents in the classroom • List out and Prepare a chart of Importance of data classification, security, and storage
LO3	Learn about SOPs for customer record maintenance.	
3.	<ul style="list-style-type: none"> • Detailed SOPs for maintaining records • Legal implications • Consequences of poor record-keeping • Compliance requirements. 	<ul style="list-style-type: none"> • Create a mock SOP for customer data handling & draft compliance checklists • Identify & list out the Legal implications
LO4	Familiarize with organizational software for data entry.	
4.	<ul style="list-style-type: none"> • Concept of data entry systems • Importance of data accuracy • Software features and functionalities • Common errors in data entry 	<ul style="list-style-type: none"> • Identify and discuss in the classroom about software feature for data entry • List out the common errors in data entry

UNIT 3: COLLECTING AND VERIFYING CUSTOMER INFORMATION		
Duration: 35 hrs		
	Theory (15 hrs)	Practical (20 hrs)
LO1	Collect the customer data effectively.	
1.	<ul style="list-style-type: none"> • Concept of customer data • Concept of collecting customer data and its process. • Methods for collecting customer data • Key methods of customer data collection in the bfsi sector • Importance of context and consent in data collection • Communication skills for effective data collection 	<ul style="list-style-type: none"> • Card Game for identification, explanation and assessment of different methods of data collection. • Role-play activity to improve the communication skills between front office and back office in the BFSI sector.
LO2	Verify the correctness of customer data.	
2.	<ul style="list-style-type: none"> • Meaning of customer data • Techniques for data verification • Common errors in data collection • Methods for cross-referencing data • Use of technology in verification. 	<ul style="list-style-type: none"> • Use of Flash cards for data verification techniques. Flashcards are a versatile tool for group activities, self-study, and classroom quizzes, helping students engage with and learn various data verification techniques. • Conduct a group discussion on identifying the various errors in data collection from the case studies provided by the teacher.
LO3	Ensure all necessary documents are available.	
3.	<ul style="list-style-type: none"> • Meaning of documents • Meaning of checklist • Importance of checklist • KYC and legal document requirements • How kyc supports pmla 	<ul style="list-style-type: none"> • Simulate a document verification process & use a checklist to verify mock documents. • Collect and present a sample of KYC in the classroom • List out the data protection laws
LO4	Accurately record the customer details.	
4.	<ul style="list-style-type: none"> • Meaning of customer details • Importance of accuracy in record keeping • Concept of data formats • Techniques for maintaining data integrity • Best practices for data entry 	<ul style="list-style-type: none"> • Conduct a group discussion on identifying different techniques for maintaining data integrity in real life by analysing case studies provided by the teacher. • Demonstrate the process of record-keeping for collecting and verifying customer information, ensuring accuracy, security, and compliance with regulations. • Session by an industry expert who will

		provide insight to the students about data entry practices.

UNIT 4: PROCESSING CUSTOMER DATA

Duration: 35 hours

	Theory (15 hrs)	Practical (20 hrs)
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LO1	Identify the data and documents for upload.	
1.	<ul style="list-style-type: none"> • Concept of data types Process of uploading documents • Data classification • Security considerations • Compliance requirements for data upload 	<ul style="list-style-type: none"> • Make a scrapbook showing the important documents required for uploading the sample data for a customer of following financial services • Prepare a flow chart showing the compliance requirement by a back office associate for the compliances of educational loan provider.
LO2	Compile and verify accuracy of data before upload	
2.	<ul style="list-style-type: none"> • Concept of Data Accuracy • Steps to verify data accuracy • Procedures for uploading data • Tools for validation • Importance of pre-upload checks. 	<ul style="list-style-type: none"> • Identify the necessary steps in verification of data accuracy and confirmation for the following tasks. • Prepare a poster on any one tool required for data validation for a banking or insurance service customer. • Prepare a paper model showing techniques for error free entry. Show the flow of activity and uses of tools with suitable pictures and diagrams.
LO3	Enter data into the computer systems	
3.	<ul style="list-style-type: none"> • Concept of data entry systems • Types of input data • Data input best practices 	<ul style="list-style-type: none"> • Enter various data inputs into the system • Discuss and Practice using shortcut keys for efficiency
LO4	Ensure error-free data entry and correction.	
4.	<ul style="list-style-type: none"> • Meaning of error-free data entry and correction • Techniques for error detection/error free entry • Reporting discrepancies • Importance of audits; Review processes for data accuracy. 	<ul style="list-style-type: none"> • Identify and correct errors in sample data entries • List out the techniques for error detection/error free entry

