

LEARNING OUTCOME BASED VOCATIONAL CURRICULUM

**JOB ROLE: Customer Service Associate -
Financial Services**

(QUALIFICATION PACK: Ref. Id. BSC/ Q8406)

SECTOR: BFSI

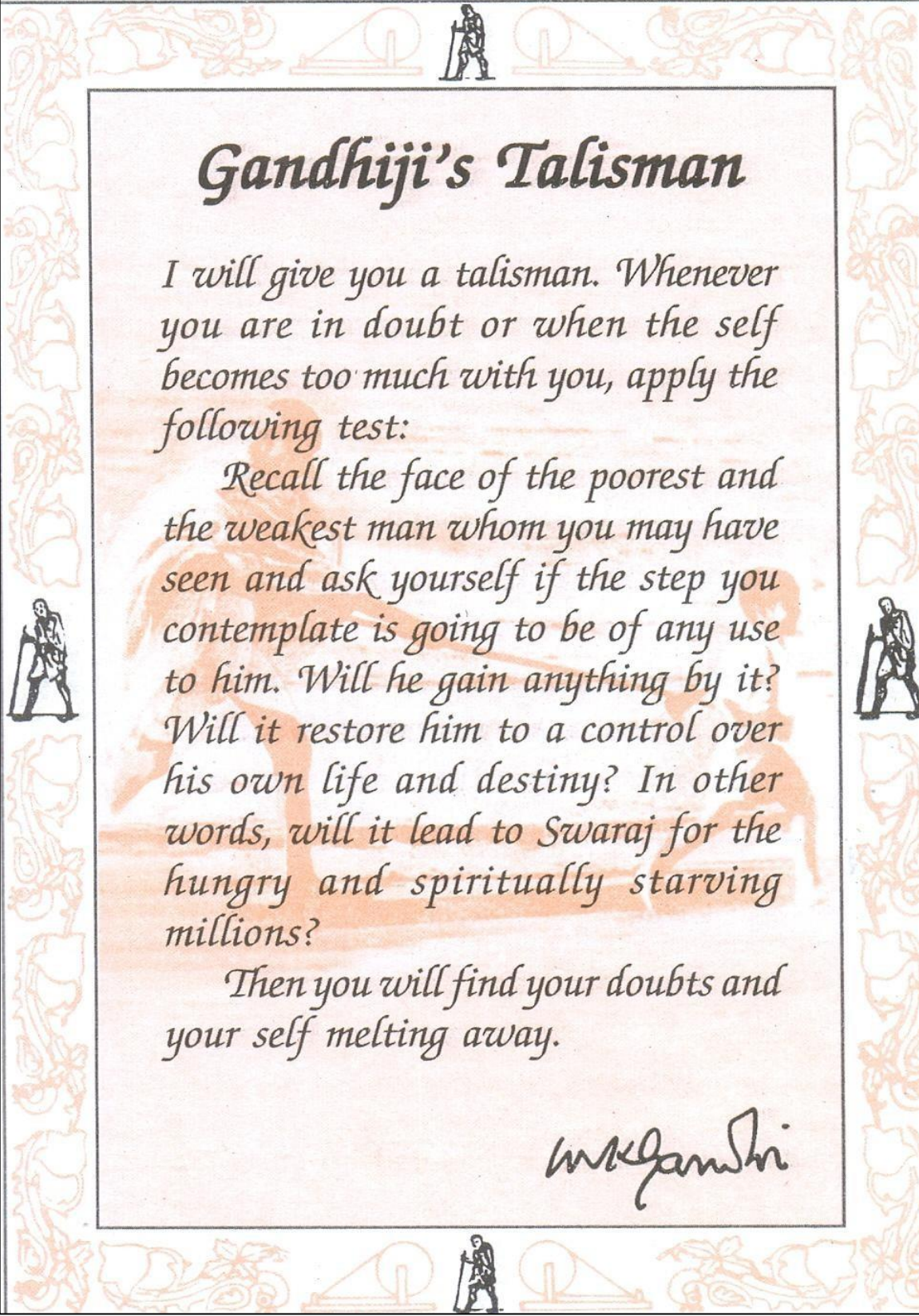
Grades 11 and 12



PSS CENTRAL INSTITUTE OF VOCATIONAL EDUCATION

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. Gandhi

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BFSI

May, 2025

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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, 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. We acknowledge the contribution of Mrs. Sunita Koli, Ms. Aruna Sharma, JPF and Ms. Neha Kushwaha, DTP Operator (Contractual), Dept. of Business and commerce, PSSCIVE in designing and typesetting of the curriculum matters in due time.

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.

PSSCIVE Team

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1. Course Overview

COURSE TITLE: Customer Service Associate - Financial Services

The **Customer Service Associate – Financial Services** course is designed to equip learners with the essential skills and knowledge required to effectively handle customer interactions in the financial sector. It focuses on key competencies such as communication skills, understanding financial products and services, handling customer queries and resolving complaints professionally. Trainees are introduced to banking operations, insurance policies, investment products and the regulatory environment to ensure they can assist customers with accuracy and confidence. The course also emphasizes the importance of ethics, confidentiality, and compliance in delivering quality customer service.

In addition to theoretical understanding, the course offers practical training through role-plays, group discussions and case studies that mirror real-world customer service scenarios in financial institutions. Learners develop the ability to use digital tools and customer relationship management (CRM) concept, making them job-ready for roles in banks, insurance companies, NBFCs and other financial service providers. Upon completion, students are well-prepared to begin careers as front-line service associates, client relationship executives or support staff in customer service departments, with the potential for career growth in the dynamic financial services industry.

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

Course Outcomes:

On completion of the **Customer Service Associate – Financial Services** course, learners should be able to:

- Communicate effectively and professionally with customers in person, over the phone and through digital channels.
