

LEARNING OUTCOME BASED VOCATIONAL CURRICULUM

**JOB ROLE: Bancassurance Relationship
Associate**

(QUALIFICATION PACK: Ref. Id. BSC/Q8403)

**SECTOR: BFSI
Grades 11 and 12**

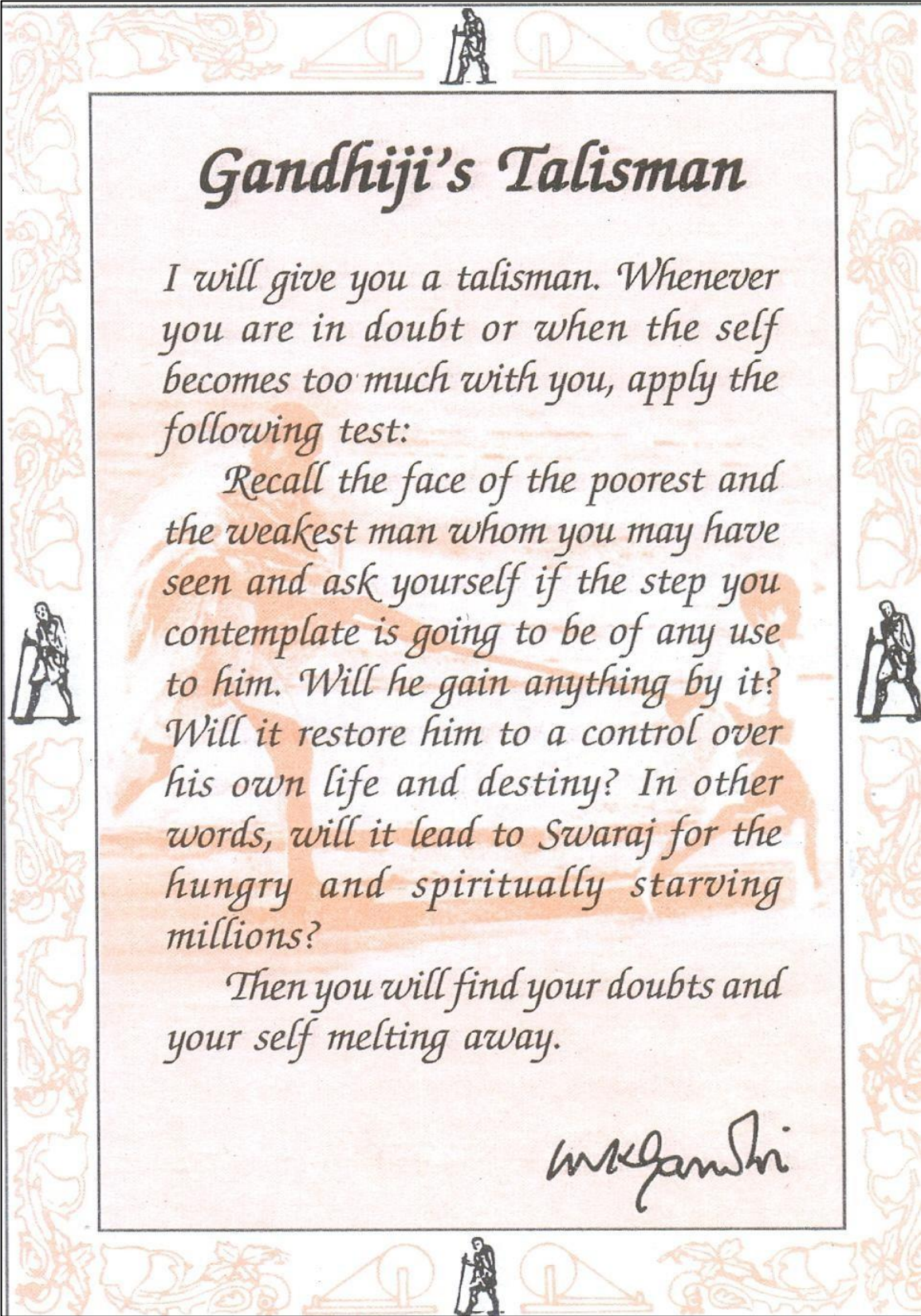


PSS CENTRAL INSTITUTE OF VOCATIONAL EDUCATION

(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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BFSI

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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 and experts for their untiring efforts and contributions in the development of this learning outcome-based curriculum. Their names are given in the list of contributors.

