

## ABOUT THE COURSE

Banking system in India has been functioning under regulations since 1949. Before Independence the banking system was largely in the hands of Private Banks. In 1955 SBI Act was passed, as a result Imperial Bank of India was taken over by Reserve Bank of India. Following this, Public Sector participation was increased with the take over by seven Associate/Subsidiary Banks of SBI by 1959 and Nationalisation of 14 Private Banks in 1969, 6 Private Banks in 1980.

After Nationalisation, the banks were asked to open more branches in rural areas, huge number of people were recruited to these newly opened branches, the business of banking moved from class banking to mass banking and so on. These developments gave raise to the need for a large work force of bank employees. The banking and finance sector is one of the fastest growing sectors in the country. This growth brought forth many opportunities. The nationalised banks select candidates based on selection test conducted by IBPS. State Bank of India conducts its own selection test for recruitment. Private Banks, with a number of considerations, also included qualifications and past experiences with the selection procedure. All the banks provide training to the candidates selected for employment. In order to reduce the cost of training and also increase the productivity of employees, the banks prefer candidates who have acquired training in various aspects of banking and finance before joining the banks. A suitable qualification and acquisition of the basic skills in banking and finance through an appropriate training enhances the prospect of getting employment in banking and finance sector.

Insurance in its current term has its history dating from 1818 when Oriental Insurance Company was started by Anita Vishwas, in Kolkota to cater to the needs of the European community. In 1829 Madras Equitable had transacted Life Insurance business in the Madras Residency. In 1870, Bombay Mutual Life Assurance Society became the first Indian insurer. The Government of India nationalised life insurance sector on the 19<sup>th</sup> January 1956, as a result Life Insurance Corporation came into existence. In 1972 the General Insurance Business (Nationalisation) Act was passed. Consequently gneral Insurance business was nationalised with effect from the 1<sup>st</sup> January 1973.

Due to the recommendation of "Malhotra Committee" report 1999, the IRDA was constituted as an autonomous body to regulate and develop the Insurance industry. The key objective of the authority is to promote market efficiency and ensure consumer protection. Today there are twenty-eight General Insurance Companies including the ECGC and Agricultural Insurance Corporation of India and 24 Life Insurance Companies operating in the country. The opportunities in the insurance

sector has increased to a great extent. One can become an Agent, Surveyor or Investigator by following the norms of the same.

The insurance sector is a fastest growing one with a growth rate of 15% - 20% together with banking service, the insurance adds about 7% to the country's GDP.

### Job Roles

Government/Private sector	Self employment
Sales officer	Akshaya centre
Credit analyst	BPO
Billing assistant	Insurance agent
Computer operator	Stock brokers
Equity dealers	Sub brokers
VHS LTA	Business consultant
Clerk in stock market	IT co-ordinator

### SUBJECT APPROACH

The way of our life has drastically changed by the effect of globalisation and privatisation. This affected the monetary transaction system of human being. With the growth of banking and insurance industry, the buying and selling of services are enormously increased. Both banking and insurance services sectors are now an inevitable part of human activities. Thorough knowledge in banking and insurance sector provides wide employment opportunity to students. The methodology of banking and insurance dealings has been changed by the introduction of new generation organisations. The skills such as communication, resilience, accuracy, accounting, dedication etc. have to be developed in learners to get employment in these sectors. Recognising the scope and importance, outcome focussed and skill focussed curriculum here with a new vocational vision developed for Banking and Insurance Services should be implemented for the vocational course. The curriculum aims to create opportunities for the learners to develop generic employability skills, values and attitudes and fundamental knowledge to work in banking and insurance sector.

### Objectives

The learner will be able to:

- Get the main features of various banking and insurance products.
- Understand the factors involved in marketing of banking and financial products and acquire basic skills in selling these products.

- Know the process of opening and handling accounts of different types of customers.
- Understand the legal aspects involved in banking and insurance operation.
- Understand the basic principles and process of lending in banks.
- Understand the importance of priority sector lending.
- Understand the importance of customer care service in banking and insurance sector.
- Understand the risk involved in banking and insurance operation.
- Acquire the basic communication skills.
- Understand the requirements of effective communication at workplace

*Changing role of the teacher:*

The past few decades have seen a radical change in the concept of learning, and the role of teacher in the learning process has also changed drastically. The transformation of the role of a teacher from the sole of knowledge to a facilitator, scaffolder and mentor is the chief characteristic of the present day. The role of teacher is multi dimensional especially for this course and it includes roles such as

- Mentor
- Facilitator
- Guide
- Motivator
- Democratic leader
- Co learner
- Researcher
- Friend
- Evaluator
- Philosopher

Effective use of ICT would be helpful in our inclusive curriculum where CWSN (Children with special needs) category learners can get a better understanding of the ideas and concepts of Banking and Insurance Services. The classroom should be transformed as to cater to the above needs.

In constructivist paradigm, the learner constructs knowledge on his own through his experiences. It is the duty of the teacher to plan diverse learning activities and help them formulate the concept in the topics by doing/going through these suitable learning process and the required environment has to be provided so that the learner will get sufficient chances to interact with the real work enhancement.

## Module I - Banking Services

### SYLLABUS

#### **Unit 1.1 Fundamentals of banking**

Meaning and Importance of Banking  
Types of Banks  
Banking Regulation Act 1949  
Important Provisions of the Banking Regulation Act  
RBI and its functions

#### **Unit 2.2 Functions of Commercial banks**

Accepting Deposits  
Lending of Funds  
Agency services  
General Utility Services  
Procedure of opening and operation of bank Accounts  
Principles of sound lending

#### **Unit 3.3 Advances and Securities**

Specific Loan  
Priority sector advances  
Security for advances  
Types of Securities  
Method of creating charges on securities

#### **Unit 4.4 Banker and Customer**

Meaning and concept of relationship between banker and customer  
Type of customer  
Innovative Banking services

#### **Unit 5.5 Negotiable instruments**

Meaning and type of Negotiable Instruments  
Endorsement

#### **Unit 6.6 Accounting**

General awareness of Accounting  
Scheduled form of Accounts of Banking Companies

### LEARNING OUTCOMES

The learner will be able to

#### **Module - 1 Banking Service**

##### **Unit 1.1 Fundamentals of Banking**

1.1.1 Explain the meaning and importance of banking

- 1.1.2 Categorise of various types of banks
- 1.1.3 Compare different types of banks
- 1.1.4 Describe the important provisions of Banking Regulation Act 1949
- 1.1.5 Identify and explain the monetary functions of RBI

### **Unit 1.2 Fundamentals of Banking**

- 1.2.1 Categorise and describe different types of bank account
- 1.2.2 Categorise and describe different types of advances
- 1.2.3 Create service attitude in the mind of students by analyzing the agency services
- 1.2.4 Create service attitude in the mind of students by analyzing the general utility services
- 1.2.5 Describe KYC norms and explain the procedure of opening and operating bank accounts
- 1.2.6 Describe the principles of sound lending of banks

### **Unit.1.3 Advances and securities**

- 1.3.1 Describe and categorise different types of loans and advances
- 1.3.2 Describe the concept of different types of priority sector advances
- 1.3.3 Describe the qualities of good securities
- 1.3.4 Describe the precautions to be taken while lending on securities
- 1.3.5 Describe the concept of different charges on securities

### **Unit 1.4 Banker and Customer**

- 1.4.1 Explain the relationship between banker and customer
- 1.4.2 Explain different types of customers and apply preventive measures while dealing with such customers
- 1.4.3 Analyse the advantages of innovative banking services

### **Unit 1.5 Negotiable Instruments**

- 1.5.1 Describe the meaning of negotiable instruments
- 1.5.2 Describe the use of cheque and DD
- 1.5.3 Create the ability of describing the meaning and types of endorsement

### **Unit 1.6 Accounting**

- 1.6.1 Recognize the concept of accounting and record the transactions with the help of accounting software

## SCHEME OF WORK

<b>MONTH</b>	<b>NAME OF UNITS</b>	<b>PERIODS</b>
June	Fundamentals of Banking	30
	Functions of Commercial banks	38
July	Functions of Commercial banks	7
	Advances and Securities	55
	Banker and Customer	6
August	Banker and Customer	44
	Negotiable Instruments	24
Sept	Negotiable Instruments	66
	Accounting of Banking companies	2
Oct	Accounting of Banking companies	68
Nov	Information technology	60
	Computer hardware and operating system	8
Dec	Computer hardware and operating system	32
	Office automation	36
Jan	Office automation	44
	Linux and Open office	60
Feb	Linux and Open office	10
	Internet and Malayalam computing	90
Mar	Internet and Malayalam computing	68
	<b>Total periods</b>	<b>680</b>

## 1.6.2 Draw the scheduled form of Bank accounts

Module 1	Banking Services	340 Periods
Module 2	Computer Application	340 Periods
Module 3	Insurance Services	340 Periods
Module 4	Marketing of Banking and Insurance products	340 Periods

**Classroom Activities**

- a) Debate
- b) Seminar
- c) Case Study
- d) Charts
- e) Diagrams
- f) Interview
- g) Power point presentation
- h) Assignment
- i) Album
- j) Exploring data from web

**Practical Activities**

- a) Situation Analysis
- b) Field visit
- c) Role Play
- d) Interactions with officials in Banks/Insurance/Marketing sector
- e) IT Lab work

**Course Structure****ON THE JOB TRAINING (O J T)**

OJT should be undertaken in a structured manner with a training plan under the supervision of an experienced trainer or supervisor. A training plan that reflects tasks to be performed and competencies to be imparted should be prepared and signed by the student, teacher, and supervisor at the workplace for the training of the students in the organisation.

A mini project on any of the following areas can be given by the teacher during the OJT.

- a) Importance of micro banking for balanced development of an economy.

- b) Effective use of priority sector loans and advances.
- c) The loans and advances granted by the banks are not utilised for the purpose for which it is granted.

The OJT should be imparted for two weeks at the end of each year.

The following organisations may be identified for conducting OJT.

- Public sector Banks
- Private sector Banks
- Co-operative Banks
- Public sector and Private sector Life Insurance companies
- Public and Private sector General Insurance companies
- Stock exchange
- Share broking Agencies
- Computer centres

### PRODUCTION/SERVICE CUM TRAINING CENTRE

PTC may be considered as a methodology for providing an educational experience which link the world of work with teaching and learning process. The students not only gain relevant skills and attitudes but also the necessary hands on experience producing goods and services. It provides situations to the learners to apply the knowledge and information obtained from the classroom and laboratories whereby he develops necessary skills, competencies and attitudes for meeting the challenges in the world of work.

PTC develops entrepreneurial skills through experiences in determining the requirements of the neighbourhood and to provide them suitable, economical and profitable activities. It creates the spirit of social accountability in educational institutions.

'Banking and Insurance customer service centres' can be operated as PTC as a part of this course in the school. This centre can provide services such as:

- Procuring deposits
- Canvassing accounts
- Consultancy services for getting and repayment of loans and advances
- Servicing of insurance policies
- Renewal of all types of insurance policies
- DTP work

(The services can be rendered with the help of vocational teacher, instructor, LTA and by having consultation with banker and development officers, PTA president and Principal.)

### CERTIFICATION

Skill certificate for each module will be awarded.

1. Certificate in Banking services



2. Certificate in Insurance services
3. Certificate in Computer application
4. Certificate in Marketing of banking and Insurance products

## Module 1 - Banking Services

### An Overview

The banking and finance sector is one of the fastest growing sectors in the country. This growth has brought forth many opportunities. Candidates who wish to join the banking and finance industry can look forward to a fruitful career in banks and non-banking financial companies. A suitable qualification and acquisition of the basic skills of banking and finance through appropriate training enhances the prospect of getting employment in banking and finance sector. Apart from the regular job in any bank, opportunities also exist for those who are trained in banking and finance for self employment as business facilitators, business correspondents, cash management service providers, marketing agents, sales persons, processing outsourcing units, mutual fund agents, equity dealers etc.

