

Course Curricula

Under

SKILL DEVELOPMENT INITIATIVE SCHEME (SDIS)

Based on

Modular Employable Skills (MES)

On

Business Correspondent

Under

BANKING, FINANCIAL SERVICES AND INSURANCE SECTOR

Designed in – 2015

**Government of India
Ministry of Skill Development & Entrepreneurship
Central Staff Training & Research Institute
En -81, Salt Lake City, Kolkata-700091.**

List of Members attended in the “ **BANKING,FINANCIAL SERVICES& INSURANCE SECTOR**” Under Skill Development Initiative Scheme(SDIS) based on Module Employable Skills(MES) held at CSTARI, Conference Hall, Salt Lake City ,Kolkata, on 25.08.2015

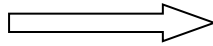
Sl No.	Name & Designation	Organization with address	Remarks
1.	Narendra Kumar Shyamsukha, CMD	ICA 27,N.S.Road, Kolkata	Chairman
2.	Sanjay Kumar, JDT	CSTARI,Kolkata	Member
3.	L.K.Mukherjee, DDT	CSTARI-Kolkata	Member
4.	B.S. Narayan,Ex-Trainer	ICA-Kolkata	Member
5.	Netai Das,R&D Manager	ICA-Kolkata	Member
6.	Surajit Paul,GM,Govt. Project	ICA-Kolkata	Member
7.	Abhrajit Dutta, AGM	Aptech Ltd, Kolkata	Member
8.	Nhiranjib Ray, Executive	Bandhan Bank,DN-32,Sector-V,Kol-91	Member
9.	Abhay Doshi, Academic Member	STEM,16A,Doie Road, Kol-20	Member
10.	Devangi Parekh, Asst. Managaer	Academy of STEM India	Member
11.	Pankaj K. Jain, CFO	ICA Eduskill	Member
12.	Pankaj Ku. Singha, Manager	Canara Bank, Sec-V, Kolkata	Member
13.	Bishnupada Sarkhel, Ex-faculty	Central Bank of India, Kolkata	Member
14.	Rohit Sumana, CA	RSPA &Associate	Member
15.	S.M. Gangopadhyay, Director	ACMART Consultant-NABCONS	Member
16.	Deepak Paramanik, Founder & Chief Strategy Officer	Aidias Consultant(P) Ltd,CD-288, Salt Lake,Kolkata	Member
17.	Nimesh Mehta, CA	Nimesh & Associate, Kolkata	Member
18.	N.Nath, ADT	CSTARI-Kolkata	Member
19.	B. Das, ADT	CSTARI-Kolkata	Member
20.	R.N. Manna,TO	CSTARI-Kolkata	Member

Course Mapping

BFSI SECTOR

Qualification Pack/ Nos.

- 1.BSC/Q301
- 2. BSC/N0301
BSC/N0302
BSC/N0303
BSC/N0304



MES Module

Business
Correspondent

MODULE-1

General information for **Business Correspondent**

Name of Sector	Banking & Accounting
Name of Module	Business Correspondent
MES Code	BAN 705
Competency as per N C O Code	
Duration of Course	450 hours (350 hours- Domain & OJT; 100 hours- soft skills)
Entry Qualification of Trainee	10th Standard and 14 years & above
Unit size (No. Of trainees)	30
Power Norms	2 KW
Space Norms (Workshop and Class Room)	60 sq .m
Instructors Qualification	Business Correspondent <ul style="list-style-type: none">• Graduate or post graduate in commerce or management with certification from IRDA• Work experience of at least 5 years in the industry with good domain knowledge both in product knowledge and regulatory aspects.• Domain knowledge on finer aspects of ethical selling and customer relationships.• The trainer should be well versed in the local language and English. Soft Skill <ul style="list-style-type: none">• Graduate or post graduate in commerce or management• 3 years' experience in the insurance domain as a supervisor managing people , processes and performance• A minimum of 3 years of training experience in various aspects of soft skills including communication, grooming, etiquette (phone and personal), customer service, persuasion, ethics, etc.• The trainer should be well versed in the local language and English
Terminal Competency:	After completion of training the trainee will be able to work as BFSI person in various banking sectors.

Practical Competencies	Underpinning Knowledge (Theory)
Banking Basics	
<ul style="list-style-type: none"> • Discussion on Banking structure, functions & current trends in order to familiarize participants with the present banking scenario • Discuss about various types of banks along with examples of every types of banks which exists in India • Discuss about retail banking and its role and functions 	<ul style="list-style-type: none"> • History & objectives of bank • Principles of Banking & its Structure and Functions; Major Laws / Acts under which Banks come under; Basic Banking Principles like Trust, Confidentiality, Service mentality, Knowledge of Socio-economic factors etc. • Banking Sector hierarchy and their power & duties: Types of Banks (Public Sector Banks, Private Sector Banks, Foreign Banks, Cooperative Banks, LAB, Payment Banks and Small Banks) and their products • Retail Banking-Recent trends • Capacity building in banking sector
Functions of Banks	
<ul style="list-style-type: none"> • Enumerating various products & services dealt with by banks by citing some important products offered by them • Comparison of different types of deposit accounts with their advantages and disadvantages • Discussion on procedures of opening, operation and closing of bank accounts • In depth discussion on KYC norms which banks have to compulsorily adhere to along with documents required for this purpose • Filling up of KYC forms • Discussion on various documents normally used to open different types of deposit accounts and how to fill it up • Cash management including input on fake notes • Practice on e-banking with live examples • Filling up of different banking instruments like cheque, pay-in-slip, RTGS, NEFT etc. • Discussion on remittance procedure followed by banks 	<ul style="list-style-type: none"> • Deposits: Banking Liability Products • Retail Liability Products: SB, RD, FD, No-Frills, Accounts under PMDJY Scheme, Atal Pension Yojana Products, PM Jeevan Jyoti (Insurance) Products • Business Banking Liability Products: Current Accounts, Corporate Term Deposits, Escrow Accounts; Margin (Money) Accounts, Security Deposit Accounts • Banker-Customer relations, Creditor-Debtor; Debtor-Creditor, Bailer-Bailee, Lessor-Lessee, Principal-Agent • Documents needed to open all types of Bank Deposit Accounts. Procedure of opening of Bank Accounts, Closure of Bank Accounts, Nomination in Bank Accounts & its Significance, Treatment of Matured and Dormant Accounts: Procedure of Renewal and Auto-renewal of Matured Accounts; Revival or Reactivation of Dormant (Inoperative) Accounts • KYC norms & AML, Know your customer (KYC) guidelines And

