

CURRICULUM

FOR THE TRADE OF

LIFE INSURANCE APPRENTICE

UNDER

APPRENTICESHIP TRAINING SCHEME



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

CONTENTS

Sl. No.	Topics	Page No.
1.	Background 1.1 Apprenticeship Training under Apprentice Act 1961 1.2 Changes in Industrial Scenario 1.3 Reformation	3-4
2.	Rationale	5
3.	Job roles: reference NCO	6
4.	General Information	7
5.	Course structure	8
6.	Syllabus 6.1 Basic Training 6.1.1 Detail syllabus of Professional Skill & Professional Knowledge - Block – I 6.1.2 <i>Employability Skill (General Information)</i> 6.1.2.1 Syllabus of Employability skill - Block – I 6.2 Practical Training (On-Job Training) 6.2.1 Broad Skill Component to be covered during on-job training- Block – I	9-18
7.	Assessment Standard 7.1 Assessment Guideline 7.2 Final assessment-All India trade Test (Summative assessment)	19-21
8.	Further Learning Pathways	22
9.	Annexure-I – Tools & Equipment for Basic Training	23
10.	Annexure-II – Tools & Equipment for Practical Training/On-Job Training	24
11.	Annexure-III - Guidelines for Instructors & Paper setter	25

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 and in optional trades to impart Apprenticeship Training on the job in industry to school leavers, graduates/diploma 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 22nd December, 2014 to make it more responsive to industry and youth. Key amendments are as given below:

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

2. RATIONALE

[Need for Apprenticeship in Life Insurance Apprentice]

- a. It will enhance the ability to greet the customer, understand various reasons of them visiting the branch and guide them to the particular desk
- b. It will enhance the ability to differentiate between applications for different insurance products and plans
- c. Will be able to fill the form, identify the mistakes in the application form and know the timelines for processing these application forms
- d. It will enhance the ability to Guide customers on required KYC documents, Offer alternatives in case of lack of documentation
- e. It will enhance the ability to verify with the customers on required KYC documents, verify the original KYC documents with the photocopies.
- f. It will enhance the ability to be able to fill forms independently into the centralized database.
- g. It will enhance the ability to verify and validate the application documents and maintaining a record for them.
- h. It will be able to independently access and understand various digital platforms
- i. It will be able to guide customers through electronic servicing of insurance policies and educate customers about dos and don'ts on digital platforms
- j. It will be able to do financial/medical underwriting for insurance applications.
- k. It will be able to process requests for insurance policy servicing.
- l. It will enhance the ability to resolve customer complaints by investigating problems; developing solutions; preparing reports; making recommendations to the management.
- m. It will enhance the ability handle processing and maintenance of all insurance back office functions.

3. JOB ROLES: REFERENCE NCO

Brief description of Job roles:

Life Insurance Apprentice –

Life Insurance Executives, sell insurance policies to individuals and then ensure collection of monthly or yearly payments from the policy holder. If the policy holder dies or policy matures, agents ensure that beneficiaries receive the designated financial settlement from the policy.

ALIGNED TO: NCO-2015/ NIL

4. GENERAL INFORMATION

1. Name of the Trade : **Life Insurance Apprentice**
2. Job Role Code : App/BFSI/02
3. Duration of Apprenticeship Training : **14 months**
(Break up of Apprenticeship Training)
 - 3.1 **For Fresher's (For 12th 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

- | | | |
|------------------------------------|---|---|
| 1) Name of the Trade | : | Life Insurance Apprentice |
| 2) Hours of Instruction | : | 250 Hrs. |
| 3) Batch size | : | 30 |
| 4) Power Norms | : | N.A. |
| 5) Space Norms | : | 400 Sq. ft. |
| 6) Examination | : | The internal assessment will be held on completion of the Basic Training. |
| 7) Instructor Qualification | : | |

