Skill India
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सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP

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BFSI
BFSI Sector Skill Council of India
"An Initiative of NSDC"

Facilitator Guide

Sector
BFSI

Sub-Sector
Fund Investment & Services

Occupation
Independent Financial Advisory and Agency

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Mutual Fund Distributor

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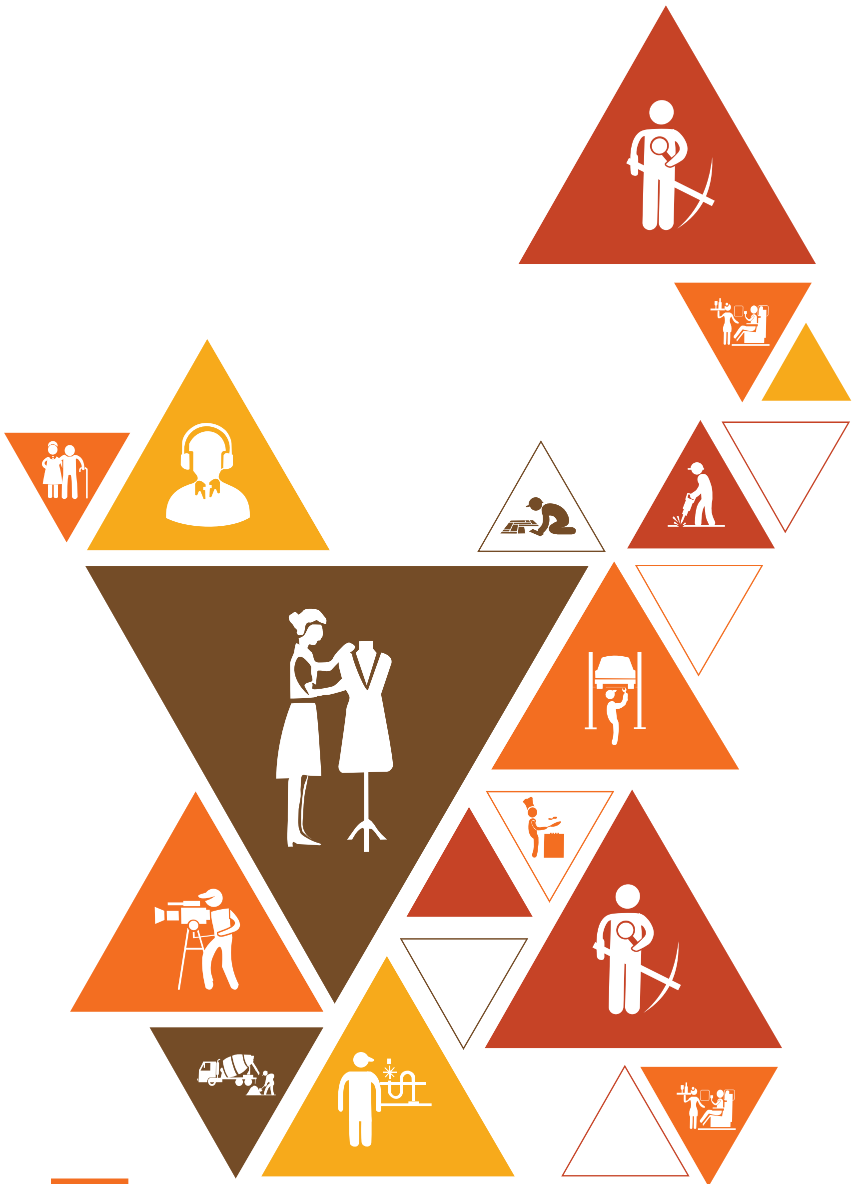
> Skilling is building a better India.
> If we have to move India towards development then Skill Development should be our mission.

Shri Narendra Modi
Prime Minister of India



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The preparation of this guide would not have been possible without the banking sector's support. Industry feedback has been extremely beneficial since inception to conclusion, and it is with their guidance that we have tried to bridge the existing skill gaps in the industry. This facilitator guide is dedicated to the aspiring youth, who desire to achieve special skills that will be a long-term asset for their future pursuits.