### EXPECTED SKILLS

- Resilience skills
- People skills
- Accounting skills
- Accuracy skills
- Attention skills
- Customer relations skills
- Judgement skills
- Goal setting skills
- Communication skills
- Product presentation skills
- Problem solving skills
- Negotiation skills

Unit	Name of units	Period
1.	Fundamentals of Banking	30
2.	Functions of Commercial Banks	45
3.	Advances and Securities	55
4.	Banker and Customer	50
5.	Negotiable Instruments	90
6.	Accounting	70
<b>Total</b>		<b>340</b>

DETAILED ELEMENTS OF UNIT		Module I Banking Services		Unit 1: Fundamentals of Banking	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment		
<p><b>Meaning and Importance of Banking SKILLS</b></p> <ul style="list-style-type: none"> <li>Identify</li> <li>Communication</li> <li>Comparison</li> <li>Observation</li> </ul> <p><b>Types of Banks</b></p> <ul style="list-style-type: none"> <li>Commercial Banks</li> <li>Industrial Banks</li> <li>Agricultural Banks</li> <li>Exchange Banks</li> <li>Scheduled Bank</li> <li>Non Scheduled Banks</li> <li>Public &amp; Private Sector Banks</li> <li>Co-Operative Banks</li> <li>Nationalised Banks</li> <li>RRB</li> <li>NABARD</li> <li>EXIM Bank</li> <li>World Bank</li> <li>ADB</li> <li>Central Bank</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>Comparison</li> <li>Analysis</li> <li>Observation</li> <li>Selection</li> </ul> <p><b>Banking Regulation Act 1949 Important Provisions of the Act SKILLS</b></p> <ul style="list-style-type: none"> <li>Judgment</li> <li>Decision making</li> <li>Observation</li> </ul> <p><b>RBI and its functions SKILLS</b></p> <ul style="list-style-type: none"> <li>Monetary functions of RBI</li> <li>Analysis</li> <li>Comparison</li> <li>Communication</li> </ul>	<ul style="list-style-type: none"> <li><i>The learner is able to</i> <ul style="list-style-type: none"> <li>Explain the meaning and importance of banking</li> </ul> </li> <li>Categories various types of banks.</li> <li>Compare different types of banks.</li> </ul>	<ul style="list-style-type: none"> <li>A general discussion.</li> <li>Interactive lecture method</li> <li>Case study</li> <li>The student is provided with case study of a house wife who is facing the problem of depositing her surplus money.</li> <li>A general discussion on the basis of above case study</li> <li>Exploring web sites about types of banks</li> <li>Field visit to nearby banks</li> </ul>	<ul style="list-style-type: none"> <li>Discussion notes</li> <li>Case study report on the problems faced by the house wife.</li> <li>Teacher assessment.</li> <li>Discussion Report</li> <li>Chart presentation on the basis of discussion</li> <li>Report on the basis of field visit to nearby banks and record in the activity log.</li> <li>Notes based on web site information</li> <li>Discussion notes</li> <li>Teacher assessment.</li> <li>Notes based on seminar</li> <li>Interview report on monetary functions of RBI.</li> <li>Teacher assessment.</li> </ul>		

DETAILED ELEMENTS OF UNIT		Unit. 2: Functions of Commercial Banks	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Accepting Deposits</b></p> <ul style="list-style-type: none"> <li>• Meaning and features of different types of accounts.</li> <li>• SB</li> <li>• CD</li> <li>• FD</li> <li>• RD</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Comparison</li> <li>• Analytical</li> <li>• Observation</li> <li>• Loyalty</li> <li>• Communication</li> <li>• Interpersonal</li> </ul> <p><b>Lending of Funds</b></p> <ul style="list-style-type: none"> <li>• Meaning and features of different types advances</li> <li>• Loan</li> <li>• Overdraft</li> <li>• Cash credit</li> <li>• Discounting of bills</li> <li>• Purchasing of bills</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Communication</li> <li>• Comparison</li> <li>• Loyalty</li> <li>• Analytical</li> <li>• Decision making</li> </ul> <p><b>Agency services</b></p> <ul style="list-style-type: none"> <li>• Concept of agency services</li> <li>• Types of Agency services</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Analysis</li> <li>• Observation</li> <li>• Communication</li> <li>• Comparison</li> </ul>	<ul style="list-style-type: none"> <li>• Categorise and describe different types of bank accounts.</li> </ul> <ul style="list-style-type: none"> <li>• Categorise and describe different types of advances.</li> </ul> <ul style="list-style-type: none"> <li>• Create service attitude in the mind of students by analyzing the agency services.</li> </ul>	<ul style="list-style-type: none"> <li>• Field visit to nearest bank and collect leaflets of different accounts and make comparative study</li> <li>• Interview with a banking expert.</li> <li>• Group discussion on types bank accounts</li> </ul> <ul style="list-style-type: none"> <li>• Field visit to nearest banks and collect brochures and other information on advances</li> <li>• Discussion with banking expert.</li> <li>• Case study of a businessman who is facing a short term financial crisis and getting OD</li> </ul> <ul style="list-style-type: none"> <li>• Interview with a banking expert.</li> <li>• Collect information from web site about types of agency services rendered by commercial banks</li> <li>• Conduct a seminar on agency services after collecting information from the field concerned.</li> </ul>	<ul style="list-style-type: none"> <li>• Field visit report on the meaning and types of bank accounts its comparative study</li> <li>• Making an album on the basis of leaflets collected on bank accounts</li> <li>• Teacher assessment.</li> </ul> <ul style="list-style-type: none"> <li>• Field visit report on advances</li> <li>• Chart preparation on different types of advances</li> <li>• Preparation of brochures</li> <li>• Teacher assessment.</li> </ul> <ul style="list-style-type: none"> <li>• Interview report on agency services</li> <li>• Notes on exploring web</li> <li>• Teacher assessment.</li> </ul>

DETAILED ELEMENTS OF UNIT		Unit. 2: Functions of Commercial Banks	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>General Utility Services</b> Types of general utility services</p> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Observation</li> <li>• Analysis</li> <li>• Communication</li> <li>• Comparison</li> </ul>	<ul style="list-style-type: none"> <li>• Create service attitude in the mind of students by analyzing the general utility services</li> </ul>	<ul style="list-style-type: none"> <li>• Interview with a banking expert.</li> <li>• Collect information from web site about types of general utility services rendered by commercial banks</li> <li>• Conduct a seminar on general utility services after collecting information from the field concerned</li> </ul>	<ul style="list-style-type: none"> <li>• Interview report on general utility services</li> <li>• Notes on exploring web</li> <li>• Teacher assessment</li> </ul>
<p><b>Procedure of opening and operation of bank Accounts</b></p> <ul style="list-style-type: none"> <li>• SB Account</li> <li>• CD Account</li> <li>• FD Account</li> <li>• RD Account</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Comparison</li> <li>• Analytical</li> <li>• Observation</li> <li>• Communication</li> <li>• Computation</li> </ul> <p><b>Principles of sound lending</b></p> <ul style="list-style-type: none"> <li>• Important principles of sound lending</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Analysis</li> <li>• Synthesis</li> <li>• Critical thinking</li> </ul>	<ul style="list-style-type: none"> <li>• Describe KYC norms and explain the procedure of opening and operating bank accounts.</li> <li>• Describe the principles of sound lending of banks.</li> </ul>	<ul style="list-style-type: none"> <li>• Interactive lecture method</li> <li>• Case study</li> <li>• A farmer who wishes to open an SB account approaches a bank with ID card, but the banker insists to bring the other documents to satisfy KYC norms.</li> <li>• Collection and filling of specimen forms for opening bank accounts.</li> <li>• Brain storming with learners</li> <li>• Interactive lecture method.</li> <li>• Case study of a person, who needs housing loan/education loan/vehicle loan and approaches the bank with securities. Analyse the case on the basis of principle of sound lending and take decision.</li> </ul>	<ul style="list-style-type: none"> <li>• Preparation of album on the basis of collected forms of opening different bank accounts.</li> <li>• Case study report on opening and operation of bank accounts</li> <li>• Report on interactive lecture.</li> <li>• Power point presentation of principles of lending.</li> <li>• Case study report on principles of lending.</li> <li>• Notes on brain storming.</li> </ul>

DETAILED ELEMENTS OF UNIT		UNIT 1: 3 - ADVANCES AND SECURITIES	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Specific Loan</b>  <i>Meaning of</i></p> <ul style="list-style-type: none"> <li>Personal loan</li> <li>Housing loan</li> <li>Consumer loan</li> <li>Gold loan</li> <li>Vehicle loan</li> </ul> <p><b>SKILLS</b>                      Comparison</p> <ul style="list-style-type: none"> <li>Observation</li> <li>Analytical</li> <li>Communication</li> <li>Interpersonal</li> </ul> <p><b>Priority sector advances</b>                      Meaning and types of priority sector advances.</p> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>Observation</li> <li>Interpersonal</li> <li>Analytical</li> <li>Communication</li> <li>Interpersonal</li> </ul> <p><b>Security for advances</b></p> <ul style="list-style-type: none"> <li>Qualities of good securities</li> </ul>	<ul style="list-style-type: none"> <li>Describe and categorise different types of loans and advances</li> </ul> <ul style="list-style-type: none"> <li>Describe the concept of different types of priority sector advances</li> </ul> <ul style="list-style-type: none"> <li>Describe the qualities of good securities.</li> </ul>	<ul style="list-style-type: none"> <li>Brain storming about different loans</li> <li>Conduct a seminar on meaning and features of different loans</li> <li>Preparation of ppt on different loans and advances.</li> </ul> <ul style="list-style-type: none"> <li>Conduct a field visit to a nearby commercial bank and collect information about their priority sector advances.</li> <li>Ppt presentation of priority sector advances</li> <li>Interactive lecture method</li> </ul> <ul style="list-style-type: none"> <li>Brain storming with students on qualities of good securities</li> <li>Interview with expert on qualities of good securities</li> <li>Ppt on good securities</li> </ul>	<ul style="list-style-type: none"> <li>Discussion notes on different types of specific loans</li> <li>Ppt presentation on different types of specific loans</li> <li>Teacher assessment.</li> </ul> <ul style="list-style-type: none"> <li>Report on Ppt presentation on priority sector advances</li> <li>Teacher assessment</li> <li>Report of field study on priority sector advances.</li> </ul> <ul style="list-style-type: none"> <li>Report on Ppt presentation on qualities of good securities</li> <li>Interview report on qualities of good securities</li> <li>Teacher assessment.</li> </ul>