- Understand and explain basic financial products and services such as savings accounts, loans, insurance and investment options.
- Handle customer inquiries, requests and complaints in a courteous and solution-oriented manner.
- Maintain accurate records of customer interactions and transactions using CRM concept.
- Follow standard operating procedures (SOPs) and comply with financial regulations and organizational policies.
- Demonstrate ethical behaviour, confidentiality and a customer-first mindset in all service interactions.
- Work effectively as part of a team and contribute to customer satisfaction and retention in a financial services environment.

This course will prepare learners for roles in Customer Service 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.**

1. 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 BFSI and Customer Service Associate	30	30
	UNIT 2: Greeting and Addressing Customers	35	
	UNIT 3: Customer Identification and Information Accuracy	35	
	UNIT 4: Understanding and Recording Customer Requirements	35	
	UNIT 5: Handling Customer Complaints, Feedback and Escalation	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 300	Max. Marks for Theory and Practical 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	10
Part B	Vocational Skills		
	Unit 1: Introduction to Financial Services and Product/Service Information	35	30
	UNIT 2: Resolving Customer Queries Effectively	30	
	UNIT 3: Communication and Relationship Building	35	
	UNIT 4: Feedback Evaluation and Service Improvement	35	
	UNIT 5: Documentation and Legal Compliance	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

2. 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.

3. 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	0	1	0	02

	decision or outcome, or to predict outcomes based on values)				
	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.

4. 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 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- 	<ul style="list-style-type: none"> Exercise on asking different types of questions

	ended questions	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> i. Creating a new document ii. Typing text iii. Saving the text iv. 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 <ul style="list-style-type: none"> i. Status bar ii. Menu bar iii. Tool bar iv. 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"> 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 <ol 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

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.