UNIT 5: DOCUMENTATION AND RECORD MANAGEMENT		
Duration: 35 hrs		
	Theory (10 hrs)	Practical (25 hrs)
LO1	Understand the documentation process.	
1.	<ul style="list-style-type: none"> • Meaning of documentation • Types of documentation • Importance of timely completion • Consequences of poor documentation • Organizational policies on documentation. 	<ul style="list-style-type: none"> • Identify the types of documentation & discuss in the classroom • Create a flowchart of the documentation workflow.
LO2	Learn how to complete documentation within stipulated time.	
2.	<ul style="list-style-type: none"> • Time management for documentation • Understanding SOP timelines • Prioritization techniques • Tools for tracking progress. 	<ul style="list-style-type: none"> • Mock documentation under time constraints • Set deadlines and complete a sample task in the classroom
LO3	Store the completed documents appropriately.	
3.	<ul style="list-style-type: none"> • Concept of Document Storage • Importance of organized filing systems • Digital vs. physical storage considerations • Security protocols • Best practices for document storage 	<ul style="list-style-type: none"> • Organize and store mock documents in a filing system • Create a digital filing structure. • Create a chart showing Digital vs. physical storage considerations
LO4	Understand the compliance with organizational policies.	
4.	<ul style="list-style-type: none"> • Meaning of compliance policies • Consequences of non-compliance • Audit procedures • Best practices for ensuring compliance. 	<ul style="list-style-type: none"> • Perform role-play scenarios in customer data handling as compliance officers. • Prepare chart showing Consequences of non-compliance

GRADE 12

Part A - Employability Skills

S.No.	Units	Duration (hrs)
1.	Communication Skills- IV	25
2.	Self-management Skills - IV	25
3.	Information and Communication Technology Skills - IV	20
4.	Entrepreneurial Skills - IV	25
5.	Green Skills - IV	15
	Total	110

UNIT 1: COMMUNICATION SKILLS – IV		
Duration: 25 hrs		
	Theory (10 hrs)	Practical (15 hrs)
LO1	Demonstrate Active Listening Skills	
1.	<ul style="list-style-type: none"> Active listening -listening skill and stages of active listening Overcoming barriers to active listening 	<ul style="list-style-type: none"> Group discussion on factors affecting active listening Preparing posters of steps for active listening Role-play on negative effects of not listening actively
LO2	Identify The Parts Of Speech	
2.	<ul style="list-style-type: none"> Parts of speech – using capitals, punctuation, and basic parts of speech Supporting parts of speech 	<ul style="list-style-type: none"> Group practice on identifying parts of speech Group practice on constructing sentences
LO3	Write Sentences	
3.	<ul style="list-style-type: none"> Writing simple sentence Writing complex sentences Types of object Types of sentences <ol style="list-style-type: none"> Active and Passive sentences Statement/ Declarative sentence Question/ Interrogative sentence Emotion/ Reaction or Exclamatory sentence Order or Imperative sentence Paragraph writing 	<ul style="list-style-type: none"> Group work on writing sentences and paragraphs Group work on practicing writing sentences in active or passive voice Group work on writing different types of sentences (i.e., declarative, exclamatory, interrogative and imperative)

