

FINANCE ASSISTANT

COMPETENCY BASED CURRICULUM

(Duration: 1Yr. and 03 months.)

APPRENTICESHIP TRAINING SCHEME

(ATS)

NSQF LEVEL- 4



SECTOR – BANKING, FINANCIAL SERVICE AND INSURANCE



GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT & ENTREPRENEURSHIP
DIRECTORATE GENERAL OF TRAINING

FINANCE ASSISTANT

(Designed in 2020)

APPRENTICESHIP TRAINING SCHEME (ATS)



NSQF LEVEL - 4

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Developed By

Ministry of Skill Development and Entrepreneurship

Directorate General of Training

CENTRAL STAFF TRAINING AND RESEARCH INSTITUTE

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Special acknowledgement is extended by DGT to the following expert members who have contributed immensely in this curriculum.

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1.1 Apprenticeship Training Scheme under Apprentice Act 1961

The Apprentices Act, 1961 was enacted with the objective of regulating the programme of training of apprentices in the industry by utilizing the facilities available therein for imparting on-the-job training. The Act makes it obligatory for employers in specified industries to engage apprentices in designated trades to impart Apprenticeship Training on the job in industry to school leavers and person having National Trade Certificate(ITI pass-outs) issued by National Council for Vocational Training (NCVT) to develop skilled manpower for the industry. There are four categories of apprentices namely; **trade apprentice, graduate (engineers), technician (diploma) and technician (vocational) apprentices.**

Entry Qualifications and period of apprenticeship training of **trade apprentices** vary from trade to trade. The apprenticeship training for trade apprentices consists of basic training followed by practical training. At the end of the training, the apprentices are required to appear in a trade test conducted by NCVT and those successful in the trade tests are awarded the National Apprenticeship Certificate (NAC) by NCVT having worldwide recognition.

The period of apprenticeship training for graduate (engineers), technician (diploma) and technician (vocational) apprentices is one year. Certificates are awarded on completion of training by the Department of Education, Ministry of Human Resource Development.

1.2 Changes in Industrial Scenario

Recently we have seen huge changes in the Indian industry. The Indian Industry registered an impressive growth during the last decade and half. The number of industries in India have increased manifold in the last fifteen years especially in services and manufacturing sectors. It has been realized that India would become a prosperous and a modern state by raising skill levels, including by engaging a larger proportion of apprentices. It will ensure stronger collaboration between industry and the trainees which will augment supply of skilled workforce and enable development through employment. Various initiatives to build up an adequate infrastructure for rapid industrialization and improve the industrial scenario in India have been taken.

1.3 Reformation

The Apprentices Act, 1961 has been amended and brought into effect from 22nd December, 2014 to make it more responsive to industry and youth. Key amendments are as given below:

- Prescription of number of apprentices to be engaged at establishment level instead of trade-wise.
- Establishment can also engage apprentices in optional trades which are not designated, with the discretion of entry level qualification and syllabus.
- Scope has been extended also to non-engineering occupations.
- Establishments have been permitted to outsource basic training in an institute of their choice.
- The burden of compliance on industry has been reduced significantly through various schemes.



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2.1 GENERAL

Directorate General of Training (DGT) under Ministry of Skill Development & Entrepreneurship offers range of vocational training courses catering to the need of different sectors of economy/ Labour market. The vocational training programmes are delivered under aegis of Directorate General of Training (DGT). Craftsman Training Scheme (CTS) and Apprenticeship Training Scheme (ATS) are two pioneer programmes of DGT for propagating vocational training.

Finance Assistant trade under ATS will be delivered nationwide through different industries. The course is of one year and three months duration. It mainly consists of Domain area and Core area. In the Domain area Trade Theory & Practical impart professional - skills and knowledge, while Core area - Employability Skills imparts requisite core skills & knowledge and life skills. After passing out the training programme, the trainee is being awarded National Apprenticeship Certificate (NAC) by DGT having worldwide recognition.

Broadly candidates need to demonstrate that they are able to:

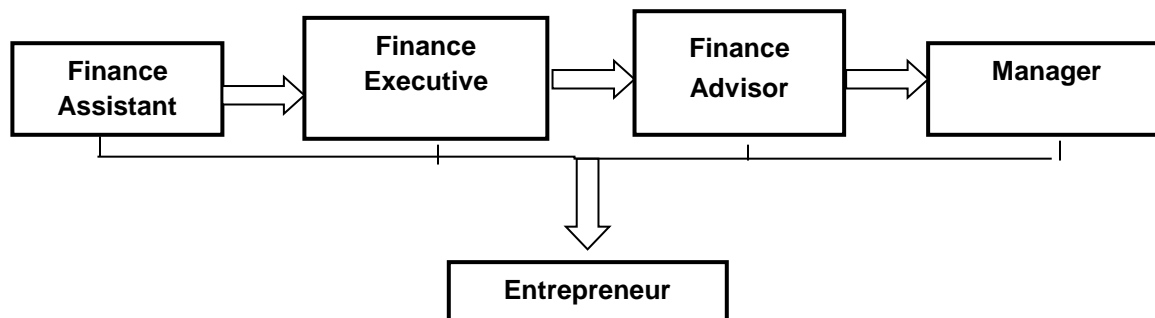
- Read & interpret technical parameters/document, plan and organize work processes, identify necessary materials and tools;
- Perform task with due consideration to safety rules, accident prevention regulations and environmental protection stipulations;
- Apply professional skill, knowledge, core skills & employability skills while performing jobs and solve problem during execution.
- Document the technical parameters related to the task undertaken.