<ul style="list-style-type: none"> • Differentiate between local and national clearing and cheque clearing process • Discuss the advantages & disadvantages and differentiation between debit and credit card • Practice on how to count notes 	<p>importance of KYC in PML Documents Accepted as Identity and Address proof, Verification and confirmation of KYC Documents or KYC Proof, Customer Identification and Customer Acceptance Policies of Banks, (Prevention of Money Laundering)</p> <ul style="list-style-type: none"> • Different deposit products & Accounting opening procedure (Documentation of Deposit Accounts) • Different Banking Services like Remittance, Collection and Payment services rendered by banks and the procedure followed by Banks. • E banking, Paytm, e-wallet • Remittance of Funds through NEFT, RTGS • Collection of Funds: Local Clearing, National Clearing, Debit ECS and Credit ECS • Banking Negotiable Instruments: Cheques, Banker's Cheques, Demand Drafts, ATM & Debit Cards, Credit Cards, Charged Cards, Crossing of Cheques, Endorsement, Checking of Cheques for passing for payment • Working in CBS Environment, Any Branch banking • Finacle Software • Note Counting Machine • Note refund rules • KIOSK Banking
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Marketing of Banking Services Products

<ul style="list-style-type: none"> • Role play of selling different types of products to the customers • Discussion on different banking channels, their advantages and disadvantages • Demonstration on how to provide customer service and how to maintain good relationship with the customers 	<ul style="list-style-type: none"> • Marketing of Banking Products & services, Banking literacy– creating awareness among customers • Role of DSA/DMA in bank marketing • Banking Channels, Differences in Channels, Respective advantages and Disadvantages of different channels,
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<ul style="list-style-type: none"> • Demonstration on how to present banking products to mass target customers • Visit to various bank branches make a comparison of any three products offered by those banks 	<p>Channel Management, Channel Migration & its meaning and importance and difficulties in migration from Brick & Mortar to Electronic Banking Channels. ATMs (White-Label and Brown-Label), Mobile Banking, IVR (Phone Banking), Internet Banking, Banking through DSA</p> <ul style="list-style-type: none"> • Sales function in a bank in respect of Products and services • Personal Marketing, Telemarketing / Mobile phone banking- Individual customer marketing and Mass target customer marketing • Customer Service, Customer Relationship, Customer care: Difference and significance of these three aspects • Customer grievances, Banking Ombudsman
Regulatory Environment in Indian Financial System	
<ul style="list-style-type: none"> • Do's and Don'ts for banks 	<ul style="list-style-type: none"> • Recent developments in the Indian financial system, market structure like Capital Markets, Money Market, Commodity Market, SEBI, RBI, IRDA etc. and their major functions • Meaning and Need for Regulators in Financial System. Role and function of banks-regulatory provisions/enactments governing banks • Retail Banking and Wholesale banking • Main provisions of the Negotiable Instrument Act
Rural Banking products and Banking Asset Products	
<ul style="list-style-type: none"> • Study & discussion on Agricultural Loan, Business Loan and personal loan provided by some leading banks in India and securities involved • Problem solving to understand the way banks calculate EMI while disbursing loan • Discuss the procedures to obtain a loan, rate of interest, criteria, repayment schedule & procedure, documents to 	<ul style="list-style-type: none"> • Kisan Credit Cards • Consumer Loan, Vehicle Loan, Home loan, Gold Loan, Education Loan, Health Loan • Agriculture credit products - Crop Loans, Farm Equipment Loans, Tractor Loan, Land Development Loans, Loans for Agricultural allied activities like Pisciculture, Poultry, Dairy, Horticulture,

<p>maintain and closure of the loan account</p> <ul style="list-style-type: none"> • Discussion on different types of insurance services provided by banks • Role of micro finance in rural sector, their advantages and disadvantages • Role of Private Money Lenders in rural area • Role of RRB and NABARD in banking 	<p>Floriculture, Sericulture, Agro-Industry Loans etc.</p> <ul style="list-style-type: none"> • Business Loan – Cash Credit, OD, Term Loan • Different facilities provided by banks – NRLM, SGSY etc. • Securities, Margin, Interest for Bank Loan • Micro Finance and its importance in Financial Inclusion • Channels for delivering micro credit • Need for and Role of Business Facilitators and Business Correspondents in Financial Inclusion • Insurance Services provided by banks • Rural Credit Market- Formal & Informal Lenders • Basics of Mutual Fund • RRB and NABARD
DEBT Recovery Procedures	
<ul style="list-style-type: none"> • Detailed discussion on NPA rules and methods of recovery of overdue amount • Case studies involving different types of customers • Case laws on recovery issues • 	<ul style="list-style-type: none"> • Fund Based Lending & Non-Fund Based Lending. Differences and respective Advantages. • Standard Assets & Sub-standard Assets. • Over Due Accounts and NPAs • Methods of Recovery of Dues, Over-Dues and NPAs • NPA norms-code of conduct
Grooming, Communication & Soft Skills	
<ul style="list-style-type: none"> • Demonstration on appearance of BCs & DRAs • Practice on - <ul style="list-style-type: none"> • Oral communication skill & testing voice modulation, clarity & intonation • Developing etiquette & manners • Study of different pictorial expression of non- verbal communication & its analysis • How to talk with customers by telephone • Negotiation skills • Role play on – <ul style="list-style-type: none"> • Account opening • Cash handling • Group Marketing 	<ul style="list-style-type: none"> • Hygiene: Hair, Nails, Palm and Hands, Body-odor, Sweating, Oral Hygiene like Mouth Odor, Teeth stains etc. • Dress, Shoes, Waist Belt, Watch, Accessories, Neck-Tie, Rings on Fingers, Moustache, Beards • Communication – verbal & non- verbal communication skills, Listening Skills, Paraphrasing Skills, Feedback and Referrals Collection skill • Inter personal skills • Telephone etiquettes • E-mail Etiquettes • Personal etiquettes • Negotiation/Persuasive skills • Analytical Ability