UNIT 2: SELF-MANAGEMENT SKILLS – IV		
Duration: 25 hrs		
	Theory (10 hrs)	Practical (15 hrs)
LO1	Describe the Various Factors Influencing Motivation and Positive Attitude	
1.	<ul style="list-style-type: none"> Motivation and positive attitude Intrinsic and extrinsic motivation Positive attitude – ways to maintain positive attitude Stress and stress management - ways to manage stress 	<ul style="list-style-type: none"> Role-play on avoiding stressful situations Activity on listing negative situations and ways to turn them to positive
LO2	Demonstrate the Knowledge of becoming Oriented	
2.	<ul style="list-style-type: none"> Becoming result-oriented Goal setting – examples of result-oriented goals 	<ul style="list-style-type: none"> Group activity on listing aim in life
LO3	Describe the Importance of Self-Awareness and the Basic Personality Traits, Types and Disorders	
3.	<ul style="list-style-type: none"> Steps towards self-awareness Personality and basic personality traits Common personality disorders- <ol style="list-style-type: none"> Suspicious Emotional and impulsive Anxious Steps to overcome personality disorders 	<ul style="list-style-type: none"> Group discussion on self-awareness

UNIT 3: INFORMATION AND COMMUNICATION TECHNOLOGY SKILLS – IV		
Duration: 20 hours		
	Theory (06 hrs)	Practical (14 hrs)
LO1	Identify the Components of a Spreadsheet Application	
1.	<ul style="list-style-type: none"> Getting started with a spreadsheet - types of a spreadsheet Steps to start LibreOffice Calc., Components of a worksheet. 	<ul style="list-style-type: none"> Group activity on identifying components of spreadsheet in LibreOffice Calc.
LO2	Perform Basic Operations in a Spreadsheet	
2.	<ul style="list-style-type: none"> Opening workbook and entering data – types of data, steps to enter data, editing and deleting data in a cell Selecting multiple cells 	<ul style="list-style-type: none"> Group activity on working with data on LibreOffice Calc.

	<ul style="list-style-type: none"> • Saving the spreadsheet in various formats • Closing the spreadsheet • Opening the spreadsheet. • Printing the spreadsheet. 	
LO3	Demonstrate the Knowledge of Working with Data and Formatting Text	
3.	<ul style="list-style-type: none"> • Using a spreadsheet for addition – adding value directly, adding by using cell address, using a mouse to select values in a formula, using sum function, copying and moving formula • Formatting cell and content • Changing text style and font size • Aligning text in a cell • Highlighting text 	<ul style="list-style-type: none"> • Group activity on formatting a spreadsheet in Libre Office Calc • Group activity on performing basic calculations in Libre Office Calc.
LO4	Demonstrate the Knowledge of Using Advanced Features in Spreadsheet	
4.	<ul style="list-style-type: none"> • Advanced features in Spreadsheet <ol style="list-style-type: none"> Sorting data Filtering data Protecting spreadsheet with password 	<ul style="list-style-type: none"> • Group activity on sorting data in Libre Office Calc
LO5	Make Use of Software for Making Slides Presentations	
5.	<ul style="list-style-type: none"> • Steps to start Libre Office Impress • Adding text to a slide presentation 	<ul style="list-style-type: none"> • Group practice on working with Libre Office Impress tools
LO6	Demonstrate the Knowledge of Opening, Closing and Slide Presentations	
6.	<ul style="list-style-type: none"> • Printing a presentation 	<ul style="list-style-type: none"> • Group activity on closing and saving a presentation in Libre Office Impress
LO7	Demonstrate the Knowledge of working with Slides	
7.	<ul style="list-style-type: none"> • Working with slides and text in a presentation- adding slides to a presentation, deleting slides, adding and formatting text, highlighting text, aligning text and changing text color 	<ul style="list-style-type: none"> • Group practice on working with font styles in Libre Office Impress
LO8	Demonstrate the Use of Advanced Features in a Presentation	

8.	<ul style="list-style-type: none"> Advanced features used in a presentation Inserting shapes in the presentation Inserting clipart and images in a presentation Changing slide layout 	<ul style="list-style-type: none"> Group activity on changing slide layout on Libre Office Impress
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UNIT 4: ENTREPRENEURSHIP SKILLS – IV