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2.2 CAREER PROGRESSION PATHWAYS:

- Indicative pathways for vertical mobility.



2.3 COURSE STRUCTURE:

Table below depicts the distribution of training hours across various course elements during a period of one year and three months (*Basic Training and On-Job Training*): -

Total training duration details: -

Time (in months)	1-3	4 - 15
Basic Training	BT – I	----
Practical Training (On - job training)	----	OJT – I

A. Basic Training

For 01 yr. 3 months Course (Non-Engg):- **Total 03 months:** 03 months in 1st yr.

Sl. No.	Course Element	Total Notional Training Hours (For 01 yr. Course)
1.	Professional Skill (Trade Practical)	270
2.	Professional Knowledge (Trade Theory)	120
3.	Employability Skills	110
	Total (including Internal Assessment)	500

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B. On-Job Training:-

For 01 yr. 3 months Course (Non-Engg.): **Total 15 months**

Notional Training Hours for On-Job Training : 2080 Hrs.

C. Total training hours:-

Duration	Basic Training	On-Job Training	Total
For 01 yr. 3 months Course (Non-Engg.)	500 hrs.	2080 hrs.	2580 hrs.

2.4 ASSESSMENT & CERTIFICATION:

The trainee will be tested for his skill, knowledge and attitude during the period of course and at the end of the training programme as notified by Govt of India from time to time.

a) The **Internal assessment** during the period of training will be done by **Formative assessment method** by testing for assessment criteria listed against learning outcomes. The training institute have to maintain individual *trainee portfolio* as detailed in assessment guideline. The marks for formative assessment will be as per the template (Annexure – II).

b) The final assessment will be in the form of summative assessment method. The All India Trade Test for awarding NAC will be conducted by NCVT on completion of course as per guideline of Govt of India. The pattern and marking structure is being notified by Govt. of India from time to time. **The learning outcome and assessment criteria will be basis for setting question papers for final assessment. The examiner during final examination will also check individual trainee's profile as detailed in assessment guideline before giving marks for practical examination.**

2.4.1 PASS REGULATION

The minimum pass percentage is 40% for each Theory Examination (except for Employability Skill it is 34%) and 60% marks for each Trade practical Examination. The candidate should pass in each subject conducted under All India Trade Test.

2.4.2 ASSESSMENT GUIDELINE

Appropriate arrangements should be made to ensure that there will be no artificial barriers to assessment. The nature of special needs should be taken into account while

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undertaking assessment. Due consideration should be given while assessing for teamwork, avoidance/reduction of scrap/wastage and disposal of scarp/wastage as per procedure, behavioral attitude, sensitivity to environment and regularity in training. The sensitivity towards OSHE and self-learning attitude are to be considered while assessing competency.

Assessment will be evidence based comprising the following:

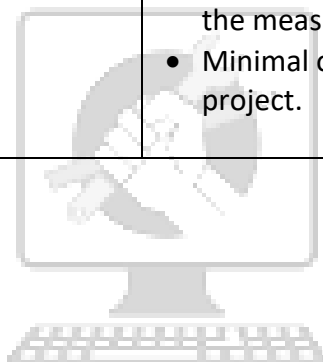
- Job carried out in labs/workshop
- Record book/ daily diary
- Answer sheet of assessment
- Viva-voce
- Progress chart
- Attendance and punctuality
- Assignment
- Project work

Evidences of formative assessments are to be preserved until forthcoming examination for audit and verification by examination body. The following marking pattern to be adopted while assessing:

Performance Level	Evidence
(a) Weightage in the range of 60 -75% to be allotted during assessment	
For performance in this grade, the candidate with occasional guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of an acceptable standard.	<ul style="list-style-type: none">• Demonstration of good skill in the use of hand tools, machine tools and workshop equipment.• 60-70% accuracy achieved while undertaking different measurement with those demanded by the component / job / set standards.• A fairly good level of neatness and consistency in the measurement.• Occasional support in completing the project/work.
(b)Weightage in the range of above75% - 90% to be allotted during assessment	
For this grade, the candidate, with little guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of a reasonable standard.	<ul style="list-style-type: none">• Good skill levels in the use of hand tools, machine tools and workshop equipment.• 70-80% accuracy achieved while undertaking different measurement with those demanded by the component/job/set standards.• A good level of neatness and consistency in

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	<p>the measurement.</p> <ul style="list-style-type: none">• Little support in completing the project/work.
(c) Weightage in the range of above 90% to be allotted during assessment	
<p>For performance in this grade, the candidate, with minimal or no support in organization and execution and with due regard for safety procedures and practices, has produced work which demonstrates attainment of a high standard.</p>	<ul style="list-style-type: none">• High skill levels in the use of hand tools, machine tools and workshop equipment.• Above 80% accuracy achieved while undertaking different measurement with those demanded by the component / job / set standards.• A high level of neatness and consistency in the measurement.• Minimal or no support in completing the project.