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: Bancassurance Relationship Associate

The **Bancassurance Relationship Associate** plays a pivotal role in bridging the gap between banking and insurance services, facilitating the seamless integration of these two financial sectors. This position requires a deep understanding of both banking products and insurance solutions, enabling the associate to effectively advise clients on their financial needs. The role involves building strong relationships with clients, ensuring that they receive personalized service and tailored solutions that enhance their financial security.

In this course, participants will gain comprehensive knowledge of bancassurance principles, including regulatory frameworks, product offerings, and effective sales strategies. Emphasis will be placed on developing interpersonal skills, as the ability to communicate complex financial concepts in a clear and relatable manner is essential. Through interactive workshops and case studies, learners will enhance their problem-solving abilities, enabling them to address client concerns and foster long-term relationships. By the end of the course, participants will be equipped with the tools and confidence necessary to thrive in the dynamic field of bancassurance.

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

Course Outcomes:

On completion of the **Bancassurance Relationship Associate** 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;
- Demonstrate a comprehensive understanding of the principles and practices of bancassurance, including the regulatory environment and the various financial products offered by both banking and insurance sectors.
- Establish and nurture strong relationships with clients, utilizing effective communication and interpersonal skills to assess their financial needs and provide tailored solutions.
- Apply proven sales techniques and marketing strategies to promote bancassurance products, enhancing customer engagement and driving business growth.
- Evaluate different banking and insurance products, understanding their features, benefits, and suitability for various client profiles to make informed recommendations.
- Develop critical problem-solving abilities to address client concerns and challenges, ensuring high levels of customer satisfaction and trust.
- Work collaboratively with cross-functional teams within the banking and insurance sectors, understanding the roles and responsibilities that contribute to successful bancassurance operations.
- Uphold ethical standards and practices in all client interactions, ensuring compliance with industry regulations and fostering a culture of integrity within the financial services sector.

This course will prepare learners for roles in Bancassurance Relationship Associate

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 Office Management 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 Insurance Sales	30	30
	Unit 2: Lead Generation Techniques	40	
	Unit 3: Customer Needs Assessment	40	
	Unit 4: Cross-Selling And Up-Selling	55	
	Unit 5: Health, Safety, And Security	165	30

	Norms		
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: Customer Feedback Management	40	30
	Unit 2: Relationship Management With Bank Staff	35	
	Unit 3: Record Maintenance And Reporting	15	
	Unit 4: Meeting Sales Targets	20	
	Unit 5: Ethics And Compliance In Insurance Sales	35	
	Total	20	
Part C	Practical Work	165	30
	Practical Examination		
	Written Test	06	15
	Viva Voce	01	10
	Total	03	10
Part D	Project Work/Field Visit	10	35
	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	0	2	0	04

	pieces of information from a variety of sources)				
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

		<ul style="list-style-type: none"> Group activity on methods of communication
LO4	Use Correct Pronunciation	
4.	<ul style="list-style-type: none"> Pronunciation basics Speaking properly Phonetics Types of sounds 	<ul style="list-style-type: none"> Group exercises on pronouncing words
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 people 	<ul style="list-style-type: none"> Activity on staying motivated Assignment on reasons hindering motivation
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 	<ul style="list-style-type: none"> Group activity on using the basic user interface of LibreOffice writer Group activity on working with Microsoft Word

	<ul style="list-style-type: none"> iii. Tool bar iv. Making a text bold 	
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 <ul style="list-style-type: none"> i. Number list ii. Tables iii. Pictures iv. 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 <ul style="list-style-type: none"> i. Header ii. Footer iii. page number iv. 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
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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
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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"> i. Agriculture ii. Energy resources iii. Construction iv. Fisheries v. Forestry vi. Tourism vii. Transport viii. Water Management ix. Waste management x. Manufacturing xi. 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 the insurance sector	30
2.	Lead generation techniques	35
3.	Customer needs assessment	35
4.	Cross-selling and up-selling	35
5.	Health, safety, and security norms	30
	Total	165