Duration: 25 hrs

	Theory (10 hrs)	Practical (15 hrs)
LO1	Describe the Types and Qualities of Entrepreneurs	
1.	<ul style="list-style-type: none"> Entrepreneurship and entrepreneur Characteristics of entrepreneurship Entrepreneurship-art and science Qualities of a successful entrepreneur Types of entrepreneurs Roles and functions of an entrepreneur What motivates an entrepreneur? Identifying opportunities and risk-taking Startups 	<ul style="list-style-type: none"> Group discussion on the topic "An entrepreneur is not born but created". Conducting a classroom quiz on various aspects of entrepreneurship.
LO2	Identify the Barriers to Entrepreneurship	
2.	<ul style="list-style-type: none"> Barriers to entrepreneurship <ol style="list-style-type: none"> Environmental barriers Faulty business plan Personal barriers 	<ul style="list-style-type: none"> Group discussion about "What we fear about entrepreneurship" Activity on taking an interview of an entrepreneur.
LO3	Identify the Attitude that Makes an Entrepreneur Successful	
3.	<ul style="list-style-type: none"> Entrepreneurial attitude 	-----
LO4	Demonstrate the Knowledge of Entrepreneurial Attitude and Competencies	
4.	<ul style="list-style-type: none"> Entrepreneurial competencies <ol style="list-style-type: none"> Decisiveness Initiative Interpersonal skills-positive attitude, stress management Perseverance 	<ul style="list-style-type: none"> Playing games, such as "Who am I". Group discussion on business ideas Group practice on "Best out of Waste" Group discussion on the topic of "Let's grow together" Group activity on listing stress and

	v. Organizational skills- time management, goal setting, efficiency, managing quality	<p>methods to deal with it</p> <ul style="list-style-type: none"> • Group activity on time management • Activity on “My entrepreneurial attitude”
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UNIT 5: GREEN SKILLS – IV

Duration: 15 hrs

	Theory (05 hrs)	Practical (10 hrs)
LO1	Identify the Benefits of the Green Jobs	
1.	<ul style="list-style-type: none"> • Green jobs • Benefits of green jobs • Green jobs in different sectors: <ol style="list-style-type: none"> i. Agriculture ii. Transportation iii. Water conservation iv. Solar and wind energy v. Eco-tourism vi. Building and construction vii. Solid waste management viii. Appropriate technology 	<ul style="list-style-type: none"> • Group discussion on the importance of green jobs.
LO2	State the Importance of Green Jobs	
2.	<ul style="list-style-type: none"> • Importance of green jobs in the following <ol style="list-style-type: none"> i. Limiting greenhouse gas emissions ii. Minimizing waste and pollution iii. Protecting and restoring ecosystems iv. Adapting to the effects of climate change 	<ul style="list-style-type: none"> • Preparing posters on green jobs. • Group activity on tree plantation.

GRADE 12

Part B – Vocational Skills

S.No.	Units	Duration (hrs)
1.	Data Backup and Recovery	35
2.	Data Security and Privacy	30
3.	Reporting and Analytics	35
4.	Data Handling	35
5.	Coordination with other Departments	30
	Total	165

UNIT 1: DATA BACKUP AND RECOVERY		
Duration: 30 hrs		
	Theory (15 hrs)	Practical (20 hrs)
LO1	Understand the data backup, types and their importance.	
1.	<ul style="list-style-type: none"> • Concept of data backup • Types of data backups • Importance of regular backups • Risks of data loss • Legal implications of data retention. 	<ul style="list-style-type: none"> • Data Backup Types Comparison • Assessing Data Loss Risks • Understanding Legal Implications of Data Retention
LO2	Learn the procedures for creating and maintaining backups.	
2.	<ul style="list-style-type: none"> • Introduction of backing up data • Procedures for backing up data • Tools and technologies for backup • Scheduling backups • Testing recovery processes. 	<ul style="list-style-type: none"> • Backup Procedure Practice. • Backup Frequency Scheduling. • Testing Backup and Recovery
LO3	Test the backup and recovery systems to ensure effectiveness.	
3.	<ul style="list-style-type: none"> • Concept of data recovery • Importance of data recovery • Key consideration for data recovery • Common issues in recovery • Procedures for testing backups • Risk assessment 	<ul style="list-style-type: none"> • Data Recovery Simulation • Demonstrating Risk Assessment in Backup and Recovery Systems
LO4	Develop a data recovery plan for the organization.	