DETAILED ELEMENTS OF UNIT		Unit No. 3: Advances and Securities	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Types of Securities</b> Meaning of securities and precautions to be taken while lending on</p> <ul style="list-style-type: none"> <li>• Gold</li> <li>• Shares and debentures</li> <li>• Govt. and semi govt securities</li> <li>• Insurance policy</li> <li>• Real estate</li> <li>• Bill of lading</li> <li>• Documents of title to goods</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Judgment</li> <li>• Analysis</li> <li>• Comparison</li> <li>• Critical thinking</li> <li>• Communication</li> </ul> <p><b>Method of creating charges on securities</b> Concept of:</p> <ul style="list-style-type: none"> <li>• Lien</li> <li>• Pledge</li> <li>• Hypothecation</li> <li>• Mortgage</li> <li>• Assignment</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Interactive</li> <li>• Analysis</li> <li>• Judgment</li> <li>• Communication</li> </ul>	<ul style="list-style-type: none"> <li>• Describe the precautions to be taken while lending on securities.</li> </ul>	<ul style="list-style-type: none"> <li>• Interactive lecture method on precautions to be taken while lending on securities</li> <li>• Interview with expert on lending on securities</li> <li>• Case study of a person who availed loan from a bank pledging plated gold instead of gold ornaments by mistake. Analyse the case.</li> </ul>	<ul style="list-style-type: none"> <li>• Interview report on precautions to be taken while lending on different types of securities.</li> <li>• Discussion notes</li> <li>• Case study report.</li> </ul>
<p><b>Method of creating charges on securities</b> Concept of:</p> <ul style="list-style-type: none"> <li>• Lien</li> <li>• Pledge</li> <li>• Hypothecation</li> <li>• Mortgage</li> <li>• Assignment</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Interactive</li> <li>• Analysis</li> <li>• Judgment</li> <li>• Communication</li> </ul>	<ul style="list-style-type: none"> <li>• Describe the concept of different charges on securities.</li> </ul>	<ul style="list-style-type: none"> <li>• Interactive lecture method</li> <li>• Interview with experts on charges on securities</li> <li>• Ppt on charges on securities.</li> </ul>	<ul style="list-style-type: none"> <li>• Interview report of charges.</li> <li>• Report of Ppt presentation.</li> </ul>

DETAILED ELEMENTS OF UNIT		UNIT 4: BANKER AND CUSTOMER	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Meaning and concept of relationship between banker and customer</b></p> <ul style="list-style-type: none"> <li>General relationship</li> <li>Special relationship</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>Investigating</li> <li>Interactive</li> <li>Comparison</li> <li>Communication</li> <li>Interpersonal</li> </ul> <p><b>Type of customer</b></p> <ul style="list-style-type: none"> <li>Meaning and type of different customers</li> <li>Precautions to be taken while dealing with different type of customers</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>Investigating</li> <li>Interactive</li> <li>Interpersonal</li> <li>Communication</li> </ul> <p><b>Innovative banking services</b></p> <p>Concept of:</p> <ul style="list-style-type: none"> <li>ATM</li> <li>CDM</li> <li>E-Banking</li> <li>EFT</li> <li>Core banking</li> <li>Mobile banking</li> <li>Debit card</li> <li>Credit card</li> <li>RTGS</li> </ul> <p>Skills</p> <ul style="list-style-type: none"> <li>Analysis, Comparison, communication</li> </ul>	<ul style="list-style-type: none"> <li>Explain the relationship between banker and customer.</li> <li>Explain different types of customers and apply preventive measures while dealing with such customers.</li> <li>Describe and analyse the advantages of innovative banking services</li> </ul>	<ul style="list-style-type: none"> <li>Case study of a person who keeps his gold ornaments in locker of a bank, analyse the case on the basis of relationship between banker and customer</li> <li>Conduct a role play in the classroom acting one student as banker and others as different types of customers</li> <li>Discussion on different types of relationship between banker and customer.</li> <li>Case study of a minor who wishes to open an SB account with all features, analyse the case.</li> <li>Interview with an expert</li> <li>Visit to nearest branch manager of a bank and get awareness about different types of customers and precautions to be taken while dealings with them.</li> <li>Demonstration of trial version of software on available services</li> <li>Practical work on innovative banking services</li> <li>Interview with expert on innovative banking</li> </ul>	<ul style="list-style-type: none"> <li>Discussion notes on relationship between banker and customer</li> <li>Case study report on relationship between banker and customer</li> <li>Evaluation of role play</li> <li>Case study report on precautions to be taken while dealing with different types of customers</li> <li>Report of interview with branch manager</li> <li>Teacher assessment.</li> <li>Teacher assessment.</li> <li>Working report of students on innovative banking</li> <li>Discussion notes</li> </ul>

DETAILED ELEMENTS OF UNIT		UNIT 5: NEGOTIABLE INSTRUMENTS	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Meaning and type of Negotiable Instruments</b></p> <ul style="list-style-type: none"> <li>• Promissory note</li> <li>• Bill of exchange</li> <li>• Cheque</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Comparison</li> <li>• Creativity</li> <li>• Observation</li> </ul> <p><b>Cheque and DD</b></p> <ul style="list-style-type: none"> <li>• Kinds of cheque</li> <li>• Crossing of cheque</li> <li>• Dishonor of cheque</li> <li>• DD</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Differentiating</li> <li>• Communication</li> <li>• Creativity</li> </ul> <p><b>Endorsement</b></p> <p><b>Meaning and type of endorsement</b></p> <ul style="list-style-type: none"> <li>• Differentiating</li> <li>• Creativity</li> <li>• Communication</li> </ul>	<ul style="list-style-type: none"> <li>• Describe the meaning of negotiable instruments.</li> </ul> <ul style="list-style-type: none"> <li>• Describe the use of cheque and DD</li> </ul> <ul style="list-style-type: none"> <li>• Create the ability of describing the meaning and types of endorsement.</li> </ul>	<ul style="list-style-type: none"> <li>• Draw the specimen form of negotiable instruments</li> <li>• Collect the specimen of promissory note, bill and cheque from available sources.</li> </ul> <ul style="list-style-type: none"> <li>• Case study about dishonor of a cheque where the amount mismatches between words and figures</li> <li>• Collect and fill DD forms</li> </ul> <ul style="list-style-type: none"> <li>• Preparation of models of different types of endorsement.</li> <li>• Chart preparation</li> <li>• Group discussion on endorsement</li> </ul>	<ul style="list-style-type: none"> <li>• Chart presentation of negotiable instruments</li> <li>• Album of negotiable instruments.</li> </ul> <ul style="list-style-type: none"> <li>• Teacher assessment.</li> <li>• Case study report on dishonor of cheque</li> </ul> <ul style="list-style-type: none"> <li>• Albums of different types of endorsement (practical)</li> <li>• Chart presentation</li> <li>• Teacher assessment.</li> </ul>



DETAILED ELEMENTS OF UNIT		UNIT 6: ACCOUNTING	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Accounting</b></p> <ul style="list-style-type: none"> <li>• General awareness in:</li> <li>• Journal</li> <li>• Cash book</li> <li>• Trial balance</li> <li>• Profit and loss account</li> <li>• Balance sheet</li> <li>• Bank reconciliation statement</li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Problem solving</li> <li>• Recording</li> <li>• Analyzing</li> <li>• Computing</li> <li>• Communication</li> <li>• Data entry</li> <li>• <b>Format of profit and loss account, appropriation account, balance sheet of banking companies (Scheduled form)</b></li> </ul> <p><b>SKILLS</b></p> <ul style="list-style-type: none"> <li>• Recording</li> <li>• Analyzing</li> <li>• Problem solving</li> <li>• Observation</li> </ul>	<ul style="list-style-type: none"> <li>• Recognize the concept of accounting and record the transactions with the help of accounting software.</li> <li>• Use the scheduled form of accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Preparation of day book</li> <li>• Preparation of bank reconciliation statement</li> <li>• Ppt presentation</li> <li>• Preparation of model accounts of banking companies.</li> <li>• Chart preparation</li> <li>• Ppt preparation on final account of banking companies</li> </ul>	<ul style="list-style-type: none"> <li>• Teacher assessment.</li> <li>• Account books.</li> <li>• Ppt presentation</li> <li>• Chart presentation</li> <li>• Record book</li> </ul>

## SUGGESTED PRACTICALS

1. Prepare a questionnaire and conduct a survey and collect information about various types of banks functioning in your area and categorise them on the basis of ownership, purpose etc. (IT enabled)
2. Collect information (using internet or depending reading materials or interview with experts) regarding Central Banks of various countries, the names of currencies in each country including India and the exchange rate with Indian currency. Submit report.
3. Make a comparative study of the major business operations of different types of banks and submit a project report.
4. Make a field study in your neighboring area and collect information regarding families who have opened bank account and their nature of transactions with the bank and submit a graphical presentation of it.
5. Prepare a report on the major features of the latest monetary policy of RBI.
6. Collect information from the manager of a commercial bank/ exploring information from internet about detecting of fake currency, and conduct awareness classes to parents, students, teachers, and other sections of the society.
7. Sugunan went to bank and exchanged half portion of a mutilated currency of rupees 1000. The banker accepted it and gave only rupees 500. A dispute took place between banker and the customer regarding the amount and the customer demanded rupees 1000 for his mutilated currency and the banker denied it. Study the case and present the valuation procedure of mutilated currency notes.  
Hint: Analyse the case. 2. Collect information from the bank. 3. study the valuation procedure of mutilated currency. 4. Prepare and present report.
8. Conduct a comparative study on the basis of features of SB Account, FD account, RD account, CD account different types of loans, and prepare brochure on each of them. (IT enabled)
9. Calculation of simple and compound interest of FD and loan. (Excel)
10. Calculation of EMI of different loans. (IT enabled)
11. Prepare procedure of opening different types of bank account as per KYC norms (Application form, identity card, specimen signature card, pay in slip, ledger, pass book, cheque, and withdrawal slips etc).

12. Case study of principles of sound lending.
13. Conduct a mock bank in your school.
14. Conduct a seminar on the basis of project report on comparative study about different general utility services, and agency services rendered by commercial banks, co-operative banks and private banks.
15. Make a project report on features, advantages, disadvantages, benefits etc of different types of accounts.
16. Make a study of primary deposits and derivative deposits of banks in the country. Write the merits of credit creation by banks in the development of the country. Submit a report.
17. Draft a letter to a customer who makes overdue in his loan account (IT enabled).
18. Inform the customer about the variation in the rate of interest of his housing loan by letter, SMS and telephonic communication.
19. Write a stop memo to the banker informing the loss of a cheque (IT enabled).
20. Draft application letter requesting the banker to issue a cheque book (IT enabled).
21. Write a letter for closing the SB account of a customer.
22. Prepare and give standing instruction to the banker for payment of insurance premium, electricity bill, telephone bills, EMI (IT enabled).
23. Prepare an SB account statement of a customer.
24. The sales speeches, from youtube, of some persons are demonstrated before students, and asked them to make sales speeches. Defects are identified and rectified (Importance of verbal and non-verbal communication are explained to students).
25. Role play on selling of banking products. Importance of verbal communication, non-verbal communication, dress code, apt use of words etc should be clearly identified.
26. Prepare brochure exhibiting the terms and conditions of the following loans and advances. (IT enabled)
  - a. Education loan
  - b. Housing loan
  - c. Gold loan
27. Case study on security requirements and margin requirements.
28. Prepare a project report describing valuation procedure of securities.

29. Role play of an agriculturist for a specific loan. The role play will exhibit the importance, purpose, timing of assistance, nature of security, rate of interest, repayment, capital contribution of the borrower etc of loans/advances.
30. Draft a letter to the banker for closing the loan account (IT enabled).
31. Make a letter of hypothecation (IT enabled).
32. Make mortgage deed (IT enabled).
33. Make pledge agreement (IT enabled).
34. Write a script on the topic of marketing of a car loan designed by a bank and present it in the class room as a 'sales talk'.
35. Case study of minor who approaches a bank for opening a current account. The banker denies his request. Analyse the case on the basis of precautions to be taken while dealing with the various types of customers. Prepare a case study report.
36. Conduct a comparative study on the difference between legal mortgage and equitable mortgage. A face to face interaction with clients concerned is suggested.
37. Write a letter to the banker informing the wrong transaction occurred in ATM withdrawal (IT enabled).
38. Write an application to the banker for changing a single SB account into a joint account and vice versa. (IT enabled)
39. Prepare a project report on the topic of 'malpractices and misuse of debit card and credit card and precautions to be taken to check such activities'.
40. Prepare a specimen form of promissory note, bill of exchange.
41. Make different types of crossing of cheque by using specimen copy of a cheque and write down the features of crossing.
42. Make different types of endorsement by using specimen form of a bill of exchange.
43. Prepare specimen of DD application form and a specimen of DD.
44. Calculation of due date of bill of exchange and promissory note.
45. Prepare specimen form of various pay in slips and other forms.
46. Write a notice of dishonour of a cheque (IT enabled).
47. Write a letter to the bank for countermands the payment of cheque issued (IT enabled).
48. Write an application for issuing gift cheque (IT enabled).
49. Preparation of day book, trial balance, profit and loss account, appropriation account, and balance sheet in scheduled form.