	<ul style="list-style-type: none"> • Inter personal behavior • Paraphrasing • Public Speaking • Time Management
Reporting	
<ul style="list-style-type: none"> • Preparation of MIS Reports using different functions of Excel (Mathematical, Logical), Charts, Graphs etc. • Sending mails, browsing webpages • Making Presentation using MS PowerPoint 	<ul style="list-style-type: none"> • Reporting to Bank Branch and other authorities • Data Security, Protection, Anti-virus • Internet Operations • E-mails

TOOLS AND EQUIPMENTS

EQUIPMENTS/TOOLS REQUIRED FOR CLASSROOM

Sl. No.	Name of Tool/ Equipment	Quantity(Nos.)
1.	Computer (Latest Configuration)	15 computers on twin sharing basis
2.	LCD Projector	1
3.	Projection Screen	1
4.	White/Black Boards / Interactive Board	1
5.	Classroom chairs with writing boards	30
6.	Documents & Forms	30
7.	Display Poster of Various sizes of different banks	10
8.	Types of sales literature, pamphlets, brochures, proposal forms, prospectus forms etc. (2 sets per student)	As required
9.	Kit Bags for each candidate	30
10.	Study material, writing pad, pen	As required
11.	Internet connection	2 mbps

Course Curricula

for

**Short Term Courses based on
Modular Employable Skills (MES)**

in

Banking and Accounting Sector



**DIRECTORATE GENERAL OF EMPLOYMENT AND TRAINING
MINISTRY OF LABOUR & EMPLOYMENT
GOVERNMENT OF INDIA**

**Course Curriculum under Skill Development Initiative Scheme (SDIS)
based on Modular Employable Skills (MES)**

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List of members attended the Trade Committee Meeting for designing the course curricula under Skill Development Initiative Skill (SDIS) based on Modular Employable Skills (MES) on Banking & Accounting Sector held on 02.05.2012 at Conference Hall, CSTARI, Kolkata-91

Sl. No.	Name and Designation Mr. & Ms.	Organization	Remarks
1.	S. J. Amalan, Director	CSTARI., Kolkata-91,	Chairman
2.	Koushik Chatterjee, Asst Manager	ITC ,2 Lee Road , Kol-20	Member
3.	Sanjay Banerjee, Area Manager	ITC ,2 Lee Road , Kol-20	Member
4.	M.C. Sharma, JDT,	CSTARI, Kolkata	Member
5.	L.K. Mukherjee, DDT	CSTARI, Kolkata	Member
6.	G. Giri, DDT	CSTARI, Kolkata	Member
7.	S.B. Sardar, ADT	CSTARI, Kolkata	Member
8.	R.N. Manna, To	CSTARI, Kolkata	Member
9.	Rupnarayan Bose	CII, Kolkata	Member
10.	Arindam Saha, Zonal TRG, Manager	IL & FS, Education , Kol	Member
11.	Arindam Basu, Dy. Vice President	AXIS Bank, Kolkata-71	Member
12.	Rajib Basak, Sr. Business Associate LIC of India	137, V.I.P Road, Kol-52	Member
13.	Mainak Chowdhury, SBA	LIC , Madhagram, Kol-129	Member
14.	Nirmalya Nath, ADT	CSTARI, Kolkata	Member
15.	Indranil Ray Chowdhury	20/12, Northern Avenue, 1st Floor, Kol-37	Member
16.	Bishnu Prasad Das, Manager Sales,	LIC ,16, Hare Street, 4 th Floor Kol-91	Member
17.	Purnima . Sengupta,	CMI ,26 Shakespear Sarani, Kolkata-17	Member
18.	U. Mukherjee,	CMI ,26 Shakespear Sarani, Kolkata-17	Member
19.	Dilayend Paul, MD	PTIMA, BE-54, Salt Lake, Kol-64	Member
20.	Mainak Ranjan Chaki	Adity Birla ,1 Camac Street, Kol-17	Member

21.	Chandan Ray	Exerim System Ltd, 152 S.P.Mukherjee, 5 th Floor, Kol-26	Member
22.	Dr. Amarendu Mondal, Director	PTIMA, BE-54, Salt Lake, sector-1	Member
23.	K.L.Kuli, JDT	CSTARI, Kolkata	Member
24.	B.K.Singh, DDT	CSTARI, Kolkata	Member
25.	Atanu Sarkar, Co-Ordinator	PTIMA, BE-54, Salt Lake, Kol-64	Member
26.	D. Sengupta, Director & CEO	CMI, 26 Shakespear Sarani, Kolkata-17	Member
27.	Rabin Debnath, ADIT, WB	DIT, WB, Kolkata	Member
28.	Ishwar Singh, JDT	RDAT, Kolkata	Member

Skill Development based on Modular Employable Skills (MES)

Background

The need for giving emphasis on Skill Development, especially for the educated unemployed youth (both for rural & urban) has been highlighted in various forums. Unfortunately, our country's current education system does not give any emphasis on development of skills. As a result, most of the educated unemployed youths are found wanting in this area, which is becoming their Achilles heel.

As India is on the path of economic development and the share of service sector's contribution to the GDP of the country is increasing (53% of GDP) it is becoming imperative that Government of India along with other nodal agencies play an important role in providing employable skills, with special emphasis on Skills.

Hence, need of the hour is some policy change at Apex level which will address the needs of the changing economy and look at providing mandatory skills training to all educated unemployed youths, with a view to have them gainfully employed. This shift in policy will ultimately benefit all the stake holders, namely the individuals, industry, Government and the economy by way of providing employment, increasing the output/productivity and ultimately resulting in a higher GDP for the nation.

- **Frame work for skill development based on 'Modular Employable Skills (MES)'**

Very few opportunities for skill development are available for the above referred groups (educated unemployed youth). Most of the existing skill development programmes are long term in nature. Poor and less educated persons cannot afford long term training programmes due to higher entry qualifications, opportunity cost, etc. Therefore, a new framework for skill development has been evolved by the DGET to address the employability issues.