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Brief description of Job roles:

Finance Executive; will be able to perform variety of Financial tasks viz. dealing with Financial Management and Security Market, designing different kinds of formats, modules, reviews and feedback charts, handling database in the organizations, banks, Financial Institutions and performing basic operations of banks, financial markets, preparing different Financial Products and Financial Statements using General Accounting Principles and trading practices at stock exchanges, NCFM Modules etc.

Finance and Administration Managers, Others; include Managers engaged in finance and administration and related services, not elsewhere classified.

Reference NCO-2015:

- (i) 1211.9900 - Finance and Administration Managers, Others



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4. NSQF LEVEL COMPLIANCE

NSQF level for Finance Assistant trade under ATS: **Level 4**

As per notification issued by Govt. of India dated- 27.12.2013 on National Skill Qualification Framework total 10 (Ten) Levels are defined.

Each level of the NSQF is associated with a set of descriptors made up of five outcome statements, which describe in general terms, the minimum knowledge, skills and attributes that a learner needs to acquire in order to be certified for that level.

Each level of the NSQF is described by a statement of learning outcomes in five domains, known as level descriptors. These five domains are:

- a. Process
- b. Professional Knowledge
- c. Professional Skill
- d. Core Skill and
- e. Responsibility.



The Broad Learning outcome of Finance Executive trade under ATS mostly matches with the Level descriptor at Level- 4.

The NSQF level-4 descriptor is given below:

Level	Process Required	Professional Knowledge	Professional Skill	Core Skill	Responsibility
Level 4	Work in familiar, predictable, routine, situation of clear choice.	Factual knowledge of field of knowledge or study.	Recall and demonstrate practical skill, routine and repetitive in narrow range of application, using appropriate rule and tool, using quality concepts.	Language to communicate written or oral, with required clarity, skill to basic Arithmetic and algebraic principles, basic understanding of social political and natural environment.	Responsibility for own work and learning.

5. GENERAL INFORMATION

Name of the Trade	FINANCE ASSISTANT
NCO – 2015	1211.9900
NSQF Level	Level – 4
Duration of Apprenticeship Training (Basic Training + On-Job Training)	One year + 3 months
Duration of Basic Training	3 months
Duration of On-Job Training	12 months
Entry Qualification	Passed 12 th class examination
Selection of Apprenticeship	The apprentices will be selected as per Apprenticeship Act amended time to time.
Instructors Qualification for Basic Training	As per ITI instructor's qualifications as amended from time to time for the specific trade.
Infrastructure for basic training	As detailed in Annexure - I
Examination	The internal examination/ assessment will be held on completion of each year. Final examination for all subjects will be held at the end of course and same will be conducted by NCVT.
Rebate to Ex-ITI Trainees	3 months to the passed out ITI/ITC trainees in the trade of Library Assistant.
CTS trades eligible for Finance Executive Apprenticeship	Finance Executive

Note:

- Industry may impart training as per above time schedule for different OJT, however this is not fixed. The industry may adjust the duration of training considering the fact that all the components under the syllabus must be covered. However, the flexibility should be given keeping in view that no safety aspects are compromised.
- For imparting Basic Training, the industry to tie-up with ITIs having such specific trade and affiliated to NCVT.

6. LEARNING OUTCOME

The following are minimum broad Specific Learning Outcome and Common Occupational Skills/Generic Learning Outcome which a learner will learn after completion of the Finance Assistant course of 15 months duration under ATS.

6.1 SPECIFIC LEARNING OUTCOME

1. Develop communication skill on English language.
2. Identify and select various official English languages for official works.
3. Generate a personalized informal official letter of appropriate structure complying with MS office applications.
4. Display competence in oral, written and visual communication.
5. Apply safe working practices with OSH legislations, norms, regulation & practices of banks and other financial Institutions in India.
6. Select appropriate search engines for creation of document and data record with proper internet skill.
7. Apply proper corporate guidelines for women at work place.
8. Identify and select the conceptual skills and quantitative skills in an economic context as per Indian scenario.
9. Use a range of recognized time management techniques.
10. Identify, select and apply the key terms, theories/concepts and practices within the field of financial management.
11. Develop and apply the skill in financial market; identify funding sources, instruments and markets.
12. Develop and apply the skill in back office operations, identify trading mechanism, companies' capital structure, trading approaches and risk associated.
13. Identify Stock Picking and Analysis of Financial Statements.
14. Analyze the Debt markets and its Components.
15. Analyze the Equity Futures Market and related models.
16. Identify, select and analyze the Mutual Funds Market.
17. Evaluate the various depository systems through NSDL mechanism.
18. Analyze the role of banking system in Indian economy.
19. Identify, analyze business Development, Entrepreneurship and E-Trading; show Relationship skills, Selling Skills and business Development.
20. Develop skills for dealing with various banking, Insurance and Govt. sponsored products like Microfinance, Sasya Bima ,Kishan Credit card , MUDRA, Loans for SME.

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21. Appraise customers sourced for credit-worthiness by assessing income levels, borrowings, financial stability, review of property documents, reputation in area and genuineness of loan purpose
22. Create loan appraisal notes for higher management review and make recommendations
23. Meeting productivity norms as defined through the support of channels & own efforts
Strictly adhere & maintain KYC norms compliance

6.2 GENERIC LEARNING OUTCOME

24. Recognize & comply safe working practices, environment regulation and housekeeping.
25. Explain the concept in productivity, quality tools, and labour welfare legislation and apply such in day to day work to improve productivity & quality.
26. Explain energy conservation, global warming and pollution and contribute in day to day work by optimally using available resources.
27. Explain personnel finance, entrepreneurship and manage/organize related task in day to day work for personal & societal growth.
28. Plan and organize the work related to the occupation.

