

**CURRICULUM**

**FOR THE TRADE OF**

**BANKING FRONT OFFICE EXECUTIVE  
AND TELE-CALLER**

**UNDER**

**APPRENTICESHIP TRAINING SCHEME**



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

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## **1. BACKGROUND**

### **1.1 Apprenticeship Training Scheme under Apprentice Act 1961**

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

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

### **1.2 Changes in Industrial Scenario**

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

### **1.3 Reformation**

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

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

## **2. RATIONALE**

### [Need for Apprenticeship in Banking Front Office Executive and Tele-caller

It will enhance the ability to serve existing accounts and establish new accounts by planning and organizing daily work schedule to serve the existing and new customers of the bank.

1. It will enhance the ability to greet the customers, understand the various reasons for which customers come to the branch.
2. It will enhance the ability to receive cheques from the customers, fill in the slip, identify the mistakes etc.
3. It will be able to independently fill various forms.
4. It will enhance the ability to verify with the customers on required KYC documents, verify the original KYC documents with the photocopies.
5. It will enhance the ability to resolve customer complaints by investigating problems; developing solutions; preparing reports; making recommendations to the management.
6. It will enhance the ability to call and greet customers, handle objections etc.
7. It will enhance the ability to learn how to approach the customers, how to pitch the product, etiquettes etc.

### **3. JOB ROLES: REFERENCE NCO**

#### **Brief description of Job roles:**

##### **Banking Front Office Executive and Tele-caller –**

The individual at work addresses service requests, introduces new products, cross-sells distribution products, informs about promotions and offerings and, maintains relationships with the regular customers.

**ALIGNED TO: NCO-2015/ NIL**

#### 4. GENERAL INFORMATION



1. Name of the Trade : Banking Front Office Executive and Tele-caller
2. Job Role Code : App/BFSI/01
3. Duration of Apprenticeship Training : **14 months**  
(Break up of Apprenticeship Training)
- 3.1 **For Fresher's (For 12<sup>th</sup> pass):-**
- (i) Duration of Basic Training : **02 months**
- (ii) Duration of Practical Training/  
On -job Training) : **12 months**
- 3.2 **For Graduates–**
- (i) Duration of Basic Training : Nil
- (ii) Duration of Practical Training/  
On -job Training) : **12 months**
4. Entry Qualification : Passed 12th class examination under 10+2 system of education.
5. Selection of Apprentices : The apprentices will be selected as per Apprentice Act,1961 amended time to time.

*Note: Industry may impart training as per above time schedule, however this is not fixed. The industry may adjust the duration of training considering the fact that all the components under the syllabus must be covered. However the flexibility should be given keeping in view that no safety aspect is compromised and duration of industry training to be remain as 1 year.*

## 5. COURSE STRUCTURE

Training duration details: -

Time (in months)	1-2	3-14
Basic Training	Block– I	-----
Practical Training (On - job training)	----	Block – I

Components of Training	Duration of Training in Months 														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Basic Training Block– I															
Practical Training Block - I															



**6. SYLLABUS**  
**6.1 BASIC TRAINING**  
**(BLOCK – I)**  
**DURATION: 2 MONTHS**

**GENERAL INFORMATION**

- |                                    |          |  |
|------------------------------------|----------|--|
| <b>1) Name of the Trade</b>        | <b>:</b> | <b>Banking Front Office Executive and<br/>Tele caller</b>                            |
| <b>2) Hours of Instruction</b>     | <b>:</b> | <b>250 Hrs.</b>  |
| <b>3) Batch size</b>               | <b>:</b> | <b>30</b>  |
| <b>4) Power Norms</b>              | <b>:</b> | <b>N.A.</b>  |
| <b>5) Space Norms</b>              | <b>:</b> | <b>400 Sq. ft.</b>   |
| <b>6) Examination</b>              | <b>:</b> | <b>The internal assessment will be held on<br/>completion of the Basic Training.</b> |
| <b>7) Instructor Qualification</b> | <b>:</b> |  |