The **key features of new framework for skill development** are:

- Demand driven short term training courses based on modular employable skills are decided in consultation with Industries.
- Flexible delivery mechanism (part time, week ends, full time)
- Different levels of programmes (foundation level as well as skill up gradation) to meet demands of various target groups

- Central Government will facilitate and promote training while vocational training providers (VIPs) under the Govt. and Private Sector will provide training
- Optimum utilization of existing infrastructure to make training cost effective.
- Testing of skills of trainees by Independent Assessing Bodies (IABs) who would not be involved in conducting training programme, to ensure that it is done impartially.
- Testing & Certification of prior learning (skills of persons acquired informally)

The Short Term courses would be based on “Modular Employable Skills (MES)”.

The **concept for the MES** is:

- ✓ Identification of minimum skills set, which is sufficient to get an employment in the labour market.
- ✓ It allows skills up gradation, multi skilling, multi entry and exit, vertical mobility and life long learning opportunities in a flexible manner.
- ✓ It also allows recognition of prior learning (certification of skills acquired informally) effectively.
- ✓ The modules in a sector when grouped together could lead to a qualification equivalent to National Trade Certificate or higher.
- ✓ Courses could be available from level 1 to level 3 in different vocations depending upon the need of the employer organizations.
- ✓ MES would benefit different target groups like:
 - Workers seeking certification of their skills acquired informally
 - Workers seeking skill upgradation
 - Early school drop-outs and unemployed
 - Previously child Labour and their family

INTRODUCTION

Economic growth in India is increasingly supported by robust industrial growth. Banking & Accounting Sector is one of the known and significant sectors that support almost all industrial activity. However, notwithstanding its importance and size (INR 4 trillion), it has traditionally not been accorded the attention it deserves as a separate sector in itself. The level of inefficiency in Banking & Accounting Sector activities in the country has been very high across all modes.

The required pace of efficiency and quality improvement will demand rapid development of capabilities of Banking & Accounting Sector service providers. And with Banking & Accounting Sector, skill development will emerge as a key capability.

This lack of focus on developing manpower and skills for the Banking & Accounting Sector has resulted in a significant gap in the numbers and quality of manpower in the sector.

This gap, unless addressed urgently, is likely to be a key impediment in the growth of the Banking & Accounting Sector in India and in consequence, could impact growth in industry and manufacturing sectors as well.

This underscores the need identifying areas where such manpower and skill gaps are critical, and developing focused action plans to improve the situation.

A look at the required initiatives for manpower development in the above sector makes it clear that sustainable development of the sector's manpower requires a collaborative public private effort. The level of commitment demonstrated by each stakeholder would largely determine the direction that the sector heads towards.

Age of participants

The minimum age limit for persons to take part in the scheme is 18 years but there is no upper age limit.

Curriculum Development Process

Following procedure is used for developing course curricula

- Identification of Employable Skills set in a sector based on division of work in the Labour market.
- Development of training modules corresponding to skills set identified so as to provide training for specific & fit for purpose
- Organization of modules in to a Course Matrix indicating vertical and horizontal mobility. The course matrix depicts pictorially relation among various modules, pre requisites for higher level modules and how one can progress from one level to another.
- Development of detailed curriculum and vetting by a trade committee and by the NCVT

(Close involvement of Employers Organizations, State Governments and experts, Vocational Training Providers and other stakeholders are ensured at each stage).

Development of Core Competencies

Possession of proper attitudes is one of the most important attributes of a competent person. Without proper attitudes, the performance of a person gets adversely affected. Hence, systematic efforts will be made to develop attitudes during the training programme.

The trainees deal with men, materials and machines. They handle sophisticated tools and instruments. Positive attitudes have to be developed in the trainees by properly guiding them and setting up examples of good attitudes by demonstrated behaviours and by the environment provided during training.

Some important core competencies to be developed are:

1. Communication skills
2. Better usage of English language/Vernacular
3. Presentation skills
4. Self management

5. Resume preparation
6. GD participation/facing techniques
7. Interview facing techniques

Following competencies should also be developed during level-II and higher courses:

1. Ability for planning, organizing and coordinating
2. Creative thinking, problem solving and decision-making
3. Leadership
4. Ability to bear stress
5. Negotiation

Duration of the Programme:

Time taken to gain the qualification will vary according to the pathway taken and will be kept very flexible for persons with different backgrounds and experience. Duration has been prescribed in hours in the curriculum of individual module, which are based on the content and requirements of a MES Module. However, some persons may take more time than the prescribed time. They should be provided reasonable time to complete the course.

Pathways to acquire Qualification:

Access to the qualification could be through:

- ✘ An approved training Programme.

Methodology

The training methods to be used should be appropriate to the development of competencies. The focus of the programme is on “performing” and not on “Knowing”. Lecturing will be restricted to the minimum necessary and emphasis to be given for learning through active participation and involvement.

The training methods will be individual centered to make each person a competent one. Opportunities for individual work will be provided. The learning process will be continuously monitored and feedback will be provided on individual basis.

Demonstrations using different models, audio visual aids and equipment will be used intensively.

Instructional Media Packages

In order to maintain quality of training uniformly all over the country, Instructional Media Packages (Imps) will be developed by the National Instructional Media Institute (NIMI), Chennai.

Assessment

DGE&T will appoint assessing bodies to assess the competencies of the trained persons. The assessing body will be an independent agency, which will not be involved in conducting the training programme. This, in turn, will ensure quality of training and credibility of the scheme. Keeping in view, the target of providing training/testing of one million persons throughout the

country and to avoid monopoly, more than one assessing bodies will be appointed for a sector or an area.