About this Guide

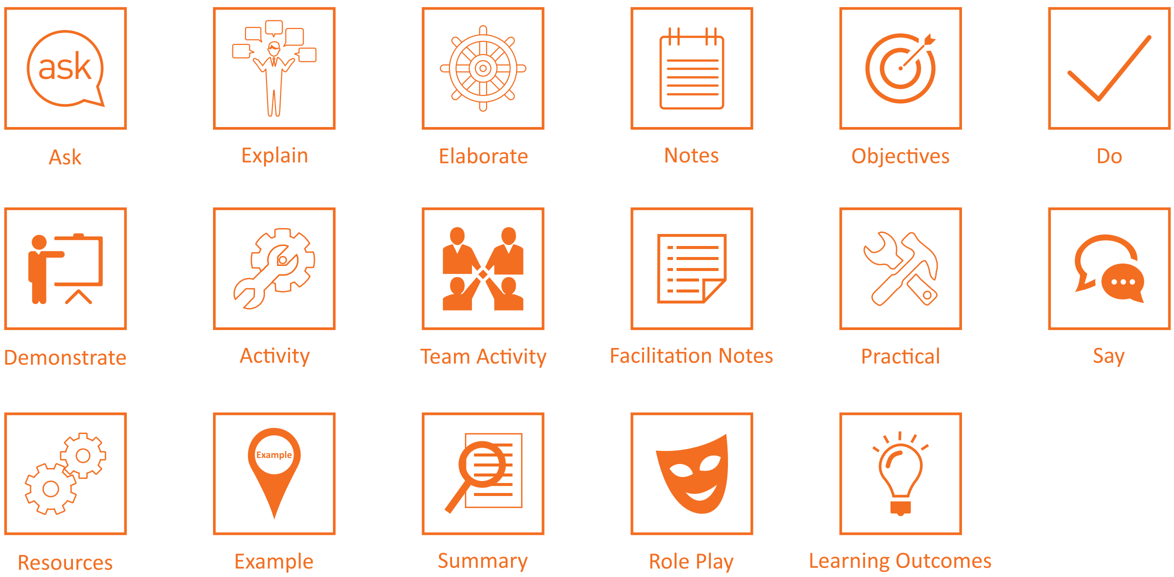
The Facilitator Guide for Mutual Fund Distributor has been developed to guide the trainers on how to impart training on banking related skills. The goal is to prepare industry-ready Mutual Fund Distributor by making them undergo Practical/Lab activity sessions. The Facilitator Guide is aligned to the Qualification Pack (QP) and the National Occupational Standards (NOS) drafted by the 'The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India' and ratified by National Skill Development Corporation.

It includes the following National Occupational Standards (NOS):

1. BSC/N3805- Conduct Market Research on Mutual Funds and Sell the Products
2. BSC/N3807- Perform After-Sales Activities NOS Version No. 2.0
3. DGT/VSQ/N0102: Employability Skills (60 Hours)

Post this training, the participant will be able to perform tasks as an Mutual Fund Distributor. We hope that this Facilitator guide provides sound learning support to the aspiring trainers and the trainees.

Symbols Used



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1. Introduction to the Banking Sector and the Job Role of Mutual Fund Distributor

Bridge Module

Key Learning Outcomes

By the end of this module, the participants will be able to:

1. Describe the scope of the Banking Industry and its sub-sectors
2. Elaborate on the concept of Mutual Funds and explain its functioning.
3. Define the role and responsibilities of a Mutual Fund Distributor
4. Outline the overview of the Skill India Mission

Unit 1.1: Banking Industry and its Sub-Sectors in India

Unit Objectives

By the end of this unit, the participants will be able to:

1. Outline the banking sector in India.
2. Identify the sub-sectors of the banking sector in India.
3. Summarize the history of Banking and Financial Services in India.
4. Recall the challenges faced by the banking and finance sector in India.
5. List the basic terminologies used in banking services

Resources to be Used

Presentation slides covering the topics, handouts with key terminologies and concepts, whiteboard and markers for interactive activities, access to online resources for real-time updates and examples

Say

- Hello everyone! Welcome to today's session on the Banking Industry and its Sub-Sectors in India.
- Today, we'll dive into understanding the landscape, history, emerging trends, challenges, and basic terminologies of the Indian banking and finance sector.
- Understanding the dynamics of the banking industry in India is crucial for anyone looking to navigate the financial landscape effectively. Whether you're a finance professional or simply interested in how banks operate, this session will provide valuable insights.