- i) Degree/Diploma in bachelor of commerce/business administration /retail management from recognized university/Board with one/two year post qualification experience respectively in the relevant field.**

- 8) Tools, Equipment's& Machinery required : - As per Annexure – I**

## **6.1 DETAIL SYLLABUS OF BASIC TRAINING**

### **6.1.1DETAIL SYLLABUS OF BASIC TRAINING**

#### **Block –I – Basic Training**

<b>Sr. No.</b>	<b>Module</b>	<b>Key Learning Outcomes</b>	<b>Hours</b>
1	Basics of Banking Types of Banking Accounts Interest Rates	<ul style="list-style-type: none"><li>• Understand what is banking, history, types of banks in India</li><li>• Appreciate role of banks in the economy, the importance of trust.</li><li>• Get an overview of banking functions– Intermediary, payment mechanism, financial services</li><li>• Understand the difference between different types of deposits in the Bank</li><li>• Understand what are different interest rates for different products in the bank</li></ul>	30
2	Know Your Customer Documents and Procedures	<ul style="list-style-type: none"><li>• Understand what is KYC</li><li>• Identify what documents are required for KYC</li><li>• State alternatives in case certain documents are not available</li></ul>	10
3	Form Filling – Manual & Electronic	<ul style="list-style-type: none"><li>• Understand various forms</li><li>• Be able to fill various forms independently</li></ul>	10
4	Account Opening Process	<ul style="list-style-type: none"><li>• Facilitate account opening, filling up of forms, KYC formalities.</li><li>• Facilitate filling up of loan application forms and submission of necessary documents</li><li>• Facilitate opening of fixed deposits, advice regarding micro insurance and investment products.</li><li>• Handle queries, follow up to resolve complaints</li><li>• Coordinate for submission of documents, verification, and account opening.</li><li>• Communicate account details to the customers, handover deliverables like smart card/debit card.</li></ul>	20
5	Cheque acceptance and pay – in- slip process	<ul style="list-style-type: none"><li>• Understand what is a cheque</li><li>• Know dos and don'ts of cheques.</li><li>• Understand validity of cheques and what makes cheques invalid</li><li>• Know how to fill a pay in slip</li><li>• Identify errors and mistakes in filling a pay in slip</li></ul>	10
6	Banking in the digital era	<ul style="list-style-type: none"><li>• Understand Digital Banking</li><li>• Be aware of what services can be available online</li><li>• Learn how to navigate various websites of banks</li></ul>	20
7	Understanding Wallets, BHIM, UPI	<ul style="list-style-type: none"><li>• Understand different wallets</li><li>• Know rules and regulations around wallets</li><li>• Be able to transfer money to wallets</li><li>• Be able to transfer money from wallets to bank accounts</li><li>• Be able to make payments from wallets</li><li>• Be able to receive payments from wallets</li></ul>	20

		<ul style="list-style-type: none"> <li>• Understand UPI and BHIM</li> <li>• Be able to operate and use UPI and BHIM.</li> </ul>	
8	Understanding NEFT / RTGS	<ul style="list-style-type: none"> <li>• Know what is NEFT, RTGS and IMPS</li> <li>• Know the limits and timelines around each of the above</li> <li>• Should be able to use each of the above independently</li> </ul>	10
9	Risks in Online Banking	<ul style="list-style-type: none"> <li>• Know about the risks in online banking</li> <li>• Use of passwords, strong passwords, weak passwords</li> <li>• Know why passwords should not be shared</li> <li>• Understand the practices of phishing and vishing.</li> <li>• Be aware of what data to disclose on a phone and what not to disclose</li> </ul>	20
10	Tele calling process – Opening a call and Greeting a customer	<ul style="list-style-type: none"> <li>• Understand basics of Opening a Call</li> <li>• Be aware of standard Opening Greetings</li> <li>• Practice Opening a Call</li> </ul>	10
11	Understanding Products and pitching products	<ul style="list-style-type: none"> <li>• Understand pitching of savings accounts</li> <li>• Understand pitching of current accounts</li> <li>• Understand pitching of loans</li> <li>• Practice the script for pitching products</li> </ul>	30
12	Handling Objections	<ul style="list-style-type: none"> <li>• Know various objections being raised by customers</li> <li>• Practice handling various objections by customers</li> </ul>	30
13	Closing a call	<ul style="list-style-type: none"> <li>• Understand closing techniques</li> <li>• Practice calls end to end</li> </ul>	20
14	Asking for Referrals	<ul style="list-style-type: none"> <li>• Understand Referrals</li> <li>• Practice asking for a referral</li> </ul>	10
	<b>Total</b>		<b>250</b>