50. Prepare bank reconciliation statement for a bank.
51. Prepare a table showing DD commission for various amounts.

### **INSTRUCTIONS FOR PRACTICALS**

1. Every student should have a big size record book for recording practical activity.
2. The students should write the questions and results of the practical activity in the record book neatly and legibly and the book should be maintained properly.
3. The record book must be periodically evaluated by the vocational teacher.
4. At the end of each module, the Vocational Teacher must examine the record book and give score.
5. The score provided for record maintenance should be considered in providing final Continuous Evaluation and Practical Evaluation Score.
6. Importance must be given for IT enabled practical.
7. The teacher/instructor must provide keyboard practice to students.

## **Module II - Computer Application**

### **ABOUT THE MODULE**

The module Computer Application in Banking and Insurance services focuses on training the students in advanced features of software applications commonly used in the 21<sup>st</sup> century workplace including word processing, electronic worksheets, database management, presentation graphics, web development, ICT based business communication skills, installation of software and troubleshooting computers. The Information and Communication Technology has revolutionised the entire spectrum of life and living. In this current scenario, there is enormous scope for skilled manpower. This module leads the students to the exciting world of IT and associated services. It helps the students to learn and understand the basics of computer applications as well as the advanced features of some software applications. It also addresses the need to understand the world of business and the world of computer applications in an organised way. The main objective of this module is to develop professionals to meet the requirement of Office Automation and electronic data processing. Special importance is provided to understand the practical usage in specific work areas of computers.

### **EXPECTED SKILLS**

- Logical

- Creativity
- Resilience
- Data entry
- Web designing
- Accuracy
- Customer relations skills
- Communication skills
- Presentation skills

## **SYLLABUS**

### **Unit 2.1 Information technology**

Introduction to Information Technology - Data processing - Data presented inside a computer - Characteristics of computers - History of computers - Evolution of computers - Classification of computers - Hard wired programming and stored program concept - Computer Organisation - Computer as a data processing machine - Basic computer operations - Functional units - System components - Input/Output ports (I/O ports) - Microprocessor - The Memory - Memory organisation - Types of memory - Advanced portable storage devices - Memory hierarchy - Input /Output Devices - Computer Software - Software - Classification of software - Malicious Software - Copyright - Software piracy Licensing - Free software philosophy - Application of information Technology - Communication - Business - Medicine and Health care - Entertainment - E-Governance - Education - Engineering manufacturing - Science - IT policy in Kerala state - E-commerce - M-commerce - Online trading - Net-Banking

### **Unit 2.2 Computer hardware and operating system**

Components of a Personal Computer - Parts of a personal computer - Booting - BIOS - POST - Disk Operating System - Windows 7 OS - Basic file and folder operations - Accessories - Installing and Managing Windows 7 - Steps to install Windows 7 - Hard drive preparation - Formatting - Device Driver - Installing a printer driver - Changing file views in windows7 - Control panel - User creation and rights - Trouble shooting - Creating start-up disk - Sharing files - Internet connection and Firewall -Windows Explorer- Installing MS office- Installing DTP software - Installing Tally - Maintaining Computer Software - Transferring computer data - Maintaining computer software.

### **Unit 2.3 Office Automation**

Office Automation basics - Concept of office - Nature of work in office - Need for office automation - MS Word - User interface of MS word - Creating a document - MS Excel - Starting MS Excel - User interface of

MS Excel - The work sheet - Formula - Sorting - Working with chart - MS Power point - Creating presentation in different ways - Inserting a new slide - Adding themes - Saving a presentation - Set up the show - MS Access -Advantages of DBMS - Data Models - Terminologies used in RBDMS - MS Access - Creating a query in the query design option - Creating a form using Form wizard - Reports - Import - MS Outlook

#### **Unit 2. 4 Linux and Open Office**

Introduction to Linux -History of Linux - Advantages of GNU Linux - Linux file system structure - Linux Kernel - Login and logout in Linux - Linux command - Open Office writer - Introduction to Open office - Apache Open Office - System requirement Starting Open Office Writer - Advanced features of Open Office Writer - Character Formatting - Background Colour - Paragraph Formatting - Bullets and Numbering - Indents - Creating an index of a document - Open office calc -Selecting cells - Cell formatting - Inserting Rows/Columns - Built in functions - Charts in Calc - Addressing Cells - Data Range - Work sheet -Auto fill - Filter - Data Sorting - Totals and sub totals - Protection - Open office impress - Important features of impress - Bringing different objects into slides - Adding Text - Different views - Adding New Slides to Your Presentation - Background - Slide Transition - Animating objects in a slide -Watching slide show.

#### **Unit 2.5 Internet and Malayalam Computing**

Introduction Computer Networks - LAN Topologies - Protocols - Connectivity devices -Windows 7 Firewall Settings - Internet and Email - History of the Internet - Connecting Computer to Internet Connection - World Wide Web (WWW) - Web Browser - Search Engines - Email (Electronic mail) - Creating and using free email account with Gmail - Types of Internet Web page Designing - HTML-Starting with HTML - Attributes of <HTML> tag

Malayalam Computing - Malayalam through Computers - Free Software and Language Computing - Malayalam and Technology - Malayalam digital Technology - Unicode -Malayalam Using Transliteration - Malayalam Word Processing - Downloading and Installing Malayalam Fonts - Installing Fonts in Windows - How to enable Malayalam in Web Browsers? - Malayalam in UBUNTU - Malayalam keyboard and Typing - Ethical and Social Issues in Information Systems.

## MODULE 2

### COMPUTER APPLICATION

### LEARNING OUTCOMES

The learner will be able to:

- 2.1.1. Explain the characteristics of a computer
- 2.1.2. Distinguish between Data, Information and Knowledge
- 2.1.3. Describe the storage capacity of a computer system
- 2.1.4. Describe the growth and development of computers in different stages
- 2.1.5. Identify different computer generations
- 2.1.6. Classify the computers as Micro, Mini, Mainframe and Super computer.
- 2.1.7. Identify the major parts of a computer.
- 2.1.8. Identify the various functions of the units
- 2.1.9. Recognise the various units of a computer through a block diagram
- 2.1.10. Identify different components such as motherboard, chipset, bus and expansion slot.
- 2.1.11. Connect the various devices to the appropriate port
- 2.1.12. Recognise various microprocessor such as Intel and AMD
- 2.1.13. Compare the characteristics of the microprocessor, Intel and AMD.
- 2.1.14. Describe memory organisation structure of a computer
- 2.1.15. Acquire knowledge on different types of memory elements
- 2.1.16. Distinguish between primary and secondary memory
- 2.1.17. Identify different RAM and ROM technologies
- 2.1.18. Differentiate between sequential access and direct access device
- 2.1.19. Identify various secondary storage devices
- 2.1.20. Identify various portable storage devices.
- 2.1.21. Describe different input devices
- 2.1.22. Explain the use of each device and its significance
- 2.1.23. Describe different output devices
- 2.1.24. Describe the use of each device and its significance.
- 2.1.25. Identify the relevance of software
- 2.1.26. Acquire knowledge on software classification
- 2.1.27. Explain the use, functions and types of operating system
- 2.1.28. Describe the stages of development of computer languages



- 2.1.29. Classify programming languages in different categories
- 2.1.30. Distinguish between different types of translators
- 2.1.31. Identify different types of malicious software
- 2.1.32. Judge the aspects of "Free software Philosophy" and software piracy.
- 2.1.33. Explain the basics of Information technology
- 2.1.34. Describe the roles of IT in various areas of our lives
- 2.1.35. Explain e-commerce and m-commerce

### **Unit 2.2 Computer Hardware and operating System**

- 2.2.1. Describe the hardware components present inside CPU cabinet
- 2.2.2. Explain the functions of various components of CPU cabinet
- 2.2.3. Identify activities in the booting process
- 2.2.4. Recognise the concept of BIOS and POST.
- 2.2.5. Execute commands such as Date, Time etc
- 2.2.6. Explain the file structure of DOS
- 2.2.7. Create and modify files using DOS commands
- 2.2.8. Identify the components of operating system
- 2.2.9. Create and manage files and folders
- 2.2.10. Work with some basic applications that comes with Windows.
- 2.2.11. Install device driver
- 2.2.12. Install windows 8 Operating system
- 2.2.13. Install various application software
- 2.2.14. Describe the steps to setup an internet connection
- 2.2.15. Explain control panel, firewall and troubleshooting.
- 2.2.16. Transfer data from one computer to another
- 2.2.17. Write data to a CD or DVD
- 2.2.18. Install and use antivirus software
- 2.2.19. Clean cookies
- 2.2.20. Defragment disk

### **Unit 2.3 Office Automation**

- 2.3.1. Describe the concept of office
- 2.3.2. Explain nature of works in an office
- 2.3.3. Identify the needs for office automation.
- 2.3.4. Launch MS word
- 2.3.5. Identify components of MS word
- 2.3.6. Format text paragraph

- 2.3.7. Insert tables, graphics, word art, clip art etc
- 2.3.8. Use tools like mail merge, spell check and grammar etc.
- 2.3.9. Start MS Excel
- 2.3.10 Identify the components of MS Excel user interface
- 2.3.11. Create workbook and work sheets
- 2.3.12 Insert formulae and functions
- 2.3.13. Sort and filter data in tables insert charts
- 2.3.14 Launch Microsoft power Point
- 2.3.15 Create a presentation using blank template and custom template
- 2.3.16 Insert and format objects
- 2.3.17 Add transitions to slides
- 2.3.18 Save a presentation
- 2.3.19 Set up slide show
- 2.3.20 Identify the advantages of data base
- 2.3.21 Recognise different types of data base system
- 2.3.22 Identify the terminologies related with RDBMS
- 2.3.23 To start MS Access, Create, Edit and Manipulate data in a data base
- 2.3.24 Apply sorting, filtering on data
- 2.3.25 Create query using query wizard
- 2.3.26 Create reports using report wizard
- 2.3.27 Import and export data

#### **Unit 2.4 Linux and Open Office**

- 2.4.1 Distinguish between free and property software
- 2.4.2 List the salient features of Linux
- 2.4.3 Explain the Linux file structure
- 2.4.4 Identify the basic Linux commands and practise them
- 2.4.5 Describe GNU General public license
- 2.4.6 Identify Apache open office 4
- 2.4.7 Identify the general features of Open OfficePackage
- 2.4.8 Explain the features of Open office writer
- 2.4.9 Give background colour to for the text
- 2.4.10 Format paragraphs
- 2.4.11 Set indents and spacing and set different tabs
- 2.4.12 Create index

- 2.4.13 Describe the various of features of Calc
- 2.4.14 Enter and edit data in cells
- 2.4.15 Enter formulae in cells
- 2.4.16 Format cells
- 2.4.17 Insert rows/columns/sheets
- 2.4.18 Describe absolute and relative referencing
- 2.4.19 Give names ranges
- 2.4.20 Add, rename and delete worksheets
- 2.4.21 To apply autofill to data sequence
- 2.4.22 Apply filter
- 2.4.23 Sort data
- 2.4.24 To find totals and sub totals
- 2.4.25 Identify cell protection.
- 2.4.26 Identify important features of impress
- 2.4.27 List various window components of Open office into slides
- 2.4.28 Analyze the need of grouping objects
- 2.4.29 Demonstrate inserting and cropping images
- 2.4.30 Identify the need of slide transition
- 2.4.31 Apply and remove transition effects to slides
- 2.4.32 Apply and remove animation effects to an object
- 2.4.33 List the steps required for playing and saving presentations.