Activity

1. **Activity Name:** Name Game (Ice Breaker)
2. **Objective:** To help participants get to know each other in a fun and interactive way.
3. **Type of Activity:** Group
4. **Resources:** Pen/pencil, notebook
5. **Time Duration:** 15-20 minutes
6. **Instructions**
    - All participants sit in a circle or around a table.
    - Start by saying your name with an adjective that starts with the same letter (e.g., "I'm Joyful Jahnvi").
    - The person to your right repeats your name and adjective, and then introduces themselves in the same format.
    - Repeat this process around the circle, with each person adding their name and adjective while remembering those before them.

- Encourage participants to remember names and adjectives as they go, assisting anyone who forgets, until the circle completes the round.

7. **Outcome:** Participants will not only learn each other's names but also have a fun and engaging way to remember them. This icebreaker activity encourages creativity and interaction among participants, making it easier for them to get to know one another in a friendly and relaxed atmosphere.

Say

- Welcome to today's session on the chapter Skill India Mission and Domestic Worker Sector.
- Today, we are going to explore the concept of the mission and the domestic work sector, laying special emphasis on the laundry service sector.
- By the end of this session, you will be able to explain the activities that take place in a laundry and the guidelines that have to be kept in mind while working in this sector.
- You will understand the ways history of laundry industry in India and its evolution with time.
- You will get to know about the types of laundry services, the role of a laundry provider and its growth.

Do

- Start the session with a brief overview of the agenda to set expectations.
- Engage participants through interactive discussions and activities.
- Encourage questions and open dialogue throughout the session to enhance understanding.

Ask

- What are some recent changes or developments you've noticed in the banking sector?
- Can you share any personal experiences or interactions with banking services?
- How do you think technological advancements are impacting banking operations in India?

Elaborate

- The Banking Sector Landscape in India
- The History of Banking and Financial Sector in India
- The emerging trends in Indian Banking and Finance Sector
- The challenges in the Indian Banking and Finance Sector.
- The basic terminologies used in banking services

Activity

1. **Activity Name:** Banking Sector Scenarios
2. **Objective:** To apply knowledge of banking concepts to real-life scenarios
3. **Type of Activity:** Group activity
4. **Resources:** Scenario handouts, whiteboard
5. **Time Duration:** 30 minutes
6. **Instructions**
    - Divide participants into groups.
    - Provide each group with a different banking scenario.
    - Instruct the groups to discuss and brainstorm solutions or recommendations based on the scenario provided.
    - Encourage critical thinking and discussion within each group.
    - Allocate sufficient time for the groups to analyze the scenario and come up with their responses.
    - Facilitate group presentations where each group shares their solutions or recommendations with the rest of the participants.
    - Encourage questions and feedback from other groups to foster dialogue and deeper understanding.
    - Facilitate a debrief session where you summarize key learnings and insights from each scenario discussion.
7. **Outcome:** Improved understanding of how banking concepts apply to practical situations.

Notes for Facilitation

- Create a supportive and inclusive learning environment.
- Encourage active participation and engagement from all participants.
- Emphasize the importance of staying updated on regulatory changes and market trends in the banking sector.
- Encourage participants to ask questions and seek clarification on any concepts they find challenging.
- Relate theoretical concepts to real-world examples to enhance understanding and relevance.

Unit 1.2: Introduction to Mutual Fund

Unit Objectives

By the end of this unit, the participants will be able to:

1. Discuss what a mutual fund is and summarize its importance.
2. Illustrate how mutual funds work.
3. Outline the history of Mutual Funds in India
4. List the constituents of Mutual Funds.
5. List the roles and responsibilities of a mutual fund distributor.

Resources to be Used

Presentation slides on Mutual Funds, handouts summarizing the History of Mutual Funds in India, visual aids depicting the Constituents of Mutual Fund, charts or graphs