### **6.1.2 EMPLOYABILITY SKILLS**

#### **GENERAL INFORMATION**

- 1) **Name of the subject** : **EMPLOYABILITY SKILLS**
- 2) **Applicability** : Basic Training- Mandatory for fresher only
- 3) **Hours of Instruction** : **110 Hrs.**
- 4) **Examination** : The internal assessment will be held on completion of the Basic Training.
- 5) **Instructor Qualification** :

i) **MBA/BBA with two years' experience or graduate in commerce with two years' experience.**

**And**

**Must have studied in English and Basic Computer at 12<sup>th</sup> /diploma level**

### 6.1.2.1 SYLLABUS OF EMPLOYABILITY SKILLS

#### A. Block – I Employability Skills

Topic No.	Topic	Duration (in hours)
	<b>English Literacy</b>	<b>15</b>
<b>1</b>	<b>Pronunciation :</b> Accentuation (mode of pronunciation) on simple words, Diction (use of word and speech)	
<b>2</b>	<b>Functional Grammar</b> Transformation of sentences, Voice change, Change of tense, Spellings.	
<b>3</b>	<b>Reading</b> Reading and understanding simple sentences about self, work and environment	
<b>4</b>	<b>Writing</b> Construction of simple sentences Writing simple English	
<b>5</b>	<b>Speaking / Spoken English</b> Speaking with preparation on self, on family, on friends/ classmates, on know, picture reading gain confidence through role-playing and discussions on current happening job description, asking about someone's job habitual actions. Cardinal (fundamental) numbers ordinal numbers. Taking messages, passing messages on and filling in message forms Greeting and introductions office hospitality, Resumes or curriculum vita essential parts, letters of application reference to previous communication.	
	<b>I.T. Literacy</b>	<b>15</b>
<b>1</b>	<b>Basics of Computer</b> Introduction, Computer and its applications, Hardware and peripherals, Switching on-Starting and shutting down of computer.	
<b>2</b>	<b>Computer Operating System</b> Basics of Operating System, WINDOWS, The user interface of Windows OS, Create, Copy, Move and delete Files and Folders, Use of External memory like pen drive, CD, DVD etc., Use of Common applications.	
<b>3</b>	<b>Word processing and Worksheet</b> Basic operating of Word Processing, Creating, opening and closing Documents, use of shortcuts, Creating and Editing of Text, Formatting the Text, Insertion & creation of Tables. Printing document. Basics of Excel worksheet, understanding basic commands, creating simple worksheets, understanding sample worksheets, use of simple formulas and functions, Printing of simple excel sheets	
<b>4.</b>	<b>Computer Networking and INTERNET</b> Basic of computer Networks (using real life examples), Definitions of Local Area Network (LAN), Wide Area Network (WAN), Internet, Concept of Internet (Network of Networks), Meaning of World Wide Web (WWW), Web Browser, Web Site, Web page and Search Engines. Accessing the Internet using Web Browser, Downloading and Printing Web Pages, Opening an email account and use of email. Social media sites and its implication. Information Security and antivirus tools, Do's and Don'ts in Information Security, Awareness of IT - ACT, types of cyber-crimes.	