### **Unit 2.5 Internet and Malayalam computing**

- 2.5.1 Identify the need of network
- 2.5.2. Identify different topologies
- 2.5.3. List various protocols
- 2.5.4. Identify different connectivity devices
- 2.5.5. Describe firewall settings
- 2.5.6. Identify different types of modem
- 2.5.7 Describe the advantages of Internet
- 2.5.8 Explain the concept of web page and website
- 2.5.9 Identify the use of web browser
- 2.5.10 Describe the benefits of e mail
- 2.5.11 Create email account, compose email and send email.
- 2.5.12 Identify basic HTML tags
- 2.5.13 Differentiate tag and attribute
- 2.5.14 Write HTML code to create simple web pages

- 2.5.15 Create different types of lists
- 2.5.16 Use anchor tag
- 2.5.17 Create table, frameset and forms
- 2.5.18 Create simple websites
- 2.5.19 Recognise with Malayalam computing concepts
- 2.5.20 Analyze the efforts done so far to strengthen our mother tongue using the possibilities provided by Information and Communication Technology.
- 2.5.21 Identify Malayalam fonts in Unicode
- 2.5.22 Identify the various Malayalam fonts in word processor
- 2.5.23 Download and install Malayalam Fonts
- 2.5.24 Familiarize with using Malayalam in word processor
- 2.5.25. Comprehend the ethical and social issues related to information systems
- 2.5.26 Identify the key technology trends that raise ethical issues
- 2.5.27 Recognize the information rights lie privacy and freedom in the Internet age
- 2.5.28 Identify terms like intellectual property,
- 2.5.29 Accountability and liability in relation to information systems

DETAILED ELEMENTS OF UNIT		COMPUTER APPLICATION IN BANKING AND INSURANCE		Unit 1 Information Technology	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment		
<p><b>Introduction to Information Technology</b></p> <ul style="list-style-type: none"> <li>• Computer</li> <li>• Data processing</li> <li>• Data presented inside a computer</li> <li>• Characteristics of computers</li> <li>• History of computers</li> <li>• Evolution of computers</li> <li>• Classification of computers</li> <li>• Hard wired programming and stored program concept</li> </ul>	<ul style="list-style-type: none"> <li>• Explain the characteristics of a computer</li> <li>• Distinguish between Data, Information and Knowledge</li> <li>• Describe the storage capacity of a computer system</li> <li>• Describe the growth and development of computers in different stages</li> <li>• Identify different computer generations</li> <li>• Classify the computers as Micro, Mini, Mainframe and Super computer.</li> </ul>	<ul style="list-style-type: none"> <li>• Discussion</li> <li>• Field visit</li> <li>• Collection of materials relating to history</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> <li>• Album</li> <li>• Chart</li> </ul>		
<p><b>Computer Organisation</b></p> <ul style="list-style-type: none"> <li>• Computer as a data processing machine</li> <li>• Basic computer operations</li> <li>• Functional units</li> <li>• System components</li> <li>• Input/Output ports (I/O ports)</li> <li>• Microprocessor</li> </ul>	<ul style="list-style-type: none"> <li>• Identify the major parts of a computer.</li> <li>• Identify the various functions of the units</li> <li>• Recognise the various units of a computer through a block diagram</li> <li>• Identify different components such as motherboard, chipset, bus and expansion slot.</li> <li>• Connect the various devices to the appropriate port</li> <li>• Recognise various microprocessor such as Intel and AMD</li> <li>• Compare the characteristics of the microprocessor, Intel and AMD.</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstration of components</li> </ul>	<ul style="list-style-type: none"> <li>• Arrange exhibition of hardware components.</li> </ul>		

COMPUTER APPLICATION IN BANKING AND INSURANCE		Unit 1 Information Technology	
DETAILED ELEMENTS OF UNIT	Learning Outcomes	Suggested Activities	Assessment
<p><b>Ideas/Concepts/Skill</b></p> <p><b>The Memory</b></p> <ul style="list-style-type: none"> <li>• Memory organisation</li> <li>• Types of memory</li> <li>• Advanced portable storage devices</li> <li>• Memory hierarchy</li> </ul>	<ul style="list-style-type: none"> <li>• Describe memory organisation structure of a computer</li> <li>• Acquire knowledge on different types of memory elements</li> <li>• Distinguish between primary and secondary memory</li> <li>• Identify different RAM and ROM technologies</li> <li>• Differentiate between sequential access and direct access device</li> <li>• Identify various secondary storage devices</li> <li>• Identify various portable storage devices.</li> </ul>	<ul style="list-style-type: none"> <li>• Interactive lecture</li> <li>• Discussion</li> <li>• Demonstration about the importance of memory in daily life.</li> <li>• List out the features of different memories used in computers.</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> </ul>
<p><b>Input/Output devices</b></p> <ul style="list-style-type: none"> <li>• Input devices</li> <li>• Output devices</li> </ul>	<ul style="list-style-type: none"> <li>• Describe different input devices</li> <li>• Explain the use of each device and its significance</li> <li>• Describe different output devices</li> <li>• Describe the use of each device and its significance.</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrating various Input output devices</li> </ul>	<ul style="list-style-type: none"> <li>• Photographs</li> <li>• Notes in activity log</li> </ul>

DETAILED ELEMENTS OF UNIT		Unit 1: Information Technology	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<b>Computer Software</b> <ul style="list-style-type: none"> <li>• Software</li> <li>• Classification of software</li> <li>• Malicious Software</li> <li>• Copyright</li> <li>• Software piracy</li> <li>• Licensing</li> <li>• Free software philosophy</li> </ul>	<ul style="list-style-type: none"> <li>• Identify the relevance of software</li> <li>• Acquire knowledge on software classification</li> <li>• Explain the use, functions and types of operating system</li> <li>• Describe the stages of development of computer languages</li> <li>• Classify programming languages in different categories</li> <li>• Distinguish between different types of translators</li> <li>• Identify different types of malicious software</li> <li>• Judge the aspects of "Free software Philosophy" and software piracy.</li> </ul>	<ul style="list-style-type: none"> <li>• PPT presentation</li> <li>• Discussion on types of software used in computers</li> </ul>	
<b>Application of Information Technology</b> <ul style="list-style-type: none"> <li>• Communication</li> <li>• Business</li> <li>• Medicine and Health care</li> <li>• Entertainment</li> <li>• E-Governance</li> <li>• Education</li> <li>• Engineering manufacturing</li> <li>• Science</li> <li>• IT policy in Kerala state.</li> <li>• E-commerce</li> <li>• M-commerce</li> <li>• Online trading</li> <li>• Net-Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Explain the basics of Information technology</li> <li>• Describe the roles of IT in various areas of our lives</li> <li>• Explain e-commerce and m-commerce.</li> </ul>	<ul style="list-style-type: none"> <li>• Discussion</li> <li>• Presentation</li> <li>• Field visit</li> <li>• With the help of internet describe the application of IT</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> <li>• Report preparation</li> </ul>

Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Components of a personal Computer</b></p> <ul style="list-style-type: none"> <li>• Parts of a personal computer</li> <li>• Booting</li> <li>• BIOS</li> <li>• POST</li> </ul>	<ul style="list-style-type: none"> <li>• Describe the hardware components present inside CPU cabinet</li> <li>• Explain the functions of various components of CPU cabinet</li> <li>• Identify activities in the booting process</li> <li>• Recognise the concept of BIOS and POST.</li> <li>• Execute commands such as Date, Time etc</li> <li>• Explain the file structure of DOS</li> <li>• Create and modify files using DOS commands</li> </ul>	<ul style="list-style-type: none"> <li>• Observation</li> <li>• Discussion</li> <li>• Practice</li> </ul>	<ul style="list-style-type: none"> <li>• Assignment</li> <li>• Notes in activity log</li> </ul>
<p><b>Disk operating system</b></p> <ul style="list-style-type: none"> <li>• Microsoft Disk Operating System (MS DOS)</li> </ul>	<ul style="list-style-type: none"> <li>• Execute commands such as Date, Time etc</li> <li>• Explain the file structure of DOS</li> <li>• Create and modify files using DOS commands</li> </ul>	<ul style="list-style-type: none"> <li>• Interactive lecture with the help of computer</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> </ul>
<p><b>Windows 7 operating system</b></p> <ul style="list-style-type: none"> <li>• Windows 7</li> <li>• Basic file and folder operations</li> <li>• Accessories</li> </ul> <p><b>Installing and managing Windows 7</b></p> <ul style="list-style-type: none"> <li>• Installing windows7</li> <li>• Steps to install Windows 7</li> <li>• Hard drive preparation</li> <li>• Formatting</li> <li>• Device Driver</li> <li>• Installing a printer driver</li> <li>• Changing file views in windows7</li> <li>• Control panel</li> <li>• User creation and rights</li> <li>• Trouble shooting</li> <li>• Creating start-up disk</li> <li>• Sharing files</li> </ul>	<ul style="list-style-type: none"> <li>• Identify the components of operating system</li> <li>• Create and manage files and folders</li> <li>• Work with some basic applications that comes with Windows.</li> <li>• Install device driver</li> <li>• Install windows 8 Operating system</li> <li>• Install various application software</li> <li>• Describe the steps to setup an internet connection</li> <li>• Explain control panel, firewall and troubleshooting.</li> </ul>	<ul style="list-style-type: none"> <li>• Discussion</li> <li>• Practice</li> <li>• Comparison with previous versions</li> <li>• Demonstration</li> <li>• Discussion</li> <li>• Installing windows</li> </ul>	<ul style="list-style-type: none"> <li>• Lab assessment</li> <li>• Notes in activity log</li> <li>• Lab assessment</li> </ul>



Unit 2 Computer Hardware and Operating System			
DETAILED ELEMENTS OF UNIT	Learning Outcomes	Suggested Activities	Assessment
<ul style="list-style-type: none"> <li>• Internet connection and Firewall</li> <li>• Windows Explorer</li> <li>• Installing MS office</li> <li>• Installing DTP software</li> <li>• Installing TALLY</li> </ul> <p><b>Maintaining of Computer system</b></p> <ul style="list-style-type: none"> <li>• Transferring computer data</li> <li>• Maintaining computer software.</li> </ul>	<ul style="list-style-type: none"> <li>• Transfer data from one computer to another</li> <li>• Write data to a CD or DVD</li> <li>• Install and use antivirus software</li> <li>• Clean cookies</li> <li>• Defragment disk</li> </ul>	<ul style="list-style-type: none"> <li>• Interactive lecture</li> <li>• PPT presentation</li> <li>• Discussion with the help of computer</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> </ul>