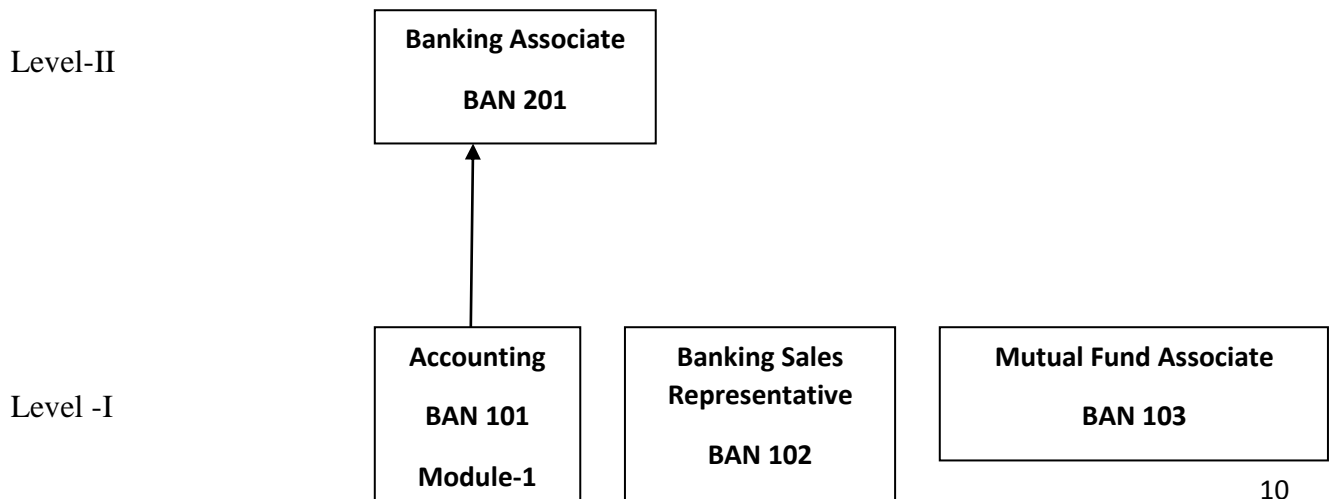
Certificate

Successful persons will be awarded competency-based certificates issued by **National Council for Vocational Training (NCVT)**.

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COURSE MATRIX



MODULES

MODULE : ACCOUNTING

Name	:	Accounting
Sector	:	Banking and Accounting
Code	:	BAN 101
Entry Qualification	:	12 th Standard & 14 Years & above
Terminal Competency	:	After training the person will be able to independently work as an accountant in an IT enabled office/warehouse
Duration	:	450 Hrs (75 working days with 6 Hrs in a day)

Practical Competencies		Underpinning Knowledge (Theory	
1.	Debit/Credit Transaction entries.	1.	Introduction to accounts Debit/ Credit
2.	Journal Entry book	2.	Tally
3.	Use of Tally computer programs	3.	Complete Booking-Ledgers; credit control; Accounts receivable & payable
4.	Maintenance of books, registers and Statement of Accounts	4.	Voucher numbering
5.	Preparation of Outstanding Reports	5.	Classification of Accounting heads/ charts of Accounts.
6.	Accounts receivable/payable	6.	Data based reporting
7.	Creation of new voucher type	7.	Voucher/cheques printing
8.	Voucher/cheque printing practice	8.	Bank Reconciliation/multiple compares/ currency
9.	Creation of multiple companies.	9.	Memo vouchers/post dated vouchers/ user defined vouchers/sales/purchase extracts
10.	Practice of multiple currency/ base currency.	10.	Calculation of interest/ Percentage Based reporting
11.	Entry on memo vouchers	11.	Budgeting & Control
12.	Entry post dated voucher/user defined voucher	12.	Variance Analysis/Ratio Analysis
13.	Sales/purchase extract; Daily balance & Transaction value.	13.	Stock Category /query /multiple warehouse
14.	Interest calculation/cash flow		
	<u>Practical</u>		<u>Theory</u>

15. Percentage based reporting	14. Alternate units of measure & tail units; sales & purchase orders.
16. Practice on receivables turnover	15. Rejection in / Rejection out; Movement Analysis.
17. Creation of new voucher type	16. Price list/multi price levels
18. Creation of stock category and viewing of Stock Query Report	17. Stock item; classification of raw material; work in progress
19. Creation/ viewing of multiple warehouse	18. Job working concepts; Additional cost of manufacturing
20. Stock transfer to warehouse	19. Re-order levels; stock aging analysis; Tally Technology advantages Tally audit.
21. Use of alternate units	20. Multi lingual
22. Practice procedure for Rejection Notes	21. VAT/Service Tax
	22. e TDS

EQUIPMENT FOR BATCH OF 25 TRAINEES

1. One Desk Top Computer between two candidates.
2. Practice sheets (as on required basis)
3. Ledger sheets & other accounting documents (as on required basis)
4. Calculators – one per trainee.

File name: MES Banking & Accounting Aug 2007

Module -2

Name : **BANKING ASSOCIATE**
Sector : **Banking & Accounting**
Code : **BAN202**
Entry Qualification : **12th + BAN101**
Age : **18 yrs.**

Terminal Competency: On successful completion of training one should be able to carry out various banking transactions such as deposits, credit, financing and services interest and EMI calculation using IT enabled services used in the banking sector.

Duration : 300 hours

Practical Competencies	Underpinning Knowledge(Theory)
Indian Financial System	
<p>Group Discussion on</p> <ul style="list-style-type: none"> • Banking functions, Retail & wholesale banking & RBI laws & regulations governing banks. • Mutual Funds – Role& functions, AMFI & SEBI guidelines for mutual fund • Insurance Companies – Role & functions & IRDA regulations governing Insurance Companies • Risk Management as applied to in banks 	<ul style="list-style-type: none"> • Recent developments in the Indian Financial system – market structure & financial innovation. RBI, SEBI, IRDA etc & their major functions. • Role & functions of banks – Regulatory enactments governing banks. • Retail & Wholesale banking. • Role & functions of Capital markets & Mutual Funds. • Role & functions of Insurance Companies & Bank assurance. • Importance of risk management in banks. • Alliances/mergers/consolidation. • Participatory Notes. • Credit Information Bureau Ltd. • Fair practices for debt collection. • Banking Codes & Standard Boards.