	<b>Communication Skill</b>	<b>25</b>
<b>1</b>	<b>Introduction to Communication Skills</b> Communication and its importance Principles of Effective communication Types of communication - verbal, non-verbal, written, email, talking on phone. Nonverbal communication -characteristics, components-Para-language Body - language Barriers to communication and dealing with barriers. Handling nervousness/ discomfort. Case study/Exercise	
<b>2</b>	<b>Listening Skills</b> Listening-hearing and listening, effective listening, barriers to effective listening guidelines for effective listening. Triple- A Listening - Attitude, Attention & Adjustment. Active Listening Skills.	
<b>3</b>	<b>Motivational Training</b> Characteristics Essential to Achieving Success The Power of Positive Attitude Self-awareness Importance of Commitment Ethics and Values Ways to Motivate Oneself Personal Goal setting and Employability Planning. Case study/Exercise	
<b>4</b>	<b>Facing Interviews</b> Manners, Etiquettes, Dress code for an interview Do's & Don'ts for an interview	
<b>5</b>	<b>Behavioral Skills</b> <b>Organizational Behavior</b> Problem Solving Confidence Building Attitude Decision making Case study/Exercise	
	<b>Entrepreneurship skill</b>	<b>15</b>
<b>1</b>	<b>Concept of Entrepreneurship</b> <b>Entrepreneurship-</b> Entrepreneurship - Enterprises:-Conceptual issue Entrepreneurship vs. Management, Entrepreneurial motivation. Performance & Record, Role & Function of entrepreneurs in relation to the enterprise & relation to the economy, Source of business ideas, Entrepreneurial opportunities, The process of setting up a business.	
<b>2</b>	<b>Project Preparation &amp; Marketing analysis</b> Qualities of a good Entrepreneur, SWOT and Risk Analysis. Concept & application of Product Life Cycle (PLC), Sales & distribution Management. Different Between Small Scale & Large Scale Business, Market Survey, Method of marketing, Publicity and advertisement, Marketing Mix.	
<b>3</b>	<b>Institutions Support</b> Preparation of Project. Role of Various Schemes and Institutes for self-employment i.e. DIC, SIDA, SISI, NSIC, SIDO, Idea for financing/ non financing support agencies to familiarizes with the Policies /Programs& procedure & the available scheme.	

4	<b>Investment Procurement</b> Project formation, Feasibility, Legal formalities i.e., Shop Act, Estimation & Costing, Investment procedure - Loan procurement - Banking Processes.	
	<b>Productivity</b>	<b>10</b>
1	<b>Productivity</b> Definition, Necessity, Meaning of GDP.	
2	<b>Affecting Factors</b> Skills, Working Aids, Automation, Environment, Motivation How improves or slows down.	
3	<b>Comparison with developed countries</b> Comparative productivity in developed countries (viz. Germany, Japan and Australia) in selected industries e.g. Manufacturing, Steel, Mining, Construction etc. Living standards of those countries, wages.	
4	<b>Personal Finance Management</b> Banking processes, Handling ATM, KYC registration, safe cash handling, Personal risk and Insurance.	
	<b>Occupational Safety, Health &amp; Environment Education</b>	<b>15</b>
1	<b>Safety &amp; Health</b> Introduction to Occupational Safety and Health importance of safety and health at workplace.	
2	<b>Occupational Hazards</b> Basic Hazards, Chemical Hazards, Vibro-acoustic Hazards, Mechanical Hazards, Electrical Hazards, Thermal Hazards. Occupational health, Occupational hygienic, Occupational Diseases/ Disorders & its prevention.	
3	<b>Accident &amp; safety</b> Basic principles for protective equipment. Accident Prevention techniques - control of accidents and safety measures.	
4	<b>First Aid</b> Care of injured & Sick at the workplaces, First-Aid & Transportation of sick person	
5	<b>Basic Provisions</b> Idea of basic provision of safety, health, welfare under legislation of India.	
6	<b>Ecosystem</b> Introduction to Environment. Relationship between Society and Environment, Ecosystem and Factors causing imbalance.	
7	<b>Pollution</b> Pollution and pollutants including liquid, gaseous, solid and hazardous waste.	
8	<b>Energy Conservation</b> Conservation of Energy, re-use and recycle.	
9	<b>Global warming</b> Global warming, climate change and Ozone layer depletion.	
10	<b>Ground Water</b> Hydrological cycle, ground and surface water, Conservation and Harvesting of water	
11	<b>Environment</b> Right attitude towards environment, Maintenance of in -house environment	
	<b>Labour Welfare Legislation</b>	<b>5</b>
1	<b>Welfare Acts</b> Benefits guaranteed under various acts- Factories Act, Apprenticeship Act, Employees State Insurance Act (ESI), Payment Wages Act, Employees Provident Fund Act, The Workmen's compensation Act.	