## Unit 3: Office Automation

## DETAILED ELEMENTS OF UNIT

Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<b>Office Automation basics</b> <ul style="list-style-type: none"> <li>• Concept of office</li> <li>• Nature of work in office</li> <li>• Need for office automation</li> </ul>	<ul style="list-style-type: none"> <li>• Describe the concept of office</li> <li>• Explain nature of works in an office</li> <li>• Identify the needs for office automation.</li> </ul>	<ul style="list-style-type: none"> <li>• Discussion</li> <li>• Field visit</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> </ul>
<b>MS Office</b> <ul style="list-style-type: none"> <li>• Starting MS word</li> <li>• User interface of MS word</li> <li>• Creating a document</li> <li>• Insert header and footer</li> <li>• Changing rows height and columns width.</li> </ul>	<ul style="list-style-type: none"> <li>• Launch MS word</li> <li>• Identify components of MS word</li> <li>• Format text paragraph</li> <li>• Insert tables, graphics, word art, clip art etc</li> <li>• Use tools like mail merge, spell check and grammar etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Preparation of proposal form, letter of hypothecation, mortgage deed, bio data</li> <li>• Preparation of invitation letter and add address using mail merge</li> <li>• Preparation of brochure about banking products</li> </ul>	<ul style="list-style-type: none"> <li>• Lab assessment</li> </ul>
<b>MS Excel</b> <ul style="list-style-type: none"> <li>• Starting MS Excel</li> <li>• User interface of MS Excel</li> <li>• The work sheet</li> <li>• Formulae</li> <li>• Sorting</li> <li>• Working with chart</li> </ul>	<ul style="list-style-type: none"> <li>• Start MS Excel</li> <li>• Identify the components of MS Excel user interface</li> <li>• Create workbook and work sheets</li> <li>• Insert formulae and functions</li> <li>• Sort and filter data in tables</li> <li>• Insert charts</li> </ul>	<ul style="list-style-type: none"> <li>• EMI calculation</li> <li>• Preparation of rank list by collecting name and mark of 10 students in a subject (use sorting)</li> <li>• Statement of accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Chart</li> <li>• Notes in activity log</li> </ul>
<b>MS Power point</b> <ul style="list-style-type: none"> <li>• Launching MS power point</li> <li>• Creating presentation in different ways</li> <li>• Inserting a new slide</li> <li>• Adding themes</li> <li>• Saving a presentation</li> <li>• Set up the show</li> </ul>	<ul style="list-style-type: none"> <li>• Launch Microsoft power Point</li> <li>• Create a presentation using blank template and custom template</li> <li>• Insert and format objects</li> <li>• Add transitions to slides</li> <li>• Save a presentation</li> <li>• Set up slide show</li> </ul>	<ul style="list-style-type: none"> <li>• Preparation of slide show about Kerala, India etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Lab assessment</li> </ul>

DETAILED ELEMENTS OF UNIT		Unit 3: Office Automation	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>MS Access</b></p> <ul style="list-style-type: none"> <li>• Advantages of DBMS</li> <li>• Data Models</li> <li>• Terminologies used in RBDMS</li> <li>• MS Access</li> <li>• Creating a query in the query design option</li> <li>• Creating a form using Form wizard</li> <li>• Reports</li> <li>• Import</li> </ul>	<ul style="list-style-type: none"> <li>• Identify the terminologies related with RDBMS</li> <li>• To start MS Access, Create, Edit and Manipulate data in a data base</li> <li>• Apply sorting, filtering on data</li> <li>• Create query using query wizard</li> <li>• Create reports using report wizard</li> <li>• Import and export data</li> <li>• Identify the the advantages of data base</li> <li>• Recognise the different types of data base system</li> </ul>	<ul style="list-style-type: none"> <li>• Prepare a database of students in the class</li> <li>• Prepare shop details</li> <li>• Prepare price list, customer details</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> </ul>

Unit 4: Linux and Open Office	
DETAILED ELEMENTS OF UNIT	
Ideas/Concepts/Skill	Learning Outcomes
<p><b>Introduction to Linux</b></p> <ul style="list-style-type: none"> <li>• History of Linux</li> <li>• Advantages of GNU Linux</li> <li>• Linux file system structure</li> <li>• Linux Kernel</li> <li>• Login and logout in Linux</li> <li>• Linux commands</li> </ul> <p><b>Open office.org</b></p> <ul style="list-style-type: none"> <li>• Introduction to Open office</li> <li>• Apache Open Office</li> <li>• System requirement</li> <li>• Starting Open Office writer</li> </ul> <p><b>Advanced features of open office writer</b></p> <ul style="list-style-type: none"> <li>• Character Formatting</li> <li>• Background Colour</li> <li>• Paragraph Formatting</li> <li>• Bullets and Numbering</li> <li>• Indents</li> <li>• Creating an index of a document</li> </ul>	<ul style="list-style-type: none"> <li>• Distinguish between free and property software</li> <li>• List the salient features of Linux</li> <li>• Explain Linux file structure</li> <li>• Identify the basic Linux commands and practise them</li> <li>• Describe GNU General public license</li> <li>• Identify Apache open office 4</li> <li>• Identify the general features of Open Office Package</li> <li>• Explain the features of Open office writer</li> <li>• Format fonts</li> <li>• Give background colour for the text</li> <li>• Format paragraphs</li> <li>• Set indents and spacing and set different tabs</li> <li>• Create index</li> </ul>
Suggested Activities	Assessment
<ul style="list-style-type: none"> <li>• Discussion on the previous knowledge in school level</li> <li>• Preparation of reports regarding the various commands used in Linux</li> <li>• Computer practical lab</li> <li>• Discussion</li> <li>• PPT presentation</li> <li>• Demonstration</li> <li>• Discussion</li> <li>• Designing letters</li> </ul>	<ul style="list-style-type: none"> <li>• Short Answers</li> <li>• Assignments - Submission of report of commands used in Linux</li> <li>• Lab Assessment</li> <li>• Notes in activity log</li> </ul>

DETAILED ELEMENTS OF UNIT		Unit 4: Linux and Open Office	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Open Office calc</b></p> <ul style="list-style-type: none"> <li>• Open office Calc</li> <li>• Selecting cells</li> <li>• Cell formatting</li> <li>• Inserting Rows/Columns</li> <li>• Built in functions</li> <li>• Charts in Calc</li> <li>• Addressing Cells</li> <li>• Data Range</li> <li>• Work sheets</li> <li>• Auto fill</li> <li>• Filter</li> <li>• Data Sorting</li> <li>• Totals and sub totals</li> <li>• Protection</li> </ul> <p><b>Open office Impress</b></p> <ul style="list-style-type: none"> <li>• Important features of impress</li> <li>• Bringing different objects into slides</li> <li>• Adding Text</li> <li>• Different views</li> <li>• Adding New Slides to Your Presentation</li> <li>• Background</li> <li>• Slide Transition</li> <li>• Animating objects in a slide</li> <li>• Watching slide show</li> <li>• Saving your presentation.</li> </ul>	<ul style="list-style-type: none"> <li>• Describe the various of features of Calc</li> <li>• Enter and edit data in cells</li> <li>• Enter formulae in cells</li> <li>• Format cells</li> <li>• Insert rows/columns/sheets</li> <li>• Describe absolute and relative referencing</li> <li>• Give names ranges</li> <li>• Add, rename and delete worksheets</li> <li>• To apply autofill to data sequence</li> <li>• Apply filter</li> <li>• Sort data</li> <li>• To find totals and sub totals</li> <li>• Identify cell protection.</li> <li>• Identify important features of impress</li> <li>• List various window components of Open office into slides</li> <li>• Analyze the need of grouping objects</li> <li>• Demonstrate inserting and cropping images</li> <li>• Identify the need of slide transition</li> <li>• Apply and remove transition effects to slides</li> <li>• Apply and remove animation effects to an object</li> <li>• List the steps required for playing and saving presentations.</li> </ul>	<ul style="list-style-type: none"> <li>• Interactive lecture</li> <li>• Lab activity</li> <li>• Preparing work sheets of market survey, graphs, sales quota, invoice, debit note, credit note,</li> <li>• Pay details of staff etc</li> </ul>	<ul style="list-style-type: none"> <li>• Lab assessment</li> </ul>
		<ul style="list-style-type: none"> <li>• Discussion</li> <li>• Demonstration</li> <li>• Presentation of banking products</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> </ul>

**Unit 5: Internet and Malayalam Computing**

DETAILED ELEMENTS OF UNIT	Unit 5: Internet and Malayalam Computing		
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Computer Networks</b></p> <ul style="list-style-type: none"> <li>• Computer network</li> <li>• LAN Topologies</li> <li>• Protocols</li> <li>• Connectivity devices</li> <li>• Windows 7</li> <li>• Fire wall settings</li> </ul> <p><b>Internet and e-mail</b></p> <ul style="list-style-type: none"> <li>• History of the Internet</li> <li>• Connecting Computer to Internet</li> <li>• Types of Internet Connection</li> <li>• World Wide Web (www)</li> <li>• Web Browser</li> <li>• Search Engines</li> <li>• Email (Electronic mail)</li> <li>• Creating and using free email account with gmail</li> </ul>	<ul style="list-style-type: none"> <li>• Identify the need of network</li> <li>• Identify different topologies</li> <li>• List various protocols</li> <li>• Identify different connectivity devices</li> <li>• Describe firewall settings</li> <li>• Identify different types of modem</li> <li>• Describe the advantages of Internet</li> <li>• Explain the concept of web page and website</li> <li>• Identify the use of web browser</li> <li>• Describe the benefits of e mail</li> <li>• Create email account, compose email and send email.</li> </ul>	<ul style="list-style-type: none"> <li>• Discussion</li> <li>• Demonstration of various topology</li> </ul> <ul style="list-style-type: none"> <li>• Discussion</li> <li>• Experiment</li> <li>• Familiarising internet through practicals.</li> </ul>	<ul style="list-style-type: none"> <li>• Notes in activity log</li> <li>• Lab assessment</li> </ul>
<p><b>Web page designing HTML</b></p> <ul style="list-style-type: none"> <li>• Starting with HTML</li> <li>• Attributes of &lt;HTML&gt; tag</li> </ul>	<ul style="list-style-type: none"> <li>• Identify basic HTML tags</li> <li>• Differentiate tag and attribute</li> <li>• Write HTML code to create simple web pages</li> <li>• Create different types of lists</li> <li>• Use anchor tag</li> <li>• Create table, frameset and forms</li> <li>• Create simple websites</li> </ul>	<ul style="list-style-type: none"> <li>• Discussion</li> <li>• Experiment</li> <li>• Creating marketing page of a product using HTML</li> </ul>	<ul style="list-style-type: none"> <li>• Lab assessment</li> </ul>

DETAILED ELEMENTS OF UNIT		Unit 5: Internet and Malayalam Computing	
Ideas/Concepts/Skill	Learning Outcomes	Suggested Activities	Assessment
<p><b>Malayalam Computing</b></p> <ul style="list-style-type: none"> <li>• Malayalam through Computers</li> <li>• Free Software and Language Computing</li> <li>• Malayalam and Technology</li> <li>• Malayalam digital Technology</li> <li>• Unicode</li> <li>• Malayalam Using Transliteration</li> <li>• Malayalam Word Processing</li> <li>• Downloading and Installing Malayalam Fonts</li> <li>• Installing Fonts in Windows</li> <li>• How to enable Malayalam in Web Browsers?</li> <li>• Malayalam in UBUNTU</li> <li>• Malayalam keyboard and typing</li> </ul>	<ul style="list-style-type: none"> <li>• Recognise Malayalam computing concepts</li> <li>• Analyze the efforts done so far to strengthen our mother tongue using the possibilities provided by Information and Communication Technologies</li> <li>• Identify Malayalam fonts in Unicode</li> <li>• Identify the various Malayalam fonts in word processor</li> <li>• Download and install Malayalam fonts</li> <li>• Familiarize with using Malayalam in word processor</li> </ul>	<ul style="list-style-type: none"> <li>• Practice</li> <li>• Demonstration</li> <li>• Discussion</li> </ul>	<ul style="list-style-type: none"> <li>• Lab assessment</li> <li>• Notes in activity log</li> </ul>
<p><b>Ethical and Social issues in information system</b></p> <ul style="list-style-type: none"> <li>• Ethics and Information systems</li> <li>• Ethical analysis</li> <li>• Information right: Privacy and freedom in the internet age</li> <li>• Intellectual property right and information system.</li> </ul>	<ul style="list-style-type: none"> <li>• Comprehend the ethical and social issues related to information systems</li> <li>• Identify the key technology trends that raise ethical issues</li> <li>• Recognize the information rights lie privacy and freedom in the Internet age</li> <li>• Identify terms like intellectual property, accountability and liability in relation to information systems</li> </ul>	<ul style="list-style-type: none"> <li>• PPT presentation</li> <li>• Discussion</li> </ul>	<ul style="list-style-type: none"> <li>• Charts</li> <li>• Assignment</li> </ul>