Note: Learning outcomes are reflection of total competencies of a trainee and assessment will be carried out as per assessment criteria.

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7. LEARNING OUTCOME WITH ASSESSMENT CRITERIA

GENERIC LEARNING OUTCOME	
LEARNING OUTCOMES	ASSESSMENT CRITERIA
1. Recognize & comply safe working practices, environment regulation and housekeeping.	19.1 Follow and maintain procedures to achieve a safe working environment in line with occupational health and safety regulations and requirements.
	19.2 Recognize and report all unsafe situations according to site policy.
	19.3 Identify and take necessary precautions on fire and safety hazards and report according to site policy and procedures.
	19.4 Identify, handle and store / dispose of dangerous/ unsalvageable goods and substances according to site policy and procedures following safety regulations and requirements.
	19.5 Identify and observe site policies and procedures in regard to illness or accident.
	19.6 Identify safety alarms accurately.
	19.7 Report supervisor/ Competent of authority in the event of accident or sickness of any staff and record accident details correctly according to site accident/injury procedures.
	19.8 Identify and observe site evacuation procedures according to site policy.
	19.9 Identify Personal Productive Equipment (PPE) and use the same as per related working environment.
	19.10 Identify basic first aid and use them under different circumstances.
	19.11 Identify different fire extinguisher and use the same as per requirement.
	19.12 Identify environmental pollution & contribute to avoidance of same.
	19.13 Take opportunities to use energy and materials in an environmentally friendly manner.
	19.14 Avoid waste and dispose waste as per procedure.
	19.15 Recognize different components of 5S and apply the same in the working environment.
2. Explain the concept in	20.1 Explain the concept of productivity and quality tools

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productivity, quality tools, and labour welfare legislation and apply such in day to day work to improve productivity & quality.		and apply during execution of job.
	20.2	Understand the basic concept of labour welfare legislation and adhere to responsibilities and remain sensitive towards such laws.
	20.3	Knows (Know) benefits guaranteed under various acts.
3. Explain energy conservation, global warming and pollution and contribute in day to day work by optimally using available resources.	21.1	Explain the concept of energy conservation, global warming, pollution and utilize the available recourses optimally & remain sensitive to avoid environment pollution.
	21.2	Dispose waste following standard procedure.
4. Explain personnel finance, entrepreneurship and manage/organize related task in day to day work for personal & societal growth.	22.1	Explain personnel finance and entrepreneurship.
	22.2	Explain role of Various Schemes and Institutes for self-employment i.e. DIC, SIDA, SISI, NSIC, SIDO, Idea for financing/ non-financing support agencies to familiarizes (familiarize) with the Policies /Programmes & procedure & the available scheme.
	22.3	Prepare Project report to become an entrepreneur for submission to financial institutions.
5. Plan and organize the work related to the occupation.	23.1	Use documents, drawings and recognize hazards in the work site.
	23.2	Plan workplace/ assembly location with due consideration to operational stipulation.
	23.3	Communicate effectively with others and plan project tasks.
	23.4	Assign roles and responsibilities of the co-trainees for execution of the task effectively and monitor the same.

BASIC TRAINING**Duration: (03) Three Months**

Week No.	Professional Skills (Trade Practical)	Professional Knowledge (Trade Theory)
1	<ol style="list-style-type: none"> 1. Orientation to the programme expectations out of the student's aims and objectives of the course. (05 hrs) 2. Stress and accents, accentuation mode of pronunciation marks. (05 hrs) 3. Diction use of word and speech using audio-visual aids. (05 hrs) 4. Transformation of sentences. (10 hrs) 5. Voice change, narration, change of tense, spellings and vocabulary development. (08 hrs) 6. Reading simple English with preparations, news reports elementary office reports/memos/notices. (07 hrs) 7. Construction of simple sentences. (10 hrs) 8. Preparation of news reports, paragraphs; form filling, addressing envelopes, layout of letters. (15 hrs) 9. Answering to queries – written and over email, letters of application, letters of appointments, office notifications, job-orders, simple comprehension. (15 hrs) 	<p>General Introduction to Programme. Orientation to vowels and Consonants, word making, and Pronunciation.</p> <p>Accident prevention techniques, Occupational Safety and Health legislations in India .</p> <p>Functional Grammar , developing grammatically correct statements-written and verbal Writing – how to put thoughts in written texts, minimizing errors, crosschecking for errors, filing reports. (38 hrs.)</p>
2-3	<p>Computer components</p> <ol style="list-style-type: none"> 1. Identify computer peripherals, ports, connectors, cables and internal components of a desktop computer and laptop. 2. Identify and record the functionality 	<p>Introduction to Computer components</p> <p>Introduction to computer system. Concepts of Hardware and Software. Function of motherboard components.</p>