UNIT 1: INTRODUCTION TO THE INSURANCE SECTOR		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
Lo1	Identify the insurance industry and its importance	
1.	<ul style="list-style-type: none"> • Concept of insurance sector • History of insurance sector • Meaning of insurance • Types of insurance (life, health, property) • Importance of insurance. • Bancassurance • Features of bancassurance • Key terminologies (premium, policy, coverage) 	<ul style="list-style-type: none"> • List out and prepare a chart on key terminologies in insurance sector.
Lo2	Identify different insurance products	
2.	<ul style="list-style-type: none"> • Meaning, features, benefits, and limitations of insurance product • Types of life insurance policies • Types of general insurance 	<ul style="list-style-type: none"> • Perform group discussion on personal experiences with various insurance products and sharing insights on their importance.
Lo3	Explain the insurance sales process	
3.	<ul style="list-style-type: none"> • Concept of insurance sales process, including lead generation, prospecting, setting up appointments, needs assessment, presenting the insurance solution, handling 	<ul style="list-style-type: none"> • Perform role-play to practice each step of the sales process, from lead generation to post-sale follow-up. • Identify and discuss in the classroom about the customer needs assessment.

	objections, closing the sale, policy issuance, post-sale service, claim assistance	
Lo4	Assess personal skills for insurance sales	
4.	<ul style="list-style-type: none"> • Concept of skills assessment and personal sales skills assessment. • Importance of communication, negotiation, and customer Relationship management skills in sales • Concept of personal branding in sales. • Importance of personal branding in insurance sales • Key elements of personal branding • Strategies to build and enhance personal branding. • Benefits of a strong personal brand. 	<ul style="list-style-type: none"> • Perform skill-building exercises focused on effective communication; feedback sessions to improve sales pitches • Identify Strategies to build and enhance personal branding

UNIT 2: LEAD GENERATION TECHNIQUES		
Duration: 35 hrs		
	Theory (15 hrs)	Practical (20 hrs)
LO1	Develop Learn lead generation methods	
1.	<ul style="list-style-type: none"> • Concept of lead generation • Lead generation methods: referrals, data mining, networking, and online strategies; • Importance of lead quality vs. quantity. 	<ul style="list-style-type: none"> • Identify and List Out the Online Lead Generation Platforms • Conduct Practical Session On Identifying Potential Leads Using Various Techniques Like Brainstorming On Lead Sources..
LO2	Describe train lead generators	

2.	<ul style="list-style-type: none"> • Meaning of lead generators • Techniques for training lead generators, including setting objectives, tracking performance, and providing feedback • Creating engaging training materials. 	<ul style="list-style-type: none"> • Develop and present the training materials to train lead generators on effective techniques for generating leads. • Identify and list out the techniques for training lead generators and it's process
LO3	Analyze customer portfolios for prospect identification	
3.	<ul style="list-style-type: none"> • Meaning of customer portfolios • Techniques for profiling customers, segmentation methods • Understanding customer demographics and psychographics 	<ul style="list-style-type: none"> • Analyze the sample customer portfolios using profiling techniques • Identify potential leads. • Identify customer demographics and psychographics based on the customer preference
LO4	Prepare proposals for customers	
4.	<ul style="list-style-type: none"> • Meaning of proposals for customers • Structure and components of effective product/service proposals; • Techniques for customizing proposals to meet specific customer needs. 	<ul style="list-style-type: none"> • Demonstrate components of effective product/service proposals • Present a sample proposal based on hypothetical customer need.

UNIT 3: CUSTOMER NEEDS ASSESSMENT		
Duration: 35 hours		
	Theory (15 hrs)	Practical (20 hrs)
LO1	Determine customer needs	
1.	<ul style="list-style-type: none"> • Concept of customer needs • Importance of customer needs 	<ul style="list-style-type: none"> • Organize a collage competition showing different methods for assessing customer needs.