GRADE 11

Part B–Vocational Skills

Sr .No.	Units	Duration (hrs)
1.	UNIT 1: Introduction to BFSI and Customer Service Associate	30
2.	UNIT 2: Greeting and Addressing Customers	30
3.	UNIT 3: Customer Identification and Information Accuracy	35
4.	UNIT 4: Understanding and Recording Customer Requirements	35
5.	UNIT 5: Handling Customer Complaints, Feedback and Escalation	35
	Total	165

UNIT 1: Introduction to BFSI and Customer Service Associate		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Understand the overview of the BFSI sector	
1.	<ul style="list-style-type: none"> Definition and components of BFSI Importance of BFSI in Indian and global economy Major institutions in BFSI sector (RBI, SEBI, IRDAI, etc.) Career opportunities in BFSI sector 	<ul style="list-style-type: none"> Group discussion: How BFSI impacts daily life Watch and summarize a video on financial literacy
LO2	Understand the overview of Customer Service Associate – Financial Services job role	
2.	<ul style="list-style-type: none"> Introduction to Customer Service Associate – Financial Services Key qualities and attributes Importance of customer service in BFSI Basic financial products handled by Customer Associate 	<ul style="list-style-type: none"> Identify and list out the good and bad examples of customer service List out and discuss the key responsibilities and skills of Customer Associate
LO3	Identify the roles and responsibilities of Customer Service Associate	
3.	<ul style="list-style-type: none"> Key functions of Customer Associate Understanding Standard Operating Procedures (SOPs) Coordination with internal teams Record-keeping and documentation practices 	<ul style="list-style-type: none"> Prepare a checklist of CSA responsibilities Fill sample customer service forms and logs
LO4	Demonstrate the morale and ethics in the sector	
4.	<ul style="list-style-type: none"> Meaning of Morale and Ethics Professional behavior in customer service 	<ul style="list-style-type: none"> Group discussion on ethical dilemmas Analyze case studies on unethical behavior and its consequences

	<ul style="list-style-type: none"> Importance of integrity, confidentiality and respect Ethics in handling customer grievances and financial information 	

UNIT 2: Greeting and Addressing Customers		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Understand the importance of first impressions and their effect on customer experience	
1.	<ul style="list-style-type: none"> Definition of first impression Role of professionalism Customer perception Impact on satisfaction SOPs for customer interaction 	<ul style="list-style-type: none"> Watch and discuss sample videos of customer greetings Identify good/bad practices of customer greeting
LO2	Demonstrate appropriate greeting techniques both in-person and over the phone	
2.	<ul style="list-style-type: none"> Different types and meaning of greeting Verbal and non-verbal cues Tone of voice Script guidelines 	<ul style="list-style-type: none"> Role-play greeting a customer in-person/phone using SOP Record and evaluate a mock call
LO3	Exhibit a customer-centric attitude through empathy and professionalism	
3.	<ul style="list-style-type: none"> Meaning of empathy Meaning of professionalism Concept of patience, politeness and avoiding bias Cultural Sensitivity 	<ul style="list-style-type: none"> Practice resolving mock misunderstandings Role play dealing with an upset customer
LO4	Apply professional etiquette while interacting with customers	
4.	<ul style="list-style-type: none"> Meaning of Professional Etiquette Dos and Don'ts in language, dress, posture, cultural sensitivity Dealing with difficult customers professionally 	<ul style="list-style-type: none"> Create a checklist of workplace etiquette and evaluate each other in role-plays Analyze video clips for etiquette

UNIT 3: Customer Identification and Information Accuracy		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Identify customers using appropriate verification protocols.	
1.	<ul style="list-style-type: none"> Meaning and need for customer identity verification protocols SOPs for customer ID verification Types of verification documents 	<ul style="list-style-type: none"> Practice checking IDs using dummy documents per SOP List out and prepare a chart showing different types of verification