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

6.1.1 DETAIL SYLLABUS OF BASIC TRAINING

Block –I Basic Training

Sr.	Module	Key Learning Outcomes	Hours
1	Basics of Insurance	<ul style="list-style-type: none"> • Introduction to Insurance contracts and process • Understand the fundamentals of Insurance and Life Insurance Considerations • Determine the common characteristics of insurance policies • Know the key insurance terminology • Clarification on the groundwork underlying the various types of insurance 	20
2	Endowment Products	<ul style="list-style-type: none"> • Explain the basic elements of endowment products • Know the application of this product for apt age groups 	10
3	Pure Term Products	<ul style="list-style-type: none"> • Identify and explain features of pure term products • Appropriately select from available products to meet the client's needs 	5
4	ULIP Products	<ul style="list-style-type: none"> • Explain ULIP Products • Know the best combination of investment and insurance for the client 	10
5	Pension Plans	<ul style="list-style-type: none"> • Understand the technicalities and basics of pension plans • Evaluate client funds and develop a plan that is acceptable to the clients 	5
6	Medical Insurance Plans	<ul style="list-style-type: none"> • Understand the basics of medical insurance • Determine the coverage expected by the client and devising a plan accordingly 	5
7	Riders	<ul style="list-style-type: none"> • Understand the riders available in Insurance and their provisions • Help policy holders create insurance products to meet specific needs 	5
8	Know Your Customer Documents and Procedures	<ul style="list-style-type: none"> • Understand and apply KYC norms in Insurance • Perform the KYC process and verify the required documents • State alternatives if certain documents are not available 	10
9	Concept of Underwriting	<ul style="list-style-type: none"> • Know the basic concepts of Underwriting • Evaluate the risk and exposures in insurance proposals • Determine policy terms and calculate premiums • Understand the difference between medical and nonmedical underwriting 	5
10	Basics of Financial Underwriting– Documentation	<ul style="list-style-type: none"> • Know what financial underwriting means – concepts, basics and guidelines • Understand the problems associated with financial underwriting • Learn monitoring of the same • Identify what documents are required 	5
11	Basics of Medical Underwriting – Limits, Basic tests	<ul style="list-style-type: none"> • Understand the basic concepts of medical underwriting • Identify the risk associated with it • Understand the medical and non-medical risk factors • Know the impact of legal and regulatory considerations 	5
12	TPA process for getting medical	<ul style="list-style-type: none"> • Know the role, function and need of TPA's as an Intermediary • Understand stepwise procedures and processes of TPA's 	5

	tests done		
13	Form Filling – Electronic	<ul style="list-style-type: none"> • Grasp the rudimentary basics of e-application • Understand various forms • Know how to fill various forms independently 	10
14	Understanding Client needs	<ul style="list-style-type: none"> • Identify and fulfil client needs • Ascertain and determine the appropriate Insurance product for a specified client 	10
15	Client Life Stage – Understanding Investment needs	<ul style="list-style-type: none"> • Know the concept of Investment Life Cycle • Determine the clients' investment needs • Understand how to invest money appropriately for clients based on their needs 	10
16	Tele calling Process – Opening a call	<ul style="list-style-type: none"> • Understand the basics of opening a call • Be aware of standard opening greetings to open a call for building a relationship • Understand how to sell your product and avoid common mistakes of tele calling. 	10
17	Tele calling Script	<ul style="list-style-type: none"> • Know the basics of a tele calling script • Add value to your script by following specified guidelines for formulating a cold tele calling script 	10
18	Greeting a customer	<ul style="list-style-type: none"> • Understand the importance of greeting a customer in a correct way • Be aware of standard opening greetings • Learn the best practices of greeting a client – the manner of speech, using the tone of your voice etc. 	10
19	Understanding and pitching Products	<ul style="list-style-type: none"> • Understand the importance of in-depth knowledge of the product you intend to sale • Learn the basics of pitching your insurance product, from your audience's perspective • Determine the right content for your pitch • Practice the script for pitching products 	30
20	Handling objections	<ul style="list-style-type: none"> • Learn the importance of effective handling of objections • Know the various objections raised by customers • Learn specific techniques of negotiation • Practice handling objections in sales by addressing the client's concern 	30
21	Closing a call	<ul style="list-style-type: none"> • Understand the strategies for closing a call • Utilise fall-back positions and select appropriate techniques to deliver the close • Practice calls end to end 	20
22	Asking for referrals	<ul style="list-style-type: none"> • Understand referrals • Know how to ask for referrals effectively to increase your client base • Practice asking for a referral 	10
23	Electronic Policy Servicing – Risks, Do's and Don'ts	<ul style="list-style-type: none"> • Know the importance of Electronic Policy Services • Understanding the types of risks and assessing them • Follow the regulatory framework and the code of conduct required for EPS 	10
	Total		250