	<ul style="list-style-type: none"> • Various methods to assess customer needs, including surveys, interviews, and observation; • Importance of active listening and questioning techniques. 	<ul style="list-style-type: none"> • Perform Role-playing exercises to practice conducting needs assessment conversations; peer feedback on approaches
LO2	Communicate effectively with potential customers	
2.	<ul style="list-style-type: none"> • Meaning of communication • Major component of communication • strategies for effective communication, including verbal and non-verbal communication • Building rapport, and adapting communication styles based on customer profiles. 	<ul style="list-style-type: none"> • Prepare an oral presentation on highlighting the product allocated to them to impress their potential customers. • Expo on the process of recording and analyzing the communication style.
LO3	Suggest appropriate products/services	
3.	<ul style="list-style-type: none"> • Meaning of product/ services for matching customer needs with appropriate insurance products • Techniques for matching customer needs with appropriate insurance products; • Meaning and importance of understanding policy features and customer preferences • Importance of understanding policy features and customer preferences 	<ul style="list-style-type: none"> • Role play on identifying customer needs of insurance products.
LO4	Create awareness about insurance products	
4.	<ul style="list-style-type: none"> • Meaning of campaign development • Strategies for creating awareness about insurance product • Importance of marketing collateral, customer education, and community outreach 	<ul style="list-style-type: none"> • Creating campaign through Nukkad Natak or Skit presentation. (Part 1) • Poster presentation (part 2 in continuation with the activity one.

UNIT 4: CROSS-SELLING AND UP-SELLING		
Duration: 35 hrs		
	Theory (15 hrs)	Practical (20 hrs)
LO1	Comprehend cross-selling and up-selling techniques	
1.	<ul style="list-style-type: none"> • Meaning of cross-selling and up-selling • Difference between cross-selling and up-selling • When to use cross-selling and up-selling • Importance of cross-selling and up-selling 	<ul style="list-style-type: none"> • Conduct Group discussion on identifying cross-selling opportunities in various scenarios; presentation of ideas. • Field trips in various types of sectors to understand cross-selling and up-selling in diverse environments
LO2	Describe how to apply cross-selling strategies	
2.	<ul style="list-style-type: none"> • Popular cross-selling and up-selling strategies • Techniques for effective cross-selling and up-selling • Examples of cross-selling and up-selling in the BFSI sector 	<ul style="list-style-type: none"> • Demonstrate the strategies of cross-selling and up-selling through a Role-play • Group Activity where the teacher gives the myths about cross-selling and up-selling, and students give presentation on busting them with appropriate reasons and examples
LO3	Evaluate the effectiveness of sales techniques	
3.	<ul style="list-style-type: none"> • Meaning of a metric • Metrics for evaluating cross-selling and up-selling • Importance of using metrics for evaluating the effectiveness of cross-selling and up-selling strategies 	<ul style="list-style-type: none"> • Analyzing real sales data to measure the effectiveness of cross-selling initiatives case study and discuss in class. • Preparation of a chart of all the metrics for evaluating the effectiveness of cross-selling and up-selling efforts along with their formulae.
LO4	Show how to handle objections and grievances	
4.	<ul style="list-style-type: none"> • Meaning of Grievances • Reasons for grievances • Techniques for handling 	<ul style="list-style-type: none"> • Role-play handling common objections and providing solutions to customer grievances.

	<p>customer objections and grievances effectively</p> <ul style="list-style-type: none"> • Importance of active listening, empathy, and problem-solving skills 	<ul style="list-style-type: none"> • Sessions by Industry Expert on handling objections and grievances.
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UNIT 5: POST-SALES ACTIVITIES

Duration: 30 hrs

	Theory (10hrs)	Practical (30 hrs)
LO1	Describe post-sales process	
1.	<ul style="list-style-type: none"> • Meaning of post-sales • Importance of post-sales activities; • Post-sales follow-up strategies • Impact of Post-Sales Activities on Customer Loyalty and Retention • Key Benefits for Loyalty and Retention 	<ul style="list-style-type: none"> • Thank You Note Creation Workshop. • Renewal Reminder Planning Session • Claims Assistance Simulation
LO2	Describe how to ensure timely policy issuance	
2.	<ul style="list-style-type: none"> • Meaning of policy • Meaning of Policy Issuance • Procedures and best practices for ensuring timely policy issuance; • tracking and follow-up methods. • Best Practices for Follow-Up 	<ul style="list-style-type: none"> • Understanding Policy and Policy Issuance. • Steps in Policy Issuance • Roleplay on Tracking and Follow-Up Methods
LO3	Demonstrate how to handle customer claims	
3.	<ul style="list-style-type: none"> • Meaning of Claims Management • Steps and processes for managing customer claims; 	<ul style="list-style-type: none"> • Claims Process Simulation. • Claims Documentation Relay • Customer Communication Role-Play