4.	<ul style="list-style-type: none"> • Meaning of data recovery plan • Elements of a data recovery plan • Roles and responsibilities in recovery • Communication during a data crisis. 	<ul style="list-style-type: none"> • Role Play on Communication during a data crisis. • Case Studies on comprehensive data recovery plan for organizations and present findings
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UNIT 2: DATA SECURITY AND PRIVACY

Duration: 35 hrs

Theory (10 hrs)

Practical (20 hrs)

LO1 Understand the principles of data security and privacy.

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| 1. | <ul style="list-style-type: none"> • Concepts of data security • Data protection laws (e.g., GDPR, HIPAA, etc) • Ethical considerations in data handling. | <ul style="list-style-type: none"> • Discuss data breaches and their implications & explore real-life case studies. • List out the data protection laws & discuss in the classroom |
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LO2 Identify the potential security risks related to customer data.

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| 2. | <ul style="list-style-type: none"> • Concept of security risks • Common security risks in data handling • Methods for risk assessment • Importance of proactive security measures. | <ul style="list-style-type: none"> • Conduct a role-play on risk assessment of current data handling practices • Prepare a chart developing mitigation strategies. |
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LO3 Implement the security measures for data protection.

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| 3. | <ul style="list-style-type: none"> • Meaning of security measures for data protection • Implementation of Security measures (encryption, access controls, firewalls, etc) • Best practices for data protection. | <ul style="list-style-type: none"> • Set up security protocols for a mock database & test access controls and user permissions. • Identify and list out the of security measures for data protection |
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LO4 Ensure the compliance with relevant data privacy laws.

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| 4. | <ul style="list-style-type: none"> • Concept of data privacy regulations • Consequences of non-compliance • Best practices for ensuring | <ul style="list-style-type: none"> • Simulate an audit of data privacy practices & present findings in the classroom • Prepare chart showing practices for ensuring privacy |
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privacy.	

UNIT 3: REPORTING AND ANALYTICS

Duration: 35 hours

	Theory (15 hrs)	Practical (20 hrs)
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LO1 Understand the importance of reporting in data management.

1.	<ul style="list-style-type: none"> • Concept of data management • Meaning of reporting in data management • Importance of reporting in an organisation • Types of reports in customer data management 	<ul style="list-style-type: none"> • Sessions by an industry expert who will provide an insight to the students about data management and reporting. In this activity, students will interact with industry experts regarding data management.
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LO2 Learn how to create effective reports for various stakeholders.

2.	<ul style="list-style-type: none"> • Meaning of Report • Key elements of effective reports • Tailoring reports to different audiences • Visualization techniques. 	<ul style="list-style-type: none"> • A group activity for analyzing sample data provided by the teacher, creating a report based on findings and presenting it to the class.
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LO3 Utilize analytics to support decision-making processes.

3.	<ul style="list-style-type: none"> • Meaning of Data analytics • Data analytics tools • Importance of data analysis in business • Case studies on data-driven decisions. 	<ul style="list-style-type: none"> • Identify and list out the Data analytics tools • Prepare a chart showing Importance of data analysis in business • Go through 5 Case studies on data-driven decisions
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LO4 Present the findings effectively to stakeholders.