Functions of banks	
<ul style="list-style-type: none"> • KYC norms which banks have to compulsorily adhere to along with documents required for this purpose • Importance of Anti Money Laundering(AML) guidelines • Visit to various bank branches to get a first hand feel of their functioning as well as gather knowledge of the different products & services offered by them 	<p>Deposits:</p> <ul style="list-style-type: none"> • Banker-Customer relations, KYC guidelines, different Deposit products & services offered by banks. • Mandate & Power of attorney – <p>Banker's lien. right of set off, garnishee order, Income tax attachment order etc.</p> <ul style="list-style-type: none"> • Payment & collection of cheque. • Account opening for various types of customers – minors, joint account, HUF, firms, companies, trusts, societies, Govt & public bodies. Importance of AML. <p>Credit :</p> <ul style="list-style-type: none"> • Principles of lending. • Different types of documents, documentation procedures. • Different modes of charging, types of collaterals & their characteristics, Priority sector lending
Agriculture/SMEs/SHGs/SSI/Tiny sector financing	
<ul style="list-style-type: none"> • Discussion on the practices & procedures of Bank assurance & Mutual Funds. • Discussing the procedures adopted for selling credit cards, home loans & personal loans • Understanding <ul style="list-style-type: none"> - The concept of Electronic & Core Banking - The various distribution channels - Electronic fund transfer systems like NEFT & RTGS 	<ul style="list-style-type: none"> • New products & services – Factoring, securitization, bank assurance, mutual funds etc. • Credit cards/home loans/personal loans – brief outline of procedures & practices. • Ancillary services – remittances, safe deposit lockers etc. <p>Banking Technology :</p> <ul style="list-style-type: none"> • Electronic Banking- Core Banking -Electronic products • Banking Technology – Distribution channels - Teller Machines at the Bank counters – Cash dispensers - ATMs –

<ul style="list-style-type: none"> • Visit to banks to get a firsthand knowledge of the current trends in IT & role of IT in banking 	<p>Anywhere Anytime Banking - Home banking (Corporate and personal) - electronic payment systems.</p> <ul style="list-style-type: none"> • On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, microfiche, note and coin counting devices. • Electronic funds transfer systems - plain messages (Telex or data communication) <p>Structured messages (SWIFT, etc...) – RTGS.</p> <ul style="list-style-type: none"> • Information Technology - Current trends - Bank net, RBI net, Data net, Nicnet, I-net, Internet, E-mail, etc.. Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit -Information System Audit. • Information System Security and Disaster Management.
<p>Support Services – Marketing of Banking</p>	
<ul style="list-style-type: none"> • Detailed study of <ul style="list-style-type: none"> - Life cycle of bank products, its modification, development & packaging - Product pricing & factors influencing it - Direct & indirect Distribution 	<p>Services Products :</p> <ul style="list-style-type: none"> • Marketing Management - Meaning, Importance and Functions - Marketing of Services. • Product Research & Development - Test marketing of bank products - Product Life Cycle - Product Modification -

<p style="text-align: center;">Channels</p> <ul style="list-style-type: none"> - Role of DSA/DMA in Bank Marketing <p>This has to be supplemented with visit to banks to understand the practical concepts of the above mentioned topics.</p>	<p>New Product Development - Packaging and Branding of bank products – Diversification.</p> <ul style="list-style-type: none"> • Pricing of bank products and services - Objectives, Strategies and Methods. Factors Influencing the Pricing Decisions, Importance of Pricing. • Distribution - Factors Influencing - Direct and Indirect Channels of bank products - Physical Distribution. • Channel Functions and Services – <p>Promotion - Promotion Mix and Role of Promotion in Marketing - Marketing Information Systems.</p> <ul style="list-style-type: none"> • Role of DSA/DMA in Bank Marketing. • Channel Management. • Selling function in a bank. • Portfolio and Wealth Management. • Tele marketing/Mobile Phone banking.
Basics of Business Mathematics	
<ul style="list-style-type: none"> • Solving numerical on <ul style="list-style-type: none"> - Simple & Compound Interest - Fixed & Floating Interest rates - Calculation of EMIs - Calculation of Annuities - Calculation of YTM of Bonds 	<ul style="list-style-type: none"> • Bonds - Calculation of YTM • - Duration - Bond Pricing - Premium and Discount -Bond valuation rules preliminary method, definition of debt, rules on compounding in respect of loan accounts, penal interest etc. • Capital Budgeting - Discounted cash flow - net present value - pay back methods. • Depreciation - different types - methods of calculation. • Foreign Exchange Arithmetic for beginners.
Accounting in Banks/Branches	
<ul style="list-style-type: none"> • Visit to banks to 	<ul style="list-style-type: none"> • Definition & Scope and Accounting Standards - Nature

<ul style="list-style-type: none"> - Understand the accounting practices followed by them - To understand various banking records like Journals, Ledgers & Trial Balance 	<p>and purpose of accounting; historical perspectives - Origins of accounting principles - accounting standards and its definition and Scope.</p> <ul style="list-style-type: none"> • Generally Accepted Accounting Principles - USA • Transfer Price mechanism • Basic Accountancy Procedures - Concepts of accountancy - entity going concern - double entry systems, Principles of conservatism - revenue recognition and realization - accrual and cash basis. • Record keeping basics -account categories - debit and credit concepts - journalizing - Maintenance of Cash/ Subsidiary books and Ledger -Trial Balance - Adjusting and Closing entries - Day Book and General Ledger Posting.
Bank Accounting Balance Sheet	
<ul style="list-style-type: none"> • - Understanding <ul style="list-style-type: none"> - Bank Balance Sheet structure - Preparation of Final Accounts - Partnership Accounts - Current/Capital/Loan Account 	<ul style="list-style-type: none"> • Rules for bank accounts, cash/clearing/transfer vouchers/system - subsidiary book and main day book - General Ledger – Branch v/s Bank Accounts. • Bank Balance Sheet Structure - accounts categories -Assets, Liabilities and Net Worth Components. • Accounting for NPA /Provisioning/Suit Filed Accounts. • Preparation of Final Accounts - Final Accounts of Banking Companies. • Disclosure requirements.
Other Accounts	

<ul style="list-style-type: none"> • Study of methods & procedures of Electronic Accounting • Understanding the concept of Core Banking & analyzing Standard Books maintained for different accounts 	<ul style="list-style-type: none"> • Partnership accounts - partner's fixed capital accounts - Current accounts - loan accounts - treatment of intangibles like goodwill - admission / retirement / death of partner. • Company accounts - classes of Share Capital - issue/ forfeiture of Shares -issue of Bonus Shares. • Bank reconciliation statement - Capital & Revenue Expenditure/ Depreciation/ Inventory Valuation/Bill of Exchange/ Consignment Account / Joint Venture - Special accounts - Leasing and Hire-Purchase Company accounts – Accounts of Non - Trading Concerns - Accounting from incomplete records – Receipts & Payments Account – Income & Expenditure Account, Ratio Analysis. <p>Computerized Accounting:</p> <ul style="list-style-type: none"> • Accounting in electronic environment - methods - procedures - security - rectification. • Core banking environment is to be highlighted. Standard books maintained for different accounts are to be shown as model
<p>Regulations & Compliance</p>	
<ul style="list-style-type: none"> • Knowing the provisions of RBI Act 1935 & Banking Regulation Act 1949 • Detailed study of RBI's powers in <ul style="list-style-type: none"> - Opening of new banks & branch licensing - Constitution of Board of Directors & their rights 	<p>A. Provisions of RBI Act 1935 ,Banking Regulation Act 1949 Banking Companies [Acquisition and transfer of undertakings Act 1970 & 1980].</p> <p>B. Government & RBI's powers – Opening of new banks and branch licensing – Constitution of board of</p>