	<ul style="list-style-type: none"> • Documentation requirements and timelines • Customer communication during the claims process 	
LO4		
Show how to maintain customer relationship through post-sale		
4.	<ul style="list-style-type: none"> • Meaning of customer relationships • Key Characteristics of Customer Relationships • Strategies for maintaining ongoing customer relationships and service persistency; • Importance of regular communication and customer engagement activities. 	<ul style="list-style-type: none"> • Trust-Building Role Play. • Feedback Loop Simulation. • Personalized Engagement Planning <p>Material Required:</p>

GRADE12

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 	<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)

	sentence ix. Paragraph writing	

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 	<ul style="list-style-type: none"> Group activity on identifying components of spreadsheet in LibreOffice Calc.

	<ul style="list-style-type: none"> Steps to start LibreOffice Calc., Components of a worksheet. 	
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 Saving the spreadsheet in various formats Closing the spreadsheet Opening the spreadsheet. Printing the spreadsheet. 	<ul style="list-style-type: none"> Group activity on working with data on LibreOffice Calc.
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

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 Organizational skills- time management, goal setting, efficiency, managing quality 	<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 methods to deal with it Group activity on time management Activity on "My entrepreneurial attitude"

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"> Agriculture Transportation Water conservation Solar and wind energy Eco-tourism Building and construction Solid waste management 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"> Limiting greenhouse gas 	<ul style="list-style-type: none"> Preparing posters on green jobs. Group activity on tree plantation.

	emissions ii. Minimizing waste and pollution iii. Protecting and restoring ecosystems iv. Adapting to the effects of climate change	
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GRADE 12

Part B–Vocational Skills

Grade 12

S.No.	Units	Duration (hrs)
1.	Customer feedback management	30
2.	Relationship management with bank staff	35
3.	Record maintenance and reporting	35
4.	Meeting sales targets	35
5.	Ethics and compliance in insurance sales	30
	Total	165

UNIT 1: CUSTOMER FEEDBACK MANAGEMENT		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Understand the importance of customer feedback	
1.	<ul style="list-style-type: none"> Meaning and importance of customer feedback Importance of customer feedback Role of customer feedback in improving services and sales processes; Different types of feedback (Qualitative and Quantitative) and their applications. Applications of Feedback 	<ul style="list-style-type: none"> Analyzing Customer Feedback for Service Improvement Role Play – Handling Customer Feedback Creating a Feedback Survey for Business Improvement
LO2	Implement feedback collection methods	

2.	<ul style="list-style-type: none"> • Meaning and Significance of feedback • Methods for collecting customer feedback (surveys, interviews, online reviews) • Best practices for each. 	<ul style="list-style-type: none"> • Designing a Customer Feedback Survey • Social Media Feedback Monitoring • Conducting a Focus Group Discussion
LO3 Analyze customer feedback		
3.	<ul style="list-style-type: none"> • Techniques for analyzing and interpreting customer feedback data; • Importance of identifying trends and areas for improvement. 	<ul style="list-style-type: none"> • Demonstrate the techniques for analyzing and interpreting customer feedback data.
LO4 Develop strategies based on feedback		
4.	<ul style="list-style-type: none"> • Meaning of action plan • Developing action plans to address feedback received from customers; • Creating measurable goals and timelines for improvements. 	<ul style="list-style-type: none"> • Visit an insurance company and prepare a checklist of questions to be asked by the sales associate. • Create a presentation on how to improve services based on customer feedback; sharing plans for peer review.