4.	<ul style="list-style-type: none"> • Concept of Presentation • Techniques for effective presentations • Importance of storytelling in data • Tools for presenting data visually. 	<ul style="list-style-type: none"> • Identify the tools for presenting data visually & discuss in the classroom • Prepare chart showing importance of storytelling in data • Prepare tools for presenting data visually through PPT
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UNIT 4: DATA HANDLING

Duration: 35 hrs		
	Theory (10 hrs)	Practical (25 hrs)
LO1	Understand the concept of continuous improvement in data handling.	
1.	<ul style="list-style-type: none"> • Concept of improvement in data handling. • Continuous improvement methodologies (e.g., Kaizen, Six Sigma, etc) • Feedback loops • Steps of a feedback loop • Importance of feedback loops. 	<ul style="list-style-type: none"> • Identify areas for improvement in current practices & develop an improvement plan in data handling • Continuous improvement methodologies (e.g., Kaizen, Six Sigma, etc) • Prepare chart showing Importance of feedback loops
LO2	Implement the strategies for continuous improvement in data handling.	
2.	<ul style="list-style-type: none"> • Meaning of Improvement Strategies • Data management strategy • Data Improvement Strategy Steps • Importance of employee engagement 	<ul style="list-style-type: none"> • Create an action plan for implementing improvement strategies & role play presenting the plan. • Demonstrate Steps for implementing improvement strategies • Prepare chart showing Importance of employee engagement in improvement processes
LO3	Monitor and evaluate the effectiveness of improvement strategies.	
3.	<ul style="list-style-type: none"> • Concept of key performance indicators (kpis): • Key performance indicators (KPIs) for measuring success • Techniques for monitoring progress • Importance of regular reviews. 	<ul style="list-style-type: none"> • Set KPIs for a mock improvement strategy; evaluate success based on defined metrics. An interactive group activity. • Sessions will be conducted by an industry expert who will provide students with valuable insights into techniques for monitoring progress in real-world business environments.
LO4	Foster a culture of continuous improvement within the organization.	
4.	<ul style="list-style-type: none"> • Concept of organizational culture • Concept of growth mindset • Importance of a growth mindset • Encouraging innovation and creativity • Recognition and reward systems. 	<ul style="list-style-type: none"> • Case study for developing a plan for fostering a culture of continuous improvement in an organization. • Prepare a chart showing importance of a growth mindset • Sessions by an industry expert who will provide students with insights into various recognition and reward systems used in the real world and

		their impact on organizational culture.

UNIT 5: COORDINATION WITH OTHER DEPARTMENTS		
Duration: 30hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Understand the importance of interdepartmental communication.	
1.	<ul style="list-style-type: none"> • Concept of organizational structure • Communication • Communication Channels • Tools and Software for Communication • Effective communication • Techniques for effective communication 	<ul style="list-style-type: none"> • Conduct role-play on various ways of Communication channels • List out the Techniques for effective communication
LO2	Learn how to share data and reports effectively.	
2.	<ul style="list-style-type: none"> • Meaning of data sharing • Benefits of Data Sharing • Importance of Sharing Data • Tools and software for communication • Importance of timely sharing • Data privacy considerations • Best practices for sharing information 	<ul style="list-style-type: none"> • Prepare a chart on importance of data sharing and present it in the class • To search for organizations who have shared data for the benefit humanity and was found useful and present the findings in
LO3	Maintain the logs of activities and completed work.	
3.	<ul style="list-style-type: none"> • Meaning and Importance of logging • Techniques for effective logging • Compliance in logging practices • Audit trails. 	<ul style="list-style-type: none"> • Group discussion on Activity Logs and their importance • Present Techniques for effective logging • Prepare chart showing compliance in logging practices
LO4	Update the records as per requirements.	
4.	<ul style="list-style-type: none"> • Concept of Records • Procedures for updating records • Importance of maintaining current data • Impacts of outdated information • Communication with relevant departments. 	<ul style="list-style-type: none"> • Demonstrate the Procedures for updating records • Prepare chart showing Importance of maintaining current data • Perform role-play on effective communication with team members.

6. ORGANISATION OF FIELD VISITS

In a year, at least 3 field visits/educational tours should be organised for the students to expose them to the activities in the workplace.

These visits will allow students to observe and understand key aspects of back office functions in financial institutions, including customer service, loan processing, insurance operations, security measures, and the use of technology.