## Practical Activities

### Familiarisation of Word Processing Advanced Version

Exploring new features of MS Word - Starting Microsoftword - Exploring the user interface of MS Word - understand mini tool bar - familiar key tips and screen tips - exploring tabs in ribbon - understand home tab - insert tab page layout tab - no reference tab- mailing tab - review tab - view tab - Design tab

Creating and saving a document - saving the document in compactable format - saving document as pdf file - creating a blank document - create a document based on template - opening an existing document - closing the document - quitting from MS Word

### Working with first document in MS word 2010

Preparing the first document - setting the page margin - changing the page size - changing the page orientation -

#### working with text

Adding text in a document - editing text - creating bulleted and numbered list - applying text format - changing font and font size text - applying bold/italic/underline - applying strike through, subscript and superscript - changing the color of the text, copying and clearing format

#### Creating and AutoCorrect and auto text entry

Creating AutoCorrect entries from existing text and images- modifying an AutoText entry - deleting AutoText and AutoCorrect entry

#### Setting intent for paragraph

Adding a paragraph border - changing the page background - applying a background color - add, built-in watermark - creating and applying custom and watermark - adding a page border

#### Inserting an equation

Familiar with equation, Tools, Design tab - Saving equations in the gallery - Inserting header and footer- Changing the document view - creating, modifying and deleting footnotes and end notes -

#### Printing the document

Previewing a document - setting print options - proof reading a document - performance, spelling, grammar check- using Track Changes - using the word count feature - working with the auto correct option, restricting editing in a document inserting and removing comments

#### Reviewing document

Tracking changes - Accepting and rejecting changes - changing the color and format of tracked changes - tracking changes by author - saving a final copy

#### Working with picture

working with graphical object - inserting picture, clip art and shape - inserting smart art graphic - inserting a word art - creating a drawing -



changing the drawing object order - re-sizing a drawing object - grouping drawing object

### **Advance operatin on graphicaal object**

Cropping a picture - removing aback ground of apicture - changing bright ness or contracxt of a pitcure - setting height and width of a picutre - wraping text

### **Working with table**

Creating a table using table icon - drawing/ inserting a table- modifying the layout of a table /changing the table size- splitting and merging cells - adding raws and coloumns in an existing table - changing raw heights and coloumns width - merging and spitting cells , splitting a table

### **Text positioning and directioning**

sorting a table - converting text to a table - side by side table - changing cell margins and cell spacing - inserting formula adding borders and shadings - speed practice to maintain speed @ 30 wpm using computer key board

### **Using mail merge envelopes and lables**

Creating a document using mail merge - setting the environment for mail merge - adding and editing receipinant - inserting merge field previewing and finishing mail merge -creating envelopes and lablesPrinting envelops and lables

### **Creating a document for formating**

Inserting a reference - using a place holder - managing sources - inserting a bibliography - intexing, table of content , field - creating a concordance file

**Speed practice Starting from 20wpm to 40 wpm in computer key board**

### **Malayalam Key Board Practice using ISM**

#### **Practice the installation of ISM Soft ware -**

Usee of ISM Software in Malayalam - Selecting script as Malayalam - Key board either inscript orTypewriter - setting the tune etc.

Type Simple Paragraphs - Formating various letters in Malayalam - Preparation of other documets in malayalam

### **Understand HTML Tags**

Use of HTML Tags - Use Structure tags of HTML - Uses breaks and paraagrapahs - change font, color and size of the text - draw horizontal tool - create lists - insert images in to the web page.

### **Use HTM Tags for creating simple web page:**

Create simple web page - apply background color of the page - create list - unordered list - ordered list - definition list - nested list - create table in html - create link internal and external - create forms and frames

### Working with MS Excel

Create a new work bookd - insert ,merge and delete rows, coloumns and cellsusing formatting tools, special and conditional formating using formulas - inser charts, pictures, tables

### Working with Ms power point

Create new slide - formating slide - insert tables and charts - creatng a slide show using slide trasion and animation effects - running the slide show

### List of experinments

Identify internal hardware - eripheral components - familiarising with operating system along with file mangagement command like create copy, move, delete and rename files and folders - preapare and pront biodata with a coveing letter using word procoessor/ templates

Calculation of total marks, grade bases on bountry cnditions for n numbers of students using spread sheet

Experinments for burning the content into optical disk - preparation of presentation with trasion and animatioons, insertion of scanned images and internet contents

e-mail id creation - senting and receaving an email with attachments

### Proofreading Introduction

#### Course: Keyboarding Applications

Learner will able to

- a. improve composition and editing skills.
- b. demonstrate good editing skills.
- c. Recognize and use proofreader's marks
- d. Identify and correct Errors

Time Duration:25 minutes

(The first 10 minutes of class will be a warm up activity. Lesson will take approximately 20-25 minutes and remaining class time will be used for keyboarding drill and practice.)

Overview:This lesson is an overview of proofreading marks and how they are used to indicate corrections on documents.

Materials:Proofreading Marks page for each student, Proofreading Marks PowerPoint





Activities and Procedures:

1. Warm-up
2. Pass out a proofreading marks page to each student.
3. Project Proofreading Marks PowerPoint on a SmartBoard, Interwrite Board, or white board.
4. Go through slides giving an explanation for each proofreading mark, how and when it should be used.

5. Invite students to volunteer to come up to the board and draw the proofreading mark on the board in the appropriate places in the example.
6. Discuss any additional proofreading marks indicated on the proofreading marks page.
7. Allow the students to work on their drill and practice software for the rest of the class period.

**Other Activities:** Create short excerpts from a children's story book with errors on them. Pass them out to the students and let them practice using the proofreading marks to show the corrections needed.

## Proofreading Marks Page

Mark	Meaning	Example
¶	Paragraph or Enter	Start a new paragraph or move text down
	Delete	<del>The the</del> keyboard
	Close up, no space	The key board
	Delete and close up	The <del>micro</del> -processor
#	Insert Space	<del>#</del> Callforwarding
^	Insert word or letter	Call for <del>w</del> aring
	Transpose	Frequencies <del>tr</del> ayle
^,	Insert comma	The keyboard, when
o.	Insert period	Set up the keyboard.
v'	Insert apostrophe	The keyboard's location
o:	Insert colon	Collect the following:
^;	Insert semicolon	The keyboard; however
v"	Insert quotation mark	<del>v</del> A "feature" phone
/	Lower case	<del>The</del> Microphone
≡	Capitalize	<u>The</u> microphone
= ( )	Insert parentheses	The two <del>part</del> s (microphones and speakers) are
o	Spell Out	Where <del>o</del> u?
	Align	Microphone    Keyboard    Speaker
┌	Move left	┌ Microphone
┐	Move right	Microphone ┐

**Model 1**

Apply proofreading marks to correctly revise the memo below.

You should find 15 errors that need to be marked for correction.

TO: SuzanneHamlin

FROM: Elizabeth A. ross

DATE: August 6, 2006

**SUBJECT:MACBETH QUOTE**

I enjoyed our visit last week at the class reunion. How quickly time passes; it seems like only yester day that we gradauted. Of course a class reunion is a quick reminder that it wasnt yesterday

I was able to find the quote that we discussed with the group on friday. Your memory defintly serves you better than mine; it was a quote from George Bernard Shaw. However, he was referring to shakespeare's Macbeth. Here is the exact quote by Shaw: Life is not a briefcandle. It is a splendid torch that I want to as brightly as possible make burn before handing it on to future generations.

I was glad to to see that so many of our classmates are living lives as "splendid torches" rather than as "brief candles."

**Solution 1.**

Name	KEY	Period
------	-----	--------

TO: SuzanneHamlin

FROM:Elizabeth A. ross

DATE: August 6, 2006

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## Practical 2

### Keyboarding Lessons

#### Unit 1:

The home row of the keyboard is the most important to the touch?typist.

When at rest the typist's fingers are positioned, lightly, on the A?S?D?F keys for the left hand, and the J?K?L?;

keys for the right hand.

- o The left index finger will control the F and G keys, the right index finger will control the J and H keys.
- o The left middle finger will control the D key, the right middle finger will control the K key.
- o The left ring finger will control the S key; the right ring finger will control the L key.
- o The left little finger will control the A key, the right little finger will control the ; key.
- o The spacebar is controlled by the right thumb.

#### Lesson 1

##### Exercises:

##### Exercise 1:

asdfg hjkl; asdfg hjkl; ;lkjh gfdsa asdfg hjkl; ;lkjh gfdsa ;lkjh gfdsa

##### Exercise 2:

ah had lag slag ah had lag slag ah had ah had lag slag

##### Exercise 3:

Please type

hash flash ask has hash flash ask has hash hash flash ask hash

##### Exercise 4:

Please type

dash gash lash dash gash lash dash gash lash dash gash lash

##### Exercise 5:

Please type

lad sash flag lad sash flag lad sash flag lad sash flag lad sash

##### Exercise 6:

Please type

fall gall hall lass fall gall hall lass fall fall gall hall lass fall

**Exercise 7:**

Please type

glass alfalfa adds glass alfalfa adds glass alfalfa adds glass alfalfa

**Exercise 8:**

Please type

sad shall salad sad shall salad sad shall salad sad shall

**Exercise 9:**

Please type

ash glad alas ash glad alas ash glad alas ash glad alas

**Exercise 10:**

Please type

all flask half all flask half all flask half all flask half

**Lesson 2:**

The third row of the keyboard is the Q?W?E?R?T?Y row.

- o The left index finger will control the R and T keys, the right index finger will control the Y and U keys.
- o The left middle finger will control the E key, the right middle finger will control the I key.
- o The left ring finger will control the W key, the right ring finger will control the O key.
- o The left little finger will control the Q key, the right little finger will control the P key.

**Lesson 2**

**Exercises:**

**Exercise 1:**

Please type

qwerty uiop qwerty uiop ; poiuy trewq poiuy trewq qwerty uiop qwerty

**Exercise 2:**

Please type

till quail tight yell; will those feat lake hash till quail tight yell; will

**Exercise 3:**

Please type

re this flay queue; there rail sale gypsy is wire this flay queue; there

Exercise 4:

Please type

usher wake yaw tide; quash their light rash that usher wake yaw tide;

Exercise 5:

Please type

slit guide tale rage; the depth quest your these slit guide tale rage;

Exercise 6:

Please type

tale trash slide day; take urge wages wake typist tale trash slide day;

Exercise 7:

Please type

play rest jaw quail; why fell its well peat two play rest jaw quail; why

Exercise 8:

Please type

typed sure peep sill; ogre rate quell paw yap use typed sure peep sill;

Exercise 9:

Please type

if do pit dug wary; quaff law stop lair gate here if do pit dug wary;

Exercise 10:

Please type

go her with hit; fight tug quill day saw yippee go her with hit; fight tug

**Lesson 3:**

Once you have mastered the first row first row of the keyboard, the Z?X?C?V?B row, you will have learned all

the alpha keys on the keyboard, the most popular punctuation keys. We will also introduce capitals letters in

this lesson.