<ul style="list-style-type: none"> - Banks shareholders & their rights - CRR/SLR concepts <ul style="list-style-type: none"> • Study of case laws on banker's responsibility • Scope&applicationof Indemnities/Guarantees • Obligations, precautions & rights of a banker • Laws relating to finance bill & securities • Valuation of securities & modes of charging securities like lien, pledge, mortgage & hypothecation <ul style="list-style-type: none"> • Understanding the <ul style="list-style-type: none"> - Consumer Protection Act 1986 - Functions & role of Banking Ombudsman 	<p>directors and their rights</p> <ul style="list-style-type: none"> - Banks share holders and their rights - CRR/SLR concepts - Cash/currency management - Winding up - amalgamation and mergers - Powers to control advances - selective credit control - monetary and credit policy - Audit and Inspection - Supervision and control - board <p>for financial supervision - its</p> <ul style="list-style-type: none"> - Disclosure of accounts and balance sheets - Submission of returns to RBI etc. - Corporate Governance <p>Legal aspects of banking operations:</p> <ul style="list-style-type: none"> • Case laws on responsibility of paying /collecting banker. • Indemnities/guarantees - scope and application - obligations of a banker - precautions and rights- laws relating to bill finance, LC and Deferred Payments - Laws relating to securities - valuation of securities - modes of charging securities - lien, pledge, mortgage, hypothecation etc - <ul style="list-style-type: none"> • registration of firms/companies - creation of charge and satisfaction of charge <p>Banking Related Laws:</p> <ul style="list-style-type: none"> • Law of limitation. • Provisions of Bankers Book Evidence Act. • Special features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993
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	<p>Laundering Money Act (iii) Right to Information Act (iv) Information Technology Act.</p>
<p>Home Loan : Practice & Procedure</p>	
<ul style="list-style-type: none"> • Discussion on <ul style="list-style-type: none"> - Evolution of Housing Finance & leading financiers in India - Home Loan application, its processing & terms & conditions - Guidelines on KYC & Anti Money Laundering 	<ul style="list-style-type: none"> • Overview of housing finance- housing and economic development-evolution of housing finance in India and leading financiers in the field • Basics of housing finance • Essentials of a home loan proposal- quantum of finance - interest- tenure - security – terms & conditions • Processing home loan application • Lenders appraisal procedure- pre-sanction stage- sanction- documentation - insurance- monitoring-inspection- credit rating • Other lending schemes- finance to private builders- take over of loans from other institutions- home loans to NRIs • Housing finance in metro cities- local laws and requirements • RBI guidelines on Housing Finance • National Housing banks guidelines on Know your Customer - Anti Money Laundering- Project finance Policy- Fair Practices code for HFCs

TOOLS AND EQUIPMENTS

EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM

Computer	:	15 computers on twin sharing basis
LCD Projector	:	1
Projection Screen/ LCD TV	:	1
White/Black Boards / Interactive Boards	:	1
Flip Chart Holder	:	2 Nos
Chairs with front writing boards	:	30 numbers
Public Address System (PAS)	:	1 set of sound boxes, amplifier, collar and stand mikes, camera

(Note: - For practical classes the students will have to be taken to the operational offices of banking company with prior arrangement.)

Display Poster of Various sizes of different companies	:	10
Types of sales literature, pamphlets, brochures, proposal forms, prospectus forms etc.	:	100
Executive Bags for each candidate	:	30
Study material, writing pad, pen and calculation charts	:	30

Module -3

Name	: BANKING SALES REPRESENTATIVE
Sector	: Banking & Accounting
Code	: BAN 103
Entry Qualification	: 10th Standard
Age	: 16 yrs.
Terminal Competency	: On successful completion of training one should be able to market the banking Service products such as credit card/ consumer/vehicle loan/ home loan/ agricultural credit products etc, following RBI & IRDA guidelines
Duration	: 180 hours

Practical Competencies	Underpinning Knowledge (Theory)
Banking Basics	
<ul style="list-style-type: none"> • Discussion on Banking structure, functions & current trends in order to familiarize participants with the present banking scenario 	<ul style="list-style-type: none"> • Principles of Banking & its Structure and Functions • Retail Banking-Recent trends • E banking • KYC norms
Functions of Banks	
<ul style="list-style-type: none"> • Enumerating various products & services dealt with by banks by citing some important products offered by them 	<p>Deposits:</p> <ul style="list-style-type: none"> • Banker-Customer relations • Know your customer(KYC) guidelines • Different deposit products • Services rendered by banks
Marketing of Banking Services Products	
<ul style="list-style-type: none"> • In depth discussion on KYC norms which banks have to compulsorily adhere to along with documents required for this purpose 	<ul style="list-style-type: none"> • Marketing of services • Role of DSA/DMA in bank marketing