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 12th /diploma level

6.1.2.1 SYLLABUS OF EMPLOYABILITY SKILLS

A. Block – I Employability Skills

Topic No.	Topic	Duration (in hours)
	English Literacy	15
1	Pronunciation : Accentuation (mode of pronunciation) on simple words, Diction (use of word and speech)	
2	Functional Grammar Transformation of sentences, Voice change, Change of tense, Spellings.	
3	Reading Reading and understanding simple sentences about self, work and environment	
4	Writing Construction of simple sentences Writing simple English	
5	Speaking / Spoken English Speaking with preparation on self, on family, on friends/ classmates, on know, picture reading gain confidence through role-playing and discussions on current happening job description, asking about someone's job habitual actions. Cardinal (fundamental) numbers ordinal numbers. Taking messages, passing messages on and filling in message forms Greeting and introductions office hospitality, Resumes or curriculum vita essential parts, letters of application reference to previous communication.	
	I.T. Literacy	15
1	Basics of Computer Introduction, Computer and its applications, Hardware and peripherals, Switching on-Starting and shutting down of computer.	
2	Computer Operating System Basics of Operating System, WINDOWS, The user interface of Windows OS, Create, Copy, Move and delete Files and Folders, Use of External memory like pen drive, CD, DVD etc., Use of Common applications.	
3	Word processing and Worksheet Basic operating of Word Processing, Creating, opening and closing Documents, use of shortcuts, Creating and Editing of Text, Formatting the Text, Insertion & creation of Tables. Printing document. Basics of Excel worksheet, understanding basic commands, creating simple worksheets, understanding sample worksheets, use of simple formulas and functions, Printing of simple excel sheets	
4.	Computer Networking and INTERNET 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.	

	Communication Skill	25
1	Introduction to Communication Skills 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	
2	Listening Skills Listening-hearing and listening, effective listening, barriers to effective listening guidelines for effective listening. Triple- A Listening - Attitude, Attention & Adjustment. Active Listening Skills.	
3	Motivational Training Characteristics Essential to Achieving Success The Power of Positive Attitude Self-awareness Importance of Commitment Ethics and Values Ways to Motivate Oneself Personal Goal setting and Employability Planning. Case study/Exercise	
4	Facing Interviews Manners, Etiquettes, Dress code for an interview Do's & Don'ts for an interview	
5	Behavioral Skills Organizational Behavior Problem Solving Confidence Building Attitude Decision making Case study/Exercise	
	Entrepreneurship skill	15
1	Concept of Entrepreneurship Entrepreneurship- 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.	
2	Project Preparation & Marketing analysis 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.	
3	Institutions Support Preparation of Project. Role of Various Schemes and Institutes for self-employment i.e. DIC, SIDA, SISI, NSIC, SIDO, Idea for financing/ non financing support agencies to familiarizes with the Policies /Programs& procedure & the available scheme.	

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

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

6.2 PRACTICAL TRAINING (ON-JOB TRAINING) (BLOCK – I)

DURATION: 12 MONTHS

GENERAL INFORMATION

- | | | |
|------------------------------------|---|---|
| 1) Name of the Trade | : | Life Insurance Apprentice |
| 2) Batch size | : | a) Apprentice selection as per
Apprenticeship Guidelines |
| | | b) As per NAPS Guidelines |
| 3) Examination | : | a) The internal assessment will be held
on completion of the block |
| 4) Instructor Qualification | : | |

- 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.

- 5) **Infrastructure for On-Job Training** : - As per Annexure – II

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

BLOCK – I

1. Customer interaction at the branch
2. Tele calling - Inbound and Outbound
3. Accompanying Sales Force in the field
4. Independent Frontline Sales

DURATION: 12 MONTHS (52 WEEKS)	
SL NO	LIST OF PRACTICAL SKILLS TO BE COVERED DURING ON JOB TRAINING
1	Receiving Walk in Customers & Directing them to respective counters Helping Customers Fill Various Forms
2	Receiving applications from customers, verify the KYC documents with originals, guide the customers on correct KYC documents, and accept the KYC documents.
3	Helping customers and educating them with the Digital Interface
4	Taking the customers through electronic servicing of insurance policies
5	Educate customers about do's and don'ts on digital platforms
6	Fill the forms electronically & scanning the documents
7	Opening the call, Greeting the customer, Practicing the pitch and explain the product to close the call
8	Take appointments on phone, follow up with them, asking for references
9	Accompany frontline sales in the field Observe senior's behaviour in the field Observe how senior pitches product Observe how senior handles objections Get various forms filled from the customer Inform the customer of the documentation required Collect requisite documentation Forward documentation to processing team Keep customer updated about status of application
10	Cold Call customers and generate appointments Visit customers' houses / offices to pitch products Handle objections Generate sale Obtain referrals 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.
Grand Total	200		200	-	

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. Insurance Companies
3. BPO

TOOLS & EQUIPMENT FOR BASIC TRAINING**INFRASTRUCTURE FOR PROFESSIONAL SKILL & PROFESSIONAL KNOWLEDGE****TRADE: LIFE INSURANCE APPRENTICE****LIST OF TOOLS & EQUIPMENTS FOR 30 APPRENTICES****A. General equipment's:-**

Sl. No.	Name of the items	Quantity (indicative)
1.	White Board / Black Board	1
2.	White Board Marker / Black Board Chalks	
3.	Projector	1
4.	Laptop	1
5.	Internet Access	
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: LIFE INSURANCE APPRENTICE

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 shortfall, 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.