Your keyboard should have two shift keys, one to the left, one to the right. The typist will use the little finger

of their inactive hand to work one of the shift keys when capitals are needed.

So, if you are to type a capital R, you will strike the R key with the index finger of your left hand while

depressing the shift key with the little finger of your right hand.



The left index finger will control the V and B keys, and the right index finger will control the N and M keys.

- o The left middle finger will control the C key, and the right middle finger will control the , key.
- o The left ring finger will control the X key, and the right ring finger will control the . key.
- o The left little finger will control the Z key, and the right little finger will control the / key.
- o The left shift key is controlled by the left little finger and the right shift key is controlled by the right little finger

#### Lesson 4:

In our first three lessons we covered the first three rows of the keyboard. This being our fourth lesson, we

cover the fourth row. The number row.

- o The left index finger will control the 4 and 5 keys, the right index finger will control the 6 and 7 keys.
- o The left middle finger will control the 3 key, the right middle finger will control the 8 key.
- o The left ring finger will control the 2 key, the right ring finger will control the 9 key.
- o The left little finger will control the 1 key, the right little finger will control the 0 key.

### Practical 3 Word Processing

#### EXERCISE 1

##### PROCEDURE TO CREATE PERSONAL LETTER:

1. Open MS Office 2003 - MS Word - File - New.
2. Go to Tool-Letters and mailings-Letter Wizard- Under Letter Format tab tick Date Line- Select the Date Format- a Page Design and Letter Style.
3. Click on Recipient Info Tab-Enter the Recipient's name (and Address if necessary) - Select Informal Option.
4. Click Sender Info Tab- Enter the Sender's Name (and address if necessary) - click ok.
5. Now you will get Date, Recipient name and Sender's name along with a selected text "Type your text here"- Start writing your message in this area.
6. If you want to align Date to the right of the page then select the date and click Align right button in the standard tool bar.

**EXERCISE 2****PROCEDURE TO CREATE COMPANY LETTER HEAD:**

1. Open MS Office-MS Word - File - New.
2. Go to View- Header and Footer- Type the complete address of a company.
3. Select the Text and click align right on the standard tool bar.
4. In order to insert the company logo (create a logo using paint software and save it or use the existing one) inside the header go to Insert- Picture-From File-and browse for the required Picture/file/logo where you have saved - click Insert.
6. After inserting the logo/image resize the logo to fit the top left corner of the page by right clicking on the logo, go to Format Picture - select Layout tab - select the Wrapping Style to Infront of text- click ok.
7. To insert a Line go to Insert- picture- Auto shapes- Select the line and draw below the Logo and the address inside the header.
8. Format the line by Right clicking and selecting Format Auto shapeselect the Color and Line tab- chose your style- click ok.
9. Then go to the footer- Insert and format a line as did for header.
10. Type the text inside the footer and below the line.
11. Go to Format-Background-Printed Watermark-Picture Mark-Click Select Picture- Browse for the required background- click Washout- Apply- Ok

**EXERCISE 3****PROCEDURE TO CREATE SIMPLE NEWS LETTER:**

1. Open MS Office-MS Word - File - New - Type the heading
2. When ever you want to change the number of columns then go to Insert - Break - Select the section break type as continuous - Click OK
3. Go to Format - Column - select the number of columns u want and click ok.
4. Type news and when ever you need curser in the next column then go to Insert - Break- now select Column Break - click Ok.
5. If you want picture to be inserted then go to Insert- Picture-From file and browse for the required picture/file-then click Insert
6. Format the text by changing the font size and color by selecting the required text and chose font size, style and color in the formatting tool bar below the menu.
7. Formatting text can also be done by selecting the text and applying the Wordart. For that go to Insert- Picture-Wordart- then chose the style u Want and click Ok. To change the color of the wordart text, right click on the text and go to Format Wordart.

## SUGGESTED PRACTICALS

1. A mini project on 'Evolution of computers'  
*Hint- History of computers, characteristics of computers, classification of computers*
2. Collect the photographs of major parts of input output devices of a computer and identify its functions/PowerPoint slides on the subject/preparation of album.
3. Allow the students to connect various devices to appropriate port.
4. Prepare a schedule of statements showing the different services obtained to general public from different web sites such as education, Local bodies, Kerala PSC, UPSC, KEAM, Universities, MVD etc.
5. Show the different parts of CPU through slide show and ask the students to identify and explain after opening a CPU.
6. Install windows 7/8/vista. Hint- Formatting, Partition, install drivers, other softwares.
7. Transfer data by using cable/hub from one system to another.
8. Burn CD
9. Type three column paper news. Hint- paragraph division, spelling check, font, heading, grammar, spacing.
10. Type an official letter
11. Type a business letter and other letters.
12. Type a DO letter
13. Type Balance sheet
14. Prepare Progress report. Hint- Addition, average, rank, multiplication, create graph, grade.
15. Create PowerPoint on vegetables and fruits (at least 10)
16. Prepare a project report. 'The history and possibilities of free software'
17. LAN the computers in your class.
18. Create E-mail.
19. Using HTML create web page.  
*Hint- Heading - PLEDGE*  
*Paragraph - India is my country (allow to scroll)*  
*Give background colour*  
*Add flag image.*
20. Create brochure
21. Create notice
22. Introduce Malayalam key board.
23. Install Malayalam Fonts (*Unicode*)/other fonts in windows.
24. Introduce Google translation
25. Introduce varamozhi editor
26. Introduce the system of changing the web browser to Malayalam (*Malayalam.kerala.gov.in*)
27. Use mail merge to sent E-mail.

## Unit Detailing

### Meaning and importance of banking

#### Introduction

The banking and finance sector is one of the fastest growing sectors in the country. This growth has brought many opportunities. Candidates who wish to join the banking and finance industry can look forward to a fruitful career in banks and non-banking financial companies. A suitable qualification and acquisition of the basic skills of banking and finance through an appropriate training enhances the prospect of getting employment in banking and finance sector. Apart from a regular job in any bank, opportunities also exist for those who are trained in banking and finance for self employment as business facilitators, business correspondents, cash management service providers, marketing agents, sales persons, processing outsourcing units, mutual fund agents, equity dealers etc.

#### Values and attitudes

Thrift and saving mentality is developed in the minds of students and thereby they participate in the economic development of the country.

### Unit 1 Fundamentals of Banking

Concepts	Learning outcomes	Activities	Assessment
Meaning and importance of banking	The learner is able to explain the meaning and importance of banking	<ul style="list-style-type: none"> <li>General Discussion</li> <li>The student is provided with a case study of a house wife who is facing the problem of depositing her surplus money</li> </ul>	<ul style="list-style-type: none"> <li>Discussion notes</li> <li>Case study report on the problems faced by the house wife.</li> </ul>

### Meaning and importance of banking

#### Suggested activity - Case study

Sheela is running a dairy farm earning 2000 rupees per day. Now she is keeping her money in her house. She faces the problem of theft, no return etc.

The case is presented to students and asked them to advise sheela as to how to solve her problems.

#### Consolidation

After the presentation by students the teacher consolidates the discussion that the better way to save money is to deposit in banks and explain the importance of banking sector which offers safety of money, get interest, loan from deposit, development of society.

On the basis of discussion the teacher emphasises the meaning and importance of banking.

### Teacher Assessment check list

Attributes	Correct answers	Wrong answers
Ask the students about any other method of keeping money safely. Enquire the student about any other system which provides interest on deposit. Tell the students to explain about any system which provides loan from deposit. Ask them about any other system which actively participates economic development of the country.		

All the answers must be concentrated to the importance of banking.

### 1. Types of banks

Suggested strategy. General discussion.

On the basis of above case study the teacher initiates a discussion on the following.

- Ask the students to write the names of some banks.
- Help the students to classify them as public and private.
- Help the students to identify co-operative banks.
- Ask the students to write the name of our central bank.
- Help the students to write the name of nationalized banks in India.

Discussion can be progressed by explaining other banks operating in India like ADB, RRB etc.

Consolidate the discussion. Help the students to prepare a chart exhibiting the various banks operating in India.

### Self assessment

Student	Date/Time	Nature of work	Remark
1.			
2.			

### 2. Banking Regulation Act 1949

Suggested strategy. Exploring web site and general discussion.

Advise the students to download the important provisions of BRA 1949.

Discuss the necessity and importance of each provision.

Explain that the provision is incorporated for the safety of the common man, and for keeping the money safely.

Alternatively

Interview can be arranged with RBI personnel/Manager of a Nationalised/Scheduled bank.

A questionnaire must be prepared by the students before the interview.

Questions must be asked by two or three students, others should support them.

Consolidating the discussion/interview, the teacher must explain the need and necessity of BRA.

### 3. Monetary Functions of RBI (No detailed study is expected)

#### **Suggested strategy – general discussion**

A general discussion is initiated on the following.

Why a country needs a central bank.

Who is responsible to issue currency notes in a country?

Who is responsible to issue coins in a country?

How the banks in a country are controlled?

Who is authorized to take custody of foreign exchange of a country?

Discussion is concentrated on the important functions of RBI.

#### **Peer Assessment**

Attributes	St.1	St.2	St.3	St.4	St.5
Participation in discussion					
Expressing ideas					
Logical thinking					
Leadership					
Communicating ability					

#### **TE Questions**

- Name the credit facility only given to current account holder. (1)
- Odd one out.  
Federal bank; Vijaya bank; Canara bank; Dena bank (1)
- Identify and list out the relationship between banker and customer from the following:  
(a) Appu deposited Rs.1000 in his SB account.  
(b) Ammu kept her gold ornaments in her bank locker.  
(c) Bank paid insurance premium of his customer.

(3)

4. “Drawing two parallel transverse lines across the face of a cheque” (4)
  - (a) Identify and explain the type of crossing with examples.
  - (b) Also identify and explain the other type of crossing with examples.
5. “A businessman wants to open an account for his business purposes” (6)
  - (a) Which account is suitable for him.
  - (b) As a banker what are the procedures to be taken by you for opening such account.

**List of equipment/instruments required for BIS LAB**

1.	Computers with table and chairs	25 (with internet facility)
2.	Projector	1
3.	Projector screen	1
4.	Projector stand	1
5.	Printer	1
6.	Scanner	1
7.	Xerox machine	1
8.	UPS (with 150ah x 4 batteries)	1
9.	White board	1
10.	LAN Modem	1
11.	Softwares	
	a) Windows7/8/vista	
	b) Ubuntu (Linux)	
	c) Tally	

### Reference Books for Banking

1. Banking - theory law and practice Gordon and Natarajan - Himalaya Publishing House - 2007
2. Banking Law and Practice - Clifford Gomez - Ajith Publicatins - 2008
3. Principles and Practice of Banking - Macmillan Indian Institute of Bank and Finance 2005
4. Banking Theory and practice - MRK Moorthy - National Publicatins 1987
5. Banking Theory and Practice - BS Raman - United Publishers 2013
6. Banking Theory and Practice K.C Shekar - Vikas publishers 2009
7. Modern Banking Theory and Practice - P Muraleedharan PHI learning 2009
8. Banking law and practice P.N Varshney - Sultan Chand and Sons. 2010
9. Banking in India - Khan Masood Ahmad - Anmol publications Pvt. Ltd - 2000

### Reference Books for Computer Application

1. Advanced Linux Programming  
New Riders Publising - 2001