	<ul style="list-style-type: none"> Importance of secure verification 	
LO2	Accurately collect and record customer details as per SOP.	
2.	<ul style="list-style-type: none"> Significance of customer information accuracy Guidelines for collecting customer data Digital Vs manual entry Common errors to avoid 	<ul style="list-style-type: none"> Fill mock customer forms with complete and accurate details Group Discussion on digital Vs manual entry
LO3	Understand legal obligations for maintaining confidentiality.	
3.	<ul style="list-style-type: none"> Legal policies Confidentiality Secure handling Need for confidentiality and data protection 	<ul style="list-style-type: none"> Analyze a data breach case study and discuss safe handling Group Discussion on need for confidentiality and data protection
LO4	Cross-verify customer records to ensure data accuracy.	
4.	<ul style="list-style-type: none"> Meaning record and customer record Importance of Data Validation Tools for cross-checking with existing records Updating Customer records 	<ul style="list-style-type: none"> Match mock customer data with CRM entries; report discrepancies List out and discuss the tools for cross-checking with existing records

UNIT 4: Understanding and Recording Customer Requirements		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Apply active listening techniques to capture customer needs	
1.	<ul style="list-style-type: none"> Meaning of Listening and Hearing Listening vs. hearing Principles of active listening Barriers to listening Reflective listening 	<ul style="list-style-type: none"> Perform listening activities Group discussion on listening barriers
LO2	Identify customer requirements using probing questions.	
2.	<ul style="list-style-type: none"> Concept of customer need Asking open/closed questions Summarizing and probing 	<ul style="list-style-type: none"> Role-play conversations to extract specific needs Group Discussion on open/closed questions
LO3	Record customer requirements accurately and clearly.	
3.	<ul style="list-style-type: none"> Standard formats and templates Listing and accurate note-taking Avoiding assumptions and confirmations 	<ul style="list-style-type: none"> Practice filling a query log based on conversation Group Discussion on Standard formats and templates
LO4	Use clarification techniques to avoid miscommunication.	
4.	<ul style="list-style-type: none"> Meaning and Need for clarification techniques Repeating, summarizing and 	<ul style="list-style-type: none"> List out and prepare a chart showing different clarification techniques Group Discussion on dealing with

	asking follow-ups • Dealing with miscommunication	miscommunication

UNIT 5: Handling Customer Complaints, Feedback and Escalation		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Categorize various types of customer complaints and feedback.	
1.	<ul style="list-style-type: none"> Meaning of complaints and feedback Types of complaints and feedback: Product-related, service delays, attitude and billing Customer Feedback Channels 	<ul style="list-style-type: none"> Group Discuss and analyze real complaint samples and classify them List out the different types of complaints
LO2	Apply methods to collect and document customer feedback.	
2.	<ul style="list-style-type: none"> Meaning and need for customer feedback Feedback tools (surveys, calls), timing, tone Online and Offline methods 	<ul style="list-style-type: none"> Create and use a feedback form after a mock service List out and prepare a chart on different online and offline methods
LO3	Respond appropriately to complaints using professional language.	
3.	<ul style="list-style-type: none"> Complaint Resolution Techniques Apology strategies Solution-first approach 	<ul style="list-style-type: none"> Handle a mock irate customer with a structured response List out the complaint resolution techniques
LO4	Log and report feedback/complaints and escalate as per organizational procedures.	
4.	<ul style="list-style-type: none"> Meaning of logs Importance of logs Meaning of Escalation Formats and Escalation triggers SOP of Escalation Coordination with other departments for resolution Tracking Customer satisfaction 	<ul style="list-style-type: none"> Fill and evaluate a complaint resolution form Group Discuss on the importance of logs Group Discussion on significance of coordination with the departments

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 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"> i. Suspicious ii. Emotional and impulsive iii. 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, 	<ul style="list-style-type: none"> • Group activity on working with data on LibreOffice Calc.

	steps to enter data, editing and deleting data in a cell <ul style="list-style-type: none"> • Selecting multiple cells • 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"> i. Sorting data ii. Filtering data iii. 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 	<ul style="list-style-type: none"> • Group practice on working with font styles in Libre Office Impress

	text and changing text color	
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 <ul style="list-style-type: none"> i. Environmental barriers ii. Faulty business plan iii. 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 <ul style="list-style-type: none"> i. Decisiveness 	<ul style="list-style-type: none"> Playing games, such as "Who am I". Group discussion on business ideas