Overview of Services Offered

- Account Management Support
- Loan Processing and Documentation Handling
- Transaction Processing
- Data Entry and Record Management
- Claims Processing (in Insurance)
- Risk Management and Compliance Monitoring
- Portfolio and Investment Management Support
- Customer Service and Support
- Financial Reporting and Reconciliation
- Technology Integration and Systems Management

7. LIST OF EQUIPMENT AND MATERIALS

The list given below is suggestive and an 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 practice and acquiring adequate practical experience.

- Desktop Computers / Laptops
- Printers and Scanners
- External Storage Devices (External Hard Drives, USB Flash Drives)
- Uninterruptible Power Supply (UPS)

- Document Management Systems (e.g., M-Files, DocuSign)
- Accounting Software (e.g., QuickBooks, Xero)
- Data Analysis and Reporting Tools (e.g., Excel, Tableau, Power BI)
- Compliance and Risk Management Tools (e.g., Actimize, FICO)

- Email Systems (e.g., Microsoft Outlook, Google Workspace)
- Internal Communication Platforms (e.g., Microsoft Teams, Slack)

- Filing Cabinets
- Paper Shredders
- Stationery (pens, notebooks, paper clips)
- Binders and Folders

- Training Manuals and Documentation
- Online Learning Platforms (e.g., LinkedIn Learning, Coursera)
- Simulated Environments for Practice

- Helpdesk Software (e.g., Zendesk, Freshdesk)
- Chatbots and Virtual Assistants
- Knowledge Management Systems (e.g., Confluence, SharePoint)

- Forms and Templates (loan, insurance, account opening forms)
- Reports and Dashboards (financial, performance, compliance reports)

8. TEACHER'S/TRAINER'S QUALIFICATION

Qualification and other requirements for appointment of vocational teachers/trainers on contractual basis should be decided by the State/UT. The suggestive qualifications and minimum competencies for the vocational teacher should be as follows:

Sl. No.	Qualification	Minimum Competencies	Age Limit
1.	Post-graduation in commerce/ management/ finance from a recognized institute/university, with at least one year work experience	<ul style="list-style-type: none">• Effective communication skills (oral and written)• Basic computing skills.• Technical competencies	18-37 years Age relaxation to be provided as per Govt. rules.

Vocational Teachers/Trainers form the backbone of Vocational Education being imparted as an integral part of Samagra Shiksha Abhiyan (SSA). They are directly involved in teaching of vocational subjects and also serve as a link between the industry and the schools for arranging industry visits, On-the-Job Training (OJT) and placement.

These guidelines have been prepared with an aim to help and guide the States in engaging quality Vocational Teachers/Trainers in the schools. Various parameters that need to be looked into while engaging the Vocational Teachers/Trainers are mode and procedure of selection of Vocational Teachers/Trainers, Educational Qualifications, Industry Experience, and Certification/Accreditation.

The State may engage Vocational Teachers/Trainers in schools approved under the component of Vocationalisation of Secondary and Higher Secondary Education under RMSA in the following ways:

- (i) directly as per the prescribed qualifications and industry experience suggested by the PSS Central Institute of Vocational Education(PSSCIVE), NCERT or the respective Sector Skill Council(SSC)

OR

- (ii) Through accredited Vocational Training Providers accredited under the National Quality Assurance Framework (NQAF*) approved by the National Skill Qualification Committee on 21.07.2016. If the State is engaging Vocational Teachers/Trainers through the Vocational Training Provider (VTP), it should ensure that VTP should have been accredited at NQAF Level 2 or higher.

* The National Quality Assurance Framework (NQAF) provides the benchmarks or quality criteria which the different organisations involved in education and training must meet in order to be accredited by competent bodies to provide government-funded education and training/skills activities. This is applicable to all organizations offering NSQF-compliant qualifications.

The educational qualifications required for being a Vocational Teacher/Trainer for a particular job role are clearly mentioned in the curriculum for the particular NSQF compliant job role. The State should ensure that teachers / trainers deployed in the schools have relevant technical competencies for the NSQF qualification being delivered. The Vocational Teachers/Trainers preferably should be certified by the concerned Sector Skill Council for the particular Qualification Pack/Job role which he will be teaching. Copies of relevant certificates and/or record of experience of the teacher/trainer in the industry should be kept as record.