	<b>Quality Tools</b>	<b>10</b>
1	<b>Quality Consciousness :</b> Meaning of quality, Quality Characteristic	
2	<b>Quality Circles :</b> Definition, Advantage of small group activity, objectives of quality Circle, Roles and function of Quality Circles in Organization, Operation of Quality circle. Approaches to starting Quality Circles, Steps for continuation Quality Circles.	
3	<b>Quality Management System :</b> Idea of ISO 9000 and BIS systems and its importance in maintaining qualities.	
4	<b>House Keeping :</b> Purpose of Housekeeping, Practice of good Housekeeping.	
5	<b>Quality Tools</b> Basic quality tools with a few examples	



## GENERAL INFORMATION

- |   |
|---|
| i) Degree/Diploma in bachelor of commerce/business administration /retail management from recognized university/Board with one/two year post qualification experience respectively in the relevant field. |
|---|

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## 6.2.1 BROAD SKILL COMPONENT TO BE COVERED DURING ON-JOB TRAINING

### BLOCK – I

1. Customer handling at the branch
2. Tele-calling - inbound and outbound
3. Accompanying Sales Force in the field
4. Independent Frontline Sales

DURATION: 12 MONTHS (52WEEKS)	
SL. NO	LIST OF PRACTICAL SKILLS TO BE COVERED DURING ON JOB TRAINING
1	Receiving Walk in Customers & Directing them to respective counters
2	Receiving Cheques from Customers
3	Helping Customers to Fill Various Forms - Savings Account / Loan Forms / Mutual Fund / Insurance Forms, NEFT / RTGS forms
4	Verifying KYC documents with originals, Guiding them on correct KYC documents and Accepting KYC documents
5	Helping Customer with Digital Interface, download the bank's app on mobile, download Account Statement, check balance on mobile, use ATM
6	Take customers through the internet banking module
7	Help customers open a fixed deposit online, to register and make utility bill payments through internet banking / ATM
8	Educate customers about dos and don'ts in digital banking
9	Courteously greet the customer, Identify customers query and Resolve query within specified turnaround times
10	How to pitch the product which is to be sold to the customer, Explain benefits of the product and Close the sale & Obtain referrals
11	Accompany frontline sales in the field
12	Observe how seniors pitches the product and handles objections
13	Get various forms filled from the customer. Inform them of the documentation required, collect the requisite documentation and forward the documentation to the processing team.
14	Keep customer updated about status of application
15	Make cold calls to customers and generate appointments, Visit them to pitch the product, handle objections and generate sales and referrals and service the customer

## **7. ASSESSMENT STANDARD**

### **7.1 Assessment Guideline:**

Appropriate arrangements should be made to ensure that there will be no artificial barriers to assessment. The nature of special needs should be taken into account while undertaking assessment. Due consideration to be given while assessing for team work, avoidance/reduction of scrape/wastage and disposal of scarp/wastage as per procedure, behavioral attitude and regularity in training.