	<ul style="list-style-type: none"> ii. Initiative iii. Interpersonal skills-positive attitude, stress management iv. Perseverance v. Organizational skills- time management, goal setting, efficiency, managing quality 	<ul style="list-style-type: none"> • 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: <ul 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 <ul 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.	Unit 1: Introduction to Financial Services and Product/Service Information	35
2.	UNIT 2: Resolving Customer Queries Effectively	30
3.	UNIT 3: Communication and Relationship Building	35
4.	UNIT 4: Feedback Evaluation and Service Improvement	35
5.	UNIT 5: Documentation and Legal Compliance	30
	Total	165

UNIT 1: Introduction to Financial Services and Product/Service Information		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Understand the financial services and its Operations	
1.	<ul style="list-style-type: none"> Introduction to Financial Services Types of financial institutions Basic financial products Operational Structure Digital transformation in BFSI Regulatory Body 	<ul style="list-style-type: none"> Group discussion on types of financial institutions students are familiar with List out and discuss the basic financial products
LO2	Understand the product and service related information	
2.	<ul style="list-style-type: none"> Meaning and difference between product and service Product features Service categories 	<ul style="list-style-type: none"> Create product feature sheets for customer use Create service categories sheet for customer use
LO3	Understand features of products/services offered by the organization.	
3.	<ul style="list-style-type: none"> Meaning and difference between product and service Product features Service categories 	<ul style="list-style-type: none"> Create product feature sheets for customer use Create service categories sheet for customer use
LO4	Communicate product benefits tailored to customer needs, Handle product-related queries confidently & accurately and Ethical Up-selling strategies	
4.	<ul style="list-style-type: none"> Customer perspective and needs Value proposition Technical and pricing questions, accuracy FAQs Meaning of up-selling Soft-sell approach Ethical selling 	<ul style="list-style-type: none"> Customer perspective and needs Value proposition Technical and pricing questions, accuracy FAQs Meaning of up-selling Soft-sell approach Ethical selling

UNIT 2: Resolving Customer Queries Effectively		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Analyze customer complaints to determine root causes.	
1.	<ul style="list-style-type: none"> Identifying root causes Documentation Common service related problems 	<ul style="list-style-type: none"> Examine customer complaints and list probable causes Group Discuss the common service related problems
LO2	Propose suitable options to resolve customer issues.	
2.	<ul style="list-style-type: none"> Creative thinking Brainstorming alternatives Company policies 	<ul style="list-style-type: none"> Work in groups to propose solutions to challenging queries List out the a sample company policy of your choice
LO3	Establish resolution timelines and standards in agreement with customers.	
3.	<ul style="list-style-type: none"> Importance of Timeframes Organisational SLAs and benchmarks Communicating timelines to the customers 	<ul style="list-style-type: none"> Draft a resolution commitment email Compare and discuss the resolution timing and SLA in mock cases
LO4	Close customer queries with proper documentation and confirmation.	
4.	<ul style="list-style-type: none"> Ensuring satisfaction Recording outcomes Reasons for proper documentation and confirmation for customer queries 	<ul style="list-style-type: none"> Complete a mock case closure form based on follow-up Group Discuss the reasons for proper documentation and confirmation for customer queries

UNIT 3: Communication and Relationship Building		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Build rapport with customers using appropriate communication techniques.	
1.	<ul style="list-style-type: none"> Concept of building rapport with customers Need for building rapport Techniques: Tone, personalization, name use, etc 	<ul style="list-style-type: none"> Role-play on greeting + rapport-building techniques List out the techniques of communication
LO2	Use customer history to personalize and improve interactions.	
2.	<ul style="list-style-type: none"> Reviewing history of customers CRM usage : Meaning and Significance 	<ul style="list-style-type: none"> Practice navigating CRM records and using info in interaction Group Discuss about the significance of the CRM Usage
LO3	Develop strategies to maintain long-term customer relationships.	
3.	<ul style="list-style-type: none"> Need for maintaining for long-term customer relationship Loyalty factors, proactive contact 	<ul style="list-style-type: none"> Prepare a monthly follow-up plan for high-value customers List out the loyalty factors