	<ul style="list-style-type: none"> • Channel Management • Selling function in a bank • Telemarketing/Mobile phone banking
Indian financial system	
<ul style="list-style-type: none"> • Role play to understand the function of DMA/DSA/DRA in bank marketing • Visit to various bank branches to understand the functioning of a bank with a major thrust on nature of products & services offered by them 	<ul style="list-style-type: none"> • Recent developments in the Indian financial system, market structure, SEBI, RBI, IRDA etc and their major functions. • Role and function of banks-regulatory provisions/enactments governing banks. • Retail and Wholesale banking. • Fair practices for debt collection.
Summary of various products	
<ul style="list-style-type: none"> • Study & discussion on Home Loan provided by some leading banks in India to get a better understanding of the Housing Finance market prevailing currently 	<ul style="list-style-type: none"> • Credit Cards • Consumer/Vehicle/Home loans • Agriculture credit products etc <p>Home Loan</p> <ul style="list-style-type: none"> • Overview of housing finance, evolution of housing finance in India and leading financiers in the field. • Basics of housing finance. • Home loan proposal, quantum of finance, interest, tenure, security, terms and conditions. • Home loan application processing. • RBI guidelines on housing finance. • NHB guidelines on KYC, Anti Money laundering-fair practices code

	for HFCs.
Recovery Procedures	
<ul style="list-style-type: none"> • Problem solving to understand the way banks calculate EMI while loan disbursement <p>Detailed study & discussion on</p> <ul style="list-style-type: none"> • Code of ethics • RBI guidelines • Bank guidelines • Case studies/Case laws 	<ul style="list-style-type: none"> • Recovery Agents & their role & functions • Bank specific norms/ procedures for recovery • Non-Performing Assets (NPA) norms-code of conduct • Various credit products/Facilities • Legal aspects pertaining to recovery & civil & criminal law associated with it. • Debt Collection skills/procedures/ pre requisites/appearance Ethics in collection & selling function • Bank procedures for loan recovery & Banking codes • Best practices adopted world wide. • Case studies involving different types of customers. • Case laws on recovery issues • International best practices
Communication & Soft Skills	
<p>Practice on</p> <ul style="list-style-type: none"> • Oral communication skill & testing voice modulation, clarity & intonation • Developing etiquette & manners • Study of different pictorial expression of non- verbal communication & its analysis 	<ul style="list-style-type: none"> • Communication – verbal & non-verbal communication skills • Inter personal skills • Telephone etiquettes • Personal etiquettes • Negotiation/Persuasive skills • Analytical Ability

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|--|---|
| | <ul style="list-style-type: none"> • Inter personal behavior |
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TOOLS AND EQUIPMENTS

EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM

Computer	:	15 computers on twin sharing basis
LCD Projector	:	1
Projection Screen/LCD TV	:	1
White/Black Boards/ Interactive Board	:	1
Flip Chart Holder	:	2 Nos
Public Address System (PAS)	:	1 set of collar mikes, amplifier, sound box, standing mikes, camera etc
Classroom chairs with writing boards	:	30

EQUIPMENTS/TOOLS REQUIRED FOR CLASS ROOM

(Note: - For practical classes the students will have to be taken to the operational offices of Banking company with prior arrangement.)

Display Poster of Various sizes of different companies	:	10
Types of sales literature, pamphlets, brochures, proposal forms, prospectus forms etc.	:	100
Kit Bags for each candidate	:	30
Study material, writing pad, pen and calculation charts	:	30

Module- Fund Associate

Name : Mutual Fund Associate
Sector : Banking & Accounting Sector
Code : BAN 104
Entry Qualification : 10th Standard
Age : 16 yrs.
Terminal Competency : On successful completion of training one should be able to manage Mutual Funds considering age size of the fund, fund risks and volatility, taxes due on receipt of a capital gains and recent changes in the fund operation.
Duration : 200hours

Practical Training	Underpinning Knowledge(Theory)
The Concept of Mutual Funds	
<ul style="list-style-type: none"> • Introduction to practical examples of portfolio diversification, Professional Management, Reduction of Risk, Transaction Costs and Taxes, Liquidity and Convenience. 	<ul style="list-style-type: none"> • Concept of Mutual Fund • Advantages of Mutual Fund Investing • Evolution of Mutual Funds in India • Role of Mutual Funds
Fund Structure & constituents	
<ul style="list-style-type: none"> • A practical study of the size of Industry and growth trends in the Indian market. • Group activity and discussion to understand the different types Of funds available in the market. • Introduction to Rights and Obligations of the Investors 	<ul style="list-style-type: none"> • Types of Funds • Role of Regulators in India • Studying the contents of Offer Documents and its importance. • Understanding Fund distribution and sales practices

Accounting Valuation & Taxation	
<ul style="list-style-type: none"> • Group activity and discussion on the challenge of distributing Mutual Funds and various distribution channels • Introduction to Equity and Debt Portfolio Management. • Group discussion on SEBI Investment Guidelines. 	<ul style="list-style-type: none"> • practical study of the size of Industry and growth trends in the Indian market. • Group activity and discussion to understand the different types Of funds available in the market. • Introduction to Rights and Obligations of the Investors Fund

Financial Planning	
<ul style="list-style-type: none"> • Case studies of financial planning on lifecycle and wealth cycle stages. • Comparing various products available in India. • Practical sessions on how to develop a model portfolio 	<ul style="list-style-type: none"> • The concept of financial planning. • Recommending and selecting the right investment products for the customers • Understanding the risks involved in various Mutual Funds investments.
Business Ethics	
	<ul style="list-style-type: none"> • Understanding the meaning of Business Ethics and its need. • Business Ethics and Fund Regulation in India • Business Ethics and Fund Regulation in the U.S.
Communication & Soft Skills	
<p>Practice on</p> <p style="padding-left: 20px;">Oral communication skill & testing voice modulation, clarity & intonation</p> <ul style="list-style-type: none"> • Developing etiquette & manners • Study of different pictorial expression of non-verbal communication & its analysis 	<p><u>Soft Skills</u></p> <p>Communication- verbal & non-verbal communication skills</p> <p>Interpersonal skills</p> <ul style="list-style-type: none"> • Telephone etiquettes • Personal etiquettes • Negotiation/Persuasive skills • Analytical Ability • Interpersonal behavior

TOOLS AND EQUIPMENTS

EQUIPMENTS/TOOLS REQUIRED FOR CLASSROOM

Computer	: 15 computers on twin sharing basis
LCD Projector	: 1
Projection Screen /LCD TV	: 1
White/Black Boards / Interactive Board	: 1
Flip Chart Holder	: 2 Nos
Public Address System (PAS)	: 1 set of collar mikes, amplifier, sound box, : Standing mikes, camera etc
Classroom chairs with writing boards	: 30
Display posters of various sizes of different companies	: 10
Types of sales literature, pamphlets, brochures, proposal forms	: 100
Prospectus forms etc	
Kit Bags for each candidate	: 30
Study material, writing pad, pen and calculation charts	: 30