The following marking pattern to be adopted while assessing:

- a)** Weightage in the range of 60-75% to be allotted during assessment under following performance level:

For this grade, the candidate with occasional guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of an acceptable standard of craftsmanship.

In this work there is evidence of:

- Good skill levels in the use of hand tools, machine tools and workshop equipment
- Many tolerances while undertaking different work are in line with those demanded by the component/job.
- A fairly good level of neatness and consistency in the finish
- Occasional support in completing the project/job.

- b)** Weightage in the range of above 75%- 90% to be allotted during assessment under following performance level:

For this grade, the candidate, with little guidance and showing due regard for safety procedures and practices, has produced work which demonstrates attainment of a reasonable standard of craftsmanship.

In this work there is evidence of:

- good skill levels in the use of hand tools, machine tools and workshop equipment
- The majority of tolerances while undertaking different work are in line with those demanded by the component/job.
- a good level of neatness and consistency in the finish
- little support in completing the project/job

- c)** Weightage in the range of above 90% to be allotted during assessment under following performance level:

For performance in this grade, the candidate, with minimal or no support in organization and execution and with due regard for safety procedures and practices, has produced work which demonstrates attainment of a high standard of craftsmanship.

In this work there is evidence of:

- High skill levels in the use of hand tools, machine tools and workshop equipment
- Tolerances while undertaking different work being substantially in line with those demanded by the component/job.
- A high level of neatness and consistency in the finish.
- Minimal or no support in completing the project

## 7.2 FINAL ASSESSMENT- ALL INDIA TRADE TEST (SUMMATIVE ASSESSMENT)

SUBJECTS	Marks	Sessional Marks	Full Marks	Pass Marks	Duration of Exam.
Practical	100		100	70	2 hrs.
Trade Theory	100		100	70	2 hrs.
<b>Grand Total</b>	<b>200</b>		<b>200</b>	-	

Note: - The candidate pass in each subject conducted under all India trade test.

## **8. FURTHER LEARNING PATHWAYS**

### **Employment opportunities:**

On successful completion of this course, the candidates shall be gainfully employed in the following industries:

1. Banks
2. BPO

**TOOLS & EQUIPMENT FOR BASIC TRAINING****INFRASTRUCTURE FOR PROFESSIONAL SKILL & PROFESSIONAL KNOWLEDGE****TRADE: BANKING FRONT OFFICE EXECUTIVE AND TELE-CALLER****LIST OF TOOLS & EQUIPMENTS FOR 30 APPRENTICES****A. General equipment's:-**

<b>Sl. No.</b>	<b>Name of the items</b>	<b>Quantity (indicative)</b>
1.	White Board	1
2.	White Board Marker	
3.	Projector	1
4.	Laptop (For Trainer)	1
5.	Internet Access (For Trainer)	
6.	Notepads & pens	

**Note:** In case of basic training setup by the industry the tools, equipment and machinery available in the industry may also be used for imparting basic training.

**INFRASTRUCTURE FOR ON-JOB TRAINING**

**TRADE: BANKING FRONT OFFICE EXECUTIVE AND TELE-CALLER**

Actual training will depend on the existing facilities available in the establishments. However, the industry should ensure that the broad skills defined against On-Job Training part (i.e. 12 months) are imparted. In case of any short fall the concern industry may impart the training in cluster mode/ any other industry/ at ITI.



**GUIDELINES FOR INSTRUCTORS AND PAPER SETTERS**

1. Due care to be taken for proper & inclusive delivery among the batch. Some of the following some method of delivery may be adopted:
  - A) LECTURE
  - B) LESSON
  - C) DEMONSTRATION
  - D) PRACTICE
  - E) GROUP DISCUSSION
  - F) DISCUSSION WITH PEER GROUP
  - G) PROJECT WORK
  - H) INDUSTRIAL VISIT
2. Maximum utilization of latest form of training viz., audio visual aids, integration of IT, etc. may be adopted.
3. The total hours to be devoted against each topic may be decided with due diligence to safety & with prioritizing transfer of required skills.