

CLASS-XI
Banking Financial Services & Insurance
(Financial Product and Services)

SYLLABUS(2025-26)

Unit No.	Unit Name	Topics	Competencies Covered	Number of Hours
G11S1 _Unit 1	Fundamentals of Banking System	Concept of banking and functions of Bank Types of Bank Accounts: Savings Accounts, Current Accounts, Fixed Deposits, Recurring Deposits Foreign Services (NRI, NRO, Remittances)	CG1-C1: Explain the basic principles and functions of various financial institutions (banks, insurance companies, etc.). CG4-C2: Demonstrate proficiency in using digital platforms and devices for customer interactions and transactions (e.g., online banking, UPI, payment gateways) CG5-C4: Recommend suitable financial products and services to promote financial literacy and empowerment.	22

G11S1 _Unit 2	BFSI Products and Services	Lending Products: Loans, Mortgages, Overdraft Facilities, Credit Cards Investment Products: Mutual Funds (Meaning and Schemes), Meaning of Bonds and Stocks	CG1-C1: Explain the basic principles and functions of various financial institutions (banks, insurance companies, etc.). CG1-C2: Identify and define key financial terms and concepts (e.g., interest rates, risk management, etc.) CG1-C3: Demonstrate a basic understanding of different financial products and services (loans, insurance policies, investments, etc.) CG1-C4: Stay abreast of the evolving BFSI landscape and key trends over time (e.g., increasing role of technology, digital platforms) CG3-C2: Advise clients transparently and honestly, avoiding misrepresentation of financial products or services. CG5-C4: Recommend suitable financial products and services to promote financial literacy and empowerment.	20
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G11S1 _Unit 3	Using Payment Instruments	Applying for a Cheque Book Using Cheques: Writing, Depositing, and Clearing Applying for Electronic Fund Transfers (EFT) Using EFT like RTGS, and NEFT for Transfers and Payments Understanding Demand Drafts, Online Banking, Debit and Credit cards	CG1-C1: Explain the basic principles and functions of various financial institutions (banks, insurance companies, etc.). CG1-C4: Stay abreast of the evolving BFSI landscape and key trends over time (e.g., increasing role of technology, digital platforms) CG4-C2: Demonstrate proficiency in using digital platforms and devices for customer interactions and transactions (e.g., online banking, UPI, payment gateways)	19
G11S1 _Unit 4	Understanding Basic Banking Calculations	Review of Basic Arithmetic Operations Understanding Fractions, Decimals, and Percentages for Business Application Ratios and Proportions in Business Applications	CG1-C2: Identify and define key financial terms and concepts (e.g., interest rates, risk management, etc.)	14

G11S2 _Unit 5	Understanding Insurance	Basics of Insurance: Meaning of Insurance, Insurer and Insured Types of Insurance Products: Life Insurance, Health Insurance, Property Insurance, Liability Insurance.	CG1-C1: Explain the basic principles and functions of various financial institutions (banks, insurance companies, etc.). CG1-C2: Identify and define key financial terms and concepts (e.g., interest rates, risk management, etc.) CG1-C3: Demonstrate a basic understanding of different financial products and services (loans, insurance policies, investments, etc.) CG3-C2: Advise clients transparently and honestly, avoiding misrepresentation of financial products or services.	10
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G11S2 _Unit 6	Financial Inclusion	<p>What is Financial Inclusion?</p> <p>Need for Responsible Financial Practices</p> <p>What are Savings and Why Should Savings be Encouraged?</p> <p>What are Investments and Why Should They be Encouraged?</p> <p>What is Financial Planning?</p> <p>Relevant Government Schemes and Initiatives for Financial Inclusion</p>	<p>CG1-C1: Explain the basic principles and functions of various financial institutions (banks, insurance companies, etc.).</p> <p>CG1-C2: Identify and define key financial terms and concepts (e.g., interest rates, risk management, etc.)</p> <p>CG3-C2: Advise clients transparently and honestly, avoiding misrepresentation of financial products or services.</p> <p>CG5-C1: Explain the importance of financial inclusion and its role in economic development.</p> <p>CG5-C3: Develop and implement comprehensive financial plans to promote responsible financial behaviors, including saving, investing, and debt management.</p> <p>CG5-C2: Demonstrate knowledge of government programs designed to promote financial inclusion and possess the ability to successfully apply for these schemes.</p> <p>CG5-C4: Recommend suitable financial products and services to promote financial literacy and empowerment.</p>	22
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G11S2 _Unit 7	Debt Collection Techniques and Processes	Understanding Debt collection Debt Collection Process Techniques for Effective Debt Collection: Communication Skills, Persuasion Techniques Handling Objections and Excuses from Debtors	CG3-C4: Demonstrate a comprehensive understanding of relevant laws, regulations, and compliance procedures within the BFSI sector, and apply this knowledge to specific job functions. CG3-C5: Exhibit sufficient comfort navigating evolving regulatory landscapes and adapt to changes in financial products and services.	16
G11S2 _Unit 8	Documentation and Compliance in Debt Collection	Documentation and Record- Keeping in Debt Collection Dealing with Difficult Situations and Conflict Resolution Ethics and Compliance in Debt Collection	CG3-C1: Maintain confidentiality and data privacy of clients in accordance with ethical and legal standards. CG3-C4: Demonstrate a comprehensive understanding of relevant laws, regulations, and compliance procedures within the BFSI sector, and apply this knowledge to specific job functions. CG3-C5: Exhibit sufficient comfort navigating evolving regulatory landscapes and adapt to changes in financial products and services.	12

G11S2 _Unit 9	Financial Services Pricing and Commission	Principles of Pricing Financial Services Pricing Strategies: Cost-Plus Pricing, Value-Based Pricing, Competitive Pricing Percentage and Markup Calculations Commission Calculations Basics of Budgeting	CG1-C5: Calculate pricing and commissions for financial services using different strategies CG3-C2: Advise clients transparently and honestly, avoiding misrepresentation of financial products or services. CG3-C3: Uphold ethical principles in financial transactions and interactions, prioritising client interests and fair dealing. CG4-C1: Showcase the ability to use industry-specific software and tools for financial analysis, planning and reporting (e.g., interest calculators, Tally, Excel and GST filing)	15
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