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	<p>of various keys on the keyboard and mouse.</p> <p>Using Windows Operating System</p> <ol style="list-style-type: none"> 3. Practice on Windows interface and navigating windows. 4. Practice on managing files and folders including zipping and unzipping using removable drives <ol style="list-style-type: none"> 1. Customize the desktop settings and manage user accounts. 2. View system properties and control panel details. 3. Work with keyboard shortcut commands. 4. Print and scan document using different commands. 	<p>Various Input/ Output devices in use and their features.</p> <p>Computer basics and Software Installation</p> <p>Introduction to the booting process.</p> <p>Introduction to various types of memories and their features.</p> <p>Types of Application software and Antivirus.</p>
4-5	<p>Using Word Processing Software</p> <ol style="list-style-type: none"> 5. Open MS Word and familiarise with basic word components. 6. Edit document using basic formatting tools. 7. Practice Inserting and formatting tables and other objects. 8. Use templates, autocorrect tools, and record and execute a macro. 9. Use Mail merge tool. Use conditional Mail Merge, External Data Source. Practice Letters, Label & Envelop printing using Mail Merge. 10. Use Table of Context, Indexing, Hyperlink, Bookmark, Comment, equation, symbols, citation, cross-reference, footnote, translate, synonyms, thesaurus, spell check & grammar, compare etc. 11. 	<p>Introduction to MS Word, its features and tools.</p> <p>Introduction to Notepad, Wordpad, Paint, images, calculator, calendar</p> <p>Control panel setting; display properties, audio-video settings, printer / scanner properties, user account management, etc.</p> <p>Introduction to various files and their formats, viz., doc, txt, xls, html, ppt, jpg, mpeg, etc.</p>
6-7	<p>Using Spread Sheet Application</p> <ol style="list-style-type: none"> 12. Open MS Excel and familiarise with 	<p>Spread Sheet Application</p> <p>Introduction to Excel features and</p>

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	<p>basic application components.</p> <p>13. Practice creating, saving and formatting excel spread sheets.</p> <p>14. Use absolute and relative referencing, linking sheets, conditional formatting etc.</p> <p>15. Practice Excel functions of all major categories i.e. Financial, Logical, Text, date & time, Lookup, Math, Statistical etc.</p> <p>16. Use various data types in Excel, sorting, filtering and validating data.</p> <p>17. Create and format various static and dynamic charts.</p> <p>18. Practice Importing & exporting excel data.</p> <p>19. Perform data analysis using “what if” tools and Pivot Table and record and execute a macro.</p> <p>20. Modify Excel page setup and printing and use open office as Spreadsheet application. Execute simple projects using Excel & Word.</p>	<p>Data Types.</p> <p>Cell referencing and linking Sheets.</p> <p>Introduction to various functions in all categories of Excel.</p> <p>Concepts of sorting, filtering and validating data.</p> <p>Analyzing data using charts, data tables, pivot tables, goal seek and scenarios.</p>
8	<p>Using Internet</p> <p>21. Browse the Internet for information (use at least 3 popular browsers).</p> <p>22. Create and use e-mail for communication with attachment, priority setting, address book.</p> <p>23. 54. Resume building, introductory notes, e-mail communication, request for meetings and written acknowledgements.</p> <p>24. Using the social media – networking, making friends, business prospects hrs.</p>	<p>Internet Concepts</p> <p>Introduction to www, Concept of Internet, Web Browsers, internet servers and search engines.</p> <p>Concepts of Domain naming Systems and E mail ommunication.</p> <p>Speaking – how to express yourself verbally, importance of good spoken communication in any field of advancement Business Communication – verbal</p> <p>Women and Occupational Safety; Managing work and family Online Social Media.</p>

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9	<p>10. Economic concepts used in business – understanding demand, supply, production. (04 hrs)</p> <p>11. Economic decisions to enter a market based on type of market – monopoly, oligopoly, duopoly, perfect competition. (06 hrs)</p> <p>12. Individual's contributions to enhancing organizational quality. (06 hrs)</p> <p>13. Market Index:</p> <ul style="list-style-type: none"> • Economic significance of index movement • Index Construction • Types of index • Desirable attributes of an Index • Impact Cost – A measure of liquidity <p>14. Corporate actions and its effect on index securities.</p>	<p>Basics of Economics – an overview of micro and macroeconomics, theory of demand and supply, production, markets, GDP, inflation, wage market, basic concept of employment.</p> <p>Introduction to Indian economy.</p> <p>Concepts of National Economic Planning.</p> <p>Quality concepts and Quality Tools.</p> <p>Understanding the stock markets The World of Stocks:</p> <p>Electronic order-driven market.</p> <p>Recommended ways to invest in the stock market.</p>
10	<p>15. NCFM Preparatory Capital Market (Dealers) Module; Mock Test How to Pick your Stocks.</p> <ul style="list-style-type: none"> • Industry Analysis • Company Analysis • Financial Statement Analysis • Valuation Ratios • Understanding the Financial pages. (20 hrs) <p>16. Building a portfolio. (10 hrs)</p> <p>17. NCFM Preparatory Derivatives Market (Dealers) Module,</p>	<p>Stock Picking & Timing the Buy & Sell When to Buy & When to Sell</p> <p>Dow Theory – price indications to buy & sell. On Balance Theory – Volume indications to buy & Sell</p> <p>RSI – Overbought & Oversold markets</p> <p>Understanding the Equity Futures Market Futures and Stock Index: Margins & Settlements</p> <p>How to read the futures data sheet; Selecting the right Index</p> <p>Futures prices models – Overview</p> <p>Cost of carry model for perfect & imperfect markets</p>