UNIT 2: RELATIONSHIP MANAGEMENT WITH BANK STAFF

Duration: 35 hrs

Theory (15 hrs)

Practical (20 hrs)

LO1 Identify key personnel in bank branches		
1.	<ul style="list-style-type: none"> • Meaning of personnel in bank branches • Organizational hierarchy of the partner bank • Roles and responsibilities for effective collaboration. 	<ul style="list-style-type: none"> • Mapping the organizational structure of a partner bank; identify key personnel for insurance sales.
LO2 Communicate insurance products to bank staff		
2.	<ul style="list-style-type: none"> • Meaning of Insurance Products • Strategies for effectively communicating the value of insurance products to bank staff • Training techniques for enhancing understanding. 	<ul style="list-style-type: none"> • Prepare a presentation to present insurance products to bank staff; creating engaging presentation materials.

LO3	Train bank staff on insurance concepts	
3.	<ul style="list-style-type: none"> • Concept of Insurance • Techniques for training bank staff on insurance concepts and selling skills • Creating interactive training sessions to enhance learning. 	<ul style="list-style-type: none"> • Develop a training session for bank staff on insurance concepts and sales techniques; deliver training session.
LO4	Resolve bank staff queries and conflicts	
4.	<ul style="list-style-type: none"> • Meaning of bank staff queries • Meaning of Conflict • Significance of handling bank staff queries and conflicts • Methods for effective query resolution and conflict management • Communication strategies for addressing concerns and fostering collaboration. 	<ul style="list-style-type: none"> • Role-playing sessions to practice resolving common conflicts and queries with bank staff; feedback discussions.

UNIT 3: RECORD MAINTENANCE AND REPORTING

Duration: 35 hours

	Theory (15 hrs)	Practical (20 hrs)
LO1	Describe the importance of record maintenance	
1.	<ul style="list-style-type: none"> • Meaning of Record-keeping • Importance of Record-keeping in insurance sales and service • Types of records to maintain (logs, reports and customer interactions). 	<ul style="list-style-type: none"> • Understanding Record-Keeping in Insurance • Role-Playing – Insurance Customer Interaction Records • Record-keeping Audit Challenge
LO2	Maintain accurate logs of activities	
2.	<ul style="list-style-type: none"> • Meaning of Activity Log • Practices for maintaining accurate logs of activities and referrals; • Importance of consistency and timeliness. 	<ul style="list-style-type: none"> • Understanding the Importance of Activity Logs • Role-Playing – Logging Business Activities in Real-Time • Digital vs. Manual Record-Keeping Challenge
LO3	Generate and publish sales reports	

3.	<ul style="list-style-type: none"> • Meaning of Sales Report • Procedures for generating and monitoring • Sales reports; • Key Performance Indicators (KPIs) and their relevance. 	<ul style="list-style-type: none"> • Generating the sales report (Individual activity) • Interview conduction of Real Sales officer and report submission on KPI of a sales report.
LO4 Reconcile reports for accuracy		
4.	<ul style="list-style-type: none"> • Concept of Reconciliation • Techniques for reconciling sales reports to ensure accuracy; • Importance of identifying discrepancies and implementing corrective actions. 	<ul style="list-style-type: none"> • Role-play on reconciling sample reports and discussions on identifying and correcting errors. • Finding out discrepancy in reconciliation report. (Take a base of Activity 1)s

UNIT 4: MEETING SALES TARGETS

Duration: 35 hrs

Theory (10 hrs)

Practical (25 hrs)

LO1 Understand sales targets and KPIs		
1.	<ul style="list-style-type: none"> • Concept of Sales Target • The key features of sales targets are • Sales target must be SMART • Example of a SMART sales target • Concept of KPIs • Relation between Sales Targets and KPIs • Key performance indicators (KPIs) in the insurance industry • Importance of setting and achieving sales targets; • Alignment of Realistic and measurable KPIs; alignment with organizational goals. 	<ul style="list-style-type: none"> • Conduct group discussion on successful target achievement in insurance sales; brainstorm target-setting strategies. • Demonstrate the KPIs alignment with organizational goal
LO2 Develop strategies to achieve targets		
2.	<ul style="list-style-type: none"> • Meaning of strategy • Process in developing strategies for meeting sales targets • Importance flexibility and adaptation in strategy 	<ul style="list-style-type: none"> • Conduct group discussion on creating a strategic plan to meet specific sales targets; sharing plans with peers for feedback.
LO3 Monitor progress towards targets		

3.	<ul style="list-style-type: none"> • Meaning of Progress • Methods for tracking and monitoring progress toward sales targets • Sales data and reports for informed decision-making. 	<ul style="list-style-type: none"> • Conduct group discussion of tracking progress toward monthly sales targets; discussing outcomes and adjustments needed.
LO4		
Review and adjust sales strategies		
4.	<ul style="list-style-type: none"> • Meaning of Sales • Concept of Strategies • Importance of reviewing and adjusting strategies based on performance • Feedback and data to make informed changes. 	<ul style="list-style-type: none"> • Group discussion on how to pivot sales strategies based on results; role-play adjustments based on hypothetical scenarios.