To ensure the quality of the Vocational Teachers/Trainers, the State should ensure that a standardized procedure for selection of Vocational Teachers/Trainers is followed. The selection procedure should consist of the following:

- (i) Written test for the technical/domain specific knowledge related to the sector;
- (ii) Interview for assessing the knowledge, interests and aptitude of trainer through a panel of experts from the field and state representatives; and
- (iii) Practical test/mock test in classroom/workshop/laboratory.

In case of appointment through VTPs, the selection may be done based on the above procedure by a committee having representatives of both the State Government and the VTP.

The State should ensure that the Vocational Teachers/Trainers who are recruited should undergo induction training of 20 days for understanding the scheme, NSQF framework and Vocational Pedagogy before being deployed in the schools.

The State should ensure that the existing trainers undergo in-service training of 5 days every year to make them aware of the relevant and new techniques/approaches in their sector and understand the latest trends and policy reforms in vocational education.

The Head Master/Principal of the school where the scheme is being implemented should facilitate and ensure that the Vocational Teachers/Trainers:

- (i) Prepare session plans and deliver sessions which have a clear and relevant purpose and which engage the students;
- (ii) Deliver education and training activities to students, based on the curriculum to achieve the learning outcomes;
- (iii) Make effective use of learning aids and ICT tools during the classroom sessions;
- (iv) Engage students in learning activities, which include a mix of different methodologies, such as project based work, team work, practical and simulation based learning experiences;
- (v) Work with the institution's management to organise skill demonstrations, site visits, on-job trainings, and presentations for students in cooperation with industry, enterprises and other workplaces;
- (vi) Identify the weaknesses of students and assist them in up gradation of competency;
- (vii) Cater to different learning styles and level of ability of students;
- (viii) Assess the learning needs and abilities, when working with students with different abilities;
- (ix) Identify any additional support the student may need and help to make special arrangements for that support; and
- (x) Provide placement assistance

Assessment and evaluation of Vocational Teachers/Trainers is very critical for making them aware of their performance and for suggesting corrective actions. The States/UTs should ensure that the performance of the Vocational Teachers/Trainers is appraised annually. Performance based appraisal in relation to certain pre-established criteria and objectives

should be done periodically to ensure the quality of the Vocational Teachers/Trainers. Following parameters may be considered during the appraisal process:

1. Participation in guidance and counseling activities conducted at Institutional, District and State level;
2. Adoption of innovative teaching and training methods;
3. Improvement in result of vocational students of Class X or Class XII;
4. Continuous up gradation of knowledge and skills related to the vocational pedagogy, communication skills and vocational subject;
5. Membership of professional society at District, State, Regional, National and International level;
6. Development of teaching-learning materials in the subject area;
7. Efforts made in developing linkages with the Industry/Establishments;
8. Efforts made towards involving the local community in Vocational Education;
9. Publication of papers in National and International Journals;
10. Organisation of activities for promotion of vocational subjects; and
11. Involvement in placement of students/student support services.

9. LIST OF CONTRIBUTORS

1. Dr. Sangamesh Hugar

Assistant Professor
Department of Business & Commerce,
PSSCIVE, Bhopal
Email: s.hugar@psscive.ac.in
Mob: 9916401404

2. Dr. Punnam Veeraiah

Professor and HOD
Department of Business & Commerce,
PSSCIVE, Bhopal
Email: p.veeraiah@psscive.ac.in
Mob: 08989014432, 09893332807

3. Dr. Deeksha Chaurasia

Assistant Professor (Contractual)
Department of Business & Commerce,
PSSCIVE, Bhopal
Email: deeksha.psscive@gmail.com
Mob: 7000751245



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PSS Central Institute of Vocational Education

(A constituent unit of NCERT, under Ministry of Education, Government of India)

Shyamla Hills, Bhopal-462002, M.P., India|www.psscive.ac.in