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<p>11</p>	<p>18. Exercise on evaluation of Mutual funds with reference to Asset mix, NAV, Market Price, repurchase and reissue price, Discount, rate of return, portfolio turnover ratio. (15 hrs)</p> <p>19. Further exercise on the Rating of Mutual funds- one example Activity</p> <ul style="list-style-type: none"> • Group assignment on the Rating of Mutual funds in India. (15 hrs) • Filing up account opening forms 	<p>Mutual funds- Pros and cons Risk Diversification. Basic understanding the concept of mutual funds.</p> <p>Understand the fundamentals of net asset value (NAV) computation and various investment plans.</p> <p>Broad types of Financial assets. Types of funds - equity, index, diversified large cap funds, midcap fund, sector fund and other equity schemes;</p> <p>Account opening of beneficiaries; Clearing members and intermediaries; Transmission & nomination; Dematerialization and re-materialization; Trading & settlement; Off-market transfers; Pay-in and pay-out procedures; Settlement of trades and precautions; Internet initiatives by NSDL.</p> <p>Overview of relevant laws and regulations; the primary and the secondary market and the capital market intermediaries</p>
<p>12</p>	<p>20. Brief study of a bank's Balance sheet. (10 hrs)</p> <p>21. Group Assignment on Corporate Governance. (10 hrs)</p> <p>22. Case study discussion with respect to fraud and corporate governance. (10 hrs)</p>	<p>Fundamentals of Banking Inter phase Development:</p> <p>Familiarizing with the fundamentals of banking with insight into the policies and practices followed in the Indian banking system To improve one's awareness of the policies and practices in the Indian banking sector. Basics of Bank Deposits, Strategies of mobilizing deposits, Common guidelines of opening and operating accounts, deposit related services, Deposit</p>

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		<p>services offered to Non-Resident Indians, Deposit Insurance Business Development:</p> <p>Banking Structure in India, Role of RBI</p>
13	<p>23. Telephonic Selling Skills.</p> <ul style="list-style-type: none"> • Opening a Call, • Opening Challenges • Listening • Probing, • Supporting, • Resolving Client Concerns • Closing a Call • Self – management <p>Sales Behaviour & Success</p> <p>24. The four stages of sales call Preliminaries, Opening the call, obtaining commitment, closing the Sale. (10 hrs)</p> <p>25. Client needs in the making of sale, giving benefits in making sale, preventing objections. (10 hrs)</p> <p>26. NCFM Preparatory NSDL – Depository Operation Module, Mock Test. (10hrs)</p>	<p>Corporate Governance policies and practices. Important concepts related to corporate governance and the regulatory framework governing it.</p> <p>The clause 49 of the listing agreement. And the disclosure and reporting requirements for companies.</p> <p>Internal control and compliance Mechanism Avoidance of Fraud Disclosures</p> <p>The Path to Trading Success – Relationship Skills. The Invisible Hands – SPIN® Selling Skills. The SPIN® model, how to use the SPIN® questions.</p> <p>The golden rules for learning skills</p> <p>Introduction, Scope and Career pursuit of Business development</p> <p>Managing the functions & Interrelationships. Other aspects of business development, Entrepreneurship.</p> <p>E-Trading , Finding investment ideas – List of picks, searches & Screens. Managing your portfolio online(12hrs)</p>

Note: - More emphasis to be given on video/real-life pictures during theoretical classes. Some real-life pictures/videos of related industry operations may be shown to the trainees to give a feel of Industry and their future assignment.

9.1 EMPLOYABILITY SKILLS

(DURATION: - 110 HRS.)

BASIC TRAINING	
1. English Literacy	
Duration : 20 Hrs. Marks : 09	
Pronunciation	Accentuation (mode of pronunciation) on simple words, Diction (use of word and speech)
Functional Grammar	Transformation of sentences, Voice change, Change of tense, Spellings.
Reading	Reading and understanding simple sentences about self, work and environment
Writing	Construction of simple sentences Writing simple English
Speaking / Spoken English	Speaking with preparation on self, on family, on friends/ classmates, on know, picture reading gain confidence through role-playing and discussions on current happening job description, asking about someone's job habitual actions. Cardinal (fundamental) numbers ordinal numbers. Taking messages, passing messages on and filling in message forms Greeting and introductions office hospitality, Resumes or curriculum vita essential parts, letters of application reference to previous communication.
2. I.T. Literacy	
Duration : 20 Hrs. Marks : 09	
Basics of Computer	Introduction, Computer and its applications, Hardware and peripherals, Switching on-Starting and shutting down of computer.
Computer Operating System	Basics of Operating System, WINDOWS, The user interface of Windows OS, Create, Copy, Move and delete Files and Folders, Use of External memory like pen drive, CD, DVD etc, Use of Common applications.
Word processing and Worksheet	Basic operating of Word Processing, Creating, opening and closing Documents, use of shortcuts, Creating and Editing of Text, Formatting the Text, Insertion & creation of Tables. Printing document. Basics of Excel worksheet, understanding basic commands, creating simple worksheets, understanding sample worksheets, use of simple formulas and functions, Printing of simple excel sheets.
Computer Networking	Basic of computer Networks (using real life examples), Definitions of

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and Internet	Local Area Network (LAN), Wide Area Network (WAN), Internet, Concept of Internet (Network of Networks), Meaning of World Wide Web (WWW), Web Browser, Web Site, Web page and Search Engines. Accessing the Internet using Web Browser, Downloading and Printing Web Pages, Opening an email account and use of email. Social media sites and its implication. Information Security and antivirus tools, Do's and Don'ts in Information Security, Awareness of IT - ACT, types of cyber crimes.	
3. Communication Skills		Duration : 15 Hrs. Marks : 07
Introduction to Communication Skills	Communication and its importance Principles of Effective communication Types of communication - verbal, non verbal, written, email, talking on phone. Non verbal communication - characteristics, components-Para-language Body language Barriers to communication and dealing with barriers. Handling nervousness/ discomfort.	
Listening Skills	Listening-hearing and listening, effective listening, barriers to effective listening guidelines for effective listening. Triple- A Listening - Attitude, Attention & Adjustment. Active Listening Skills.	
Motivational Training	Characteristics Essential to Achieving Success. The Power of Positive Attitude. Self awareness Importance of Commitment Ethics and Values Ways to Motivate Oneself Personal Goal setting and Employability Planning.	
Facing Interviews	Manners, Etiquettes, Dress code for an interview Do's & Don'ts for an interview.	
Behavioral Skills	Problem Solving Confidence Building Attitude	
4. Entrepreneurship Skills		Duration : 15 Hrs. Marks : 06

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Concept of Entrepreneurship	Entrepreneur - Entrepreneurship - Enterprises:-Conceptual issue Entrepreneurship vs. management, Entrepreneurial motivation. Performance & Record, Role & Function of entrepreneurs in relation to the enterprise & relation to the economy, Source of business ideas, Entrepreneurial opportunities, The process of setting up a business.
Project Preparation & Marketing analysis	Qualities of a good Entrepreneur, SWOT and Risk Analysis. Concept & application of PLC, Sales & distribution Management. Different (Difference) Between Small Scale & Large Scale Business, Market Survey, Method of marketing, Publicity and advertisement, Marketing Mix.
Institutions Support	Preparation of Project. Role of Various Schemes and Institutes for self-employment i.e. DIC, SIDA, SISI, NSIC, SIDO, Idea for financing/ non financing support agencies to familiarizes with the Policies /Programmes & procedure & the available scheme.
Investment Procurement	Project formation, Feasibility, Legal formalities i.e., Shop Act, Estimation & Costing, Investment procedure - Loan procurement - Banking Processes.
5. Productivity	
	Duration : 10 Hrs. Marks : 05
Benefits	Personal / Workman - Incentive, Production linked Bonus, Improvement in living standard.
Affecting Factors	Skills, Working Aids, Automation, Environment, Motivation - How (to) improves or slows down.
Comparison with developed countries	Comparative productivity in developed countries (viz. Germany, Japan and Australia) in selected industries e.g. Manufacturing, Steel, Mining, Construction etc. Living standards of those countries, wages.
Personal Finance Management	Banking processes, Handling ATM, KYC registration, safe cash handling, Personal risk and Insurance.
6. Occupational Safety, Health and Environment Education	
	Duration : 15 Hrs. Marks : 06
Safety & Health	Introduction to Occupational Safety and Health importance of safety and health at workplace.
Occupational Hazards	Basic Hazards, Chemical Hazards, Vibroacoustic Hazards, Mechanical Hazards, Electrical Hazards, Thermal Hazards. Occupational health, Occupational hygienic, Occupational Diseases/ Disorders & its prevention.
Accident & safety	Basic principles for protective equipment.

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	Accident Prevention techniques - control of accidents and safety measures.
First Aid	Care of injured & Sick at the workplaces, First-Aid & Transportation of sick person.
Basic Provisions	Idea of basic provision legislation of India. Safety, health, welfare under legislative of India.
Ecosystem	Introduction to Environment. Relationship between Society and Environment, Ecosystem and Factors causing imbalance.
Pollution	Pollution and pollutants including liquid, gaseous, solid and hazardous waste.
Energy Conservation	Conservation of Energy, re-use and recycle.
Global warming	Global warming, climate change and Ozone layer depletion.
Ground Water	Hydrological cycle, ground and surface water, Conservation and Harvesting of water.
Environment	Right attitude towards environment, Maintenance of in -house environment.
7. Labour Welfare Legislation	
	Duration : 05 Hrs. Marks : 03
Welfare Acts	Benefits guaranteed under various acts- Factories Act, Apprenticeship Act, Employees State Insurance Act (ESI), Payment Wages Act, Employees Provident Fund Act, The Workmen's compensation Act.
8. Quality Tools	
	Duration : 10 Hrs. Marks : 05
Quality Consciousness	Meaning of quality, Quality characteristic.
Quality Circles	Definition, Advantage of small group activity, objectives of quality Circle, Roles and function of Quality Circles in Organization, Operation of Quality circle. Approaches to starting Quality Circles, Steps for continuation of Quality Circles.
Quality Management System	Idea of ISO 9000 and BIS systems and its importance in maintaining qualities.
House Keeping	Purpose of House-keeping, Practice of good Housekeeping.
Quality Tools	Basic quality tools with a few examples.