UNIT 5: ETHICS AND COMPLIANCE IN INSURANCE SALES

Duration: 30hrs

	Theory (10 hrs)	Practical (20 hrs)
LO1		
Understand ethical practices in insurance sales		
1.	<ul style="list-style-type: none"> • Meaning and Importance of ethical practices in insurance sales • Importance of ethical practices in insurance sales • Ethics in insurance sales, including compliance with regulations; • ethical responsibilities towards clients. 	<ul style="list-style-type: none"> • Visit an insurance company to understand about the ethics followed in selling insurance products. • Group discussions to explore the importance of ethics and IRDAI regulations in insurance.
LO2		
Identify compliance requirements		
2.	<ul style="list-style-type: none"> • Meaning and Significance of compliance requirements • Requirements for insurance sales • Importance of knowing industry regulations, company policies, and best practices. 	<ul style="list-style-type: none"> • Role-play scenarios highlighting the importance of compliance in sales; • developing a compliance checklist.
LO3		
Implement ethical selling practices		
3.	<ul style="list-style-type: none"> • Concept of ethical selling practices • Techniques for maintaining ethical standards in sales practices; 	<ul style="list-style-type: none"> • Role-play scenarios highlighting the importance of ethical selling in insurance sales. • Visit an insurance company and

	<ul style="list-style-type: none"> Importance of transparency and honesty in client interactions. 	prepare a checklist of the ethical selling
LO4	Evaluate personal compliance with ethical standards	
4.	<ul style="list-style-type: none"> Meaning of personal compliance Self-assessment of personal ethical practices in insurance sales Creating personal action plans for improvement and accountability. 	<ul style="list-style-type: none"> Role-play to practice ethical decision-making in sales. Role-play to understand the importance of personal action plans in client-consultation scenario

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.

Visit loading bank and observe the following: Customer Service Areas, Loan and Insurance Departments, Safety and Security Measures, Technology and Systems, Marketing Materials. During the visit, students should obtain the following information from the employee.

1. Overview of Services Offered
2. Client Interaction Techniques
3. Loan Approval Process
4. Insurance Policy Sales Process
5. Security Protocols and Measures
6. Technology Used for Client Management
7. Software for Loan Processing
8. Customer Feedback Mechanisms
9. Training Programs for Employees
10. Career Advancement Opportunities

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.

A. Training Material Inside Lab

1. Computer Workstations
2. Financial Calculators
3. Projector and Screen
4. Whiteboard and Markers
5. Role-Play Kits
6. Bancassurance Product Brochures

B. Equipment to be Seen During Field Visit

1. Client Management Systems (CMS)
2. Insurance Policy Management Software
3. Point of Sale (POS) Systems
4. Market Research Tools
5. Customer Feedback Systems

C. Teaching/Training Aids

1. Presentation Slides
2. Handouts and Manuals
3. Interactive Learning Modules
4. Case Study Materials
5. Assessment Tools

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.	Graduate or Diploma in BFSI Management, P.G. Diploma in BFSI Management/ M. Com/ M.B.A in Management with at least 50% marks and 1-year experience. (Preference given to higher education with M.Com/MBA Management)	<ul style="list-style-type: none"> • Effective communication skills (oral and written) • Basic computing skills. • Technical competencies (e.g. in areas such as marketing, sales promotion, store maintenance, marketing and merchandising etc.) 	18-37 years (as on Jan. 01 (year)) 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* (SS). 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;
- (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 counselling activities conducted at Institutional, District and State level;
2. Adoption of innovative teaching and training methods;
3. Improvement in result of vocational students of Grade X or Grade 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;
11. Involvement in placement of students/student support services.

9. LIST OF CONTRIBUTORS

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