LO4	Communicate professionally through different channels (email, phone, chat).	
4.	<ul style="list-style-type: none"> Meaning of Communication Channels Types of Communication Channels: Phone, E-mail, Chat etiquette, etc 	<ul style="list-style-type: none"> Respond to one customer through all 3 mediums (email/chat/phone) in writing/speaking

UNIT 4: Feedback Evaluation and Service Improvement		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Design effective tools for collecting customer feedback.	
1.	<ul style="list-style-type: none"> Meaning of Customer Feedback Need for customer feedback Tools: Surveys, interviews, timing 	<ul style="list-style-type: none"> Design a feedback questionnaire for a product Group Discuss about the tools for collecting customer feedback
LO2	Evaluate feedback to identify service gaps and priorities.	
2.	<ul style="list-style-type: none"> Significance of evaluating feedbacks Impact on process Prioritizing issues 	<ul style="list-style-type: none"> Analyze given feedback samples and suggest priorities List out the significance factors for evaluating feedbacks
LO3	Manage and respond to negative feedback constructively.	
3.	<ul style="list-style-type: none"> Responding Improving Retaining customer 	<ul style="list-style-type: none"> Role-play responding to poor ratings or reviews
LO4	Suggest actionable improvements based on customer insights.	
4.	<ul style="list-style-type: none"> Data-backed recommendations Reasons for service improvement 	<ul style="list-style-type: none"> Group task: Suggest 3 improvements based on fictional feedback report

UNIT 5: Documentation and Legal Compliance		
Duration: 30 hrs		
	Theory (10 hrs)	Practical (20 hrs)
LO1	Maintain accurate records of customer interactions and transactions.	
1.	<ul style="list-style-type: none"> Meaning of Documentation Why documentation matters, formats 	<ul style="list-style-type: none"> Write logs for a given set of customer calls
LO2	Prepare documentation for complaint resolution.	
2.	<ul style="list-style-type: none"> Reasons for the documentation for complaint resolution Collecting evidence Case files 	<ul style="list-style-type: none"> Fill out a complaint report with call records and screenshots List out the reasons for the documentation for complaint resolution

LO3	Understand legal frameworks related to customer data protection.	
3.	<ul style="list-style-type: none"> • Concept and need for Data Protection and Legal Framework • IT Act • GDPR basics • Organizational policies 	<ul style="list-style-type: none"> • Evaluate mock documents for privacy compliance • Group Discuss the sample copy of organizational policy
LO4	Prepare for audits and maintain quality records as per standards.	
4.	<ul style="list-style-type: none"> • Internal audits • SOP review • Compliance • Significance of maintain quality records as per standards 	<ul style="list-style-type: none"> • List out the significance factors for maintaining quality records as per standards • Group Discuss about the compliance policy

5. 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

- Banking Services: Account management, online banking, ATM services and money transfers.
- Loan and Credit Services: Personal loans, credit cards, loan applications and repayments.
- Investment Services: Investment guidance, portfolio management, wealth management.
- Insurance Services: Life, health and property insurance, claims assistance.
- Customer Support: Addressing inquiries, fraud detection, technical support and product information.

6. 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)
- Data Analysis and Reporting Tools (e.g., Excel)

- Email Systems (e.g., Microsoft Outlook, Google Workspace)
- Internal Communication Platforms (e.g., Microsoft Teams)
- 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)
- Forms and Templates (loan, insurance, account opening forms)
- Reports and Dashboards (financial, performance, compliance reports)

7. 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:

- 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

- 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.

8. LIST OF CONTRIBUTORS

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