10. DETAILS OF COMPETENCIES (ON-JOB TRAINING)

The **competencies/ specific outcomes** on completion of On-Job Training are detailed below: -

OJT

1. Develop communication skill on English language.
2. Identify and select various official English languages for official works.
3. Generate a personalized informal official letter of appropriate structure complying with MS office applications.
4. Display competence in oral, written and visual communication.
5. Apply safe working practices with OSH legislations, norms, regulation & practices of banks and other financial Institutions in India.
6. Select appropriate search engines for creation of document and data record with proper internet skill.
7. Apply proper corporate guidelines for women at work place.
8. Identify and select the conceptual skills and quantitative skills in an economic context as per Indian scenario.
9. Use a range of recognized time management techniques.
10. Identify, select and apply the key terms, theories/concepts and practices within the field of financial management.
11. Develop and apply the skill in financial market; identify funding sources, instruments and markets.
12. Develop and apply the skill in back office operations, identify trading mechanism, companies' capital structure, trading approaches and risk associated.
13. Identify Stock Picking and Analysis of Financial Statements.
14. Analyze the Debt markets and its Components.
15. Analyze the Equity Futures Market and related models.
16. Identify, select and analyze the Mutual Funds Market.
17. Evaluate the various depository systems through NSDL mechanism.
18. Analyze the role of banking system in Indian economy.
19. Identify, analyze business Development, Entrepreneurship and E-Trading; show Relationship skills, Selling Skills and business Development.
20. Develop skills for dealing with various banking, Insurance and Govt. sponsored products like Microfinance, Sasya Bima ,Kishan Credit card , MUDRA, Loans for SME.
21. Appraise customers sourced for credit-worthiness by assessing income levels, borrowings, financial stability, review of property documents, reputation in area and genuineness of loan purpose

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22. Create loan appraisal notes for higher management review and make recommendations
23. Meeting productivity norms as defined through the support of channels & own efforts
Strictly adhere & maintain KYC norms compliance

Note:

1. Industry must ensure that above mentioned competencies are achieved by the trainees during their on-job training.
2. In addition to above competencies/ outcomes industry may impart additional training relevant to the specific industry



Skill India
कौशल भारत - कुशल भारत

INFRASTRUCTURE FOR PROFESSIONAL SKILL & PROFESSIONAL KNOWLEDGE

List of Tools & Equipment			
FINANCE EXECUTIVE (For batch of 24 Candidates)			
S No.	Name of the Tools and Equipment	Specification	Quantity
A. FURNITURE FOR LANGUAGE LAB/CLASS ROOM			
1.	Human Skull with cross-sectional view of speech organs graphical representation of the same is also accepted as an alternative		1 No.
2.	Slide Projectors		1 No.
3.	White Screen		1 No.
4.	Classroom chairs with writing support		24+1 Nos.
5.	Instructor's Table		1 No.
6.	Instructor's Chair		1 No.
7.	Storage Cabinet		1 No.
8.	Book Shelf		1 No.
B. EQUIPMENT / FURNITURE FOR IT LAB/WORKSHOP			
9.	Desktop / Laptop / Notebook PC with latest configuration	CPU: 32/64 Bit i3/i5/i7 or latest processor, Speed: 3 GHz or Higher. RAM:-4 GB DDR-III or Higher, Wi-Fi Enabled. Network Card: Integrated Gigabit Ethernet, with USB Mouse, USB Keyboard and Monitor (Min. 17 Inch. Licensed Operating System and Antivirus compatible with trade related software.	12 Nos.
10.	Printer any basic model and printer table		1 No. each
11.	Office Packages MS Word, MS PowerPoint, MS Excel, MS Outlook		12 Nos.
12.	Computer table		12 Nos.
13.	LCD projector along with screen		1 No.
14.	Flip Chart, Markers		1 No.

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15.	Chairs		24+1 Nos.
16.	Instructor's table and chair		1 No. each
17.	Broadband connectivity	Minimum of 512 KBPS	1 No.
18.	Air Conditioner		As required

Note: -

1. All the tools and equipment are to be procured as per BIS specification.
2. Internet facility is desired to be provided in the class room.

TOOLS & EQUIPMENT'S FOR EMPLOYABILITY SKILLS		
Sl. No.	Name of the items	Quantity
1.	Computer (PC) with latest configurations and Internet connection with standard operating system and standard word processor and worksheet software.	10 Nos.
2.	UPS - 500VA	10 Nos.
3.	Scanner cum Printer	1 No.
4.	Computer Tables	10 Nos.
5.	Computer Chairs	20 Nos.
6.	LCD Projector	1 No.
7.	White Board 1200mm x 900mm	1 No.

Note: - Above Tools & equipment not required, if Computer LAB is available in the institute.

FORMATIVE ASSESSMENT

Name & Address of the Assessor :					Year of Enrollment :									
Name & Address of BTP/Establishment (Govt./Pvt.) :					Date of Assessment :									
Name & Address of the Industry :					Assessment location: Industry / ITI									
Trade Name :			Examination:		Duration of the Trade/course :									
Learning Outcome :														
Sl. No	Maximum Marks (Total 100 Marks)		15	5	10	5	10	10	5	10	15	15	Total formative assessment Marks	Result (Y/N)
	Candidate Name	Father's/Mother's Name	Safety consciousness	Workplace hygiene	Attendance/ Punctuality	Ability to follow Manuals/ Written instructions	Application of Knowledge	Skills to handle tools & equipment	Economical use of materials	Speed in doing work	Quality in workmanship	VIVA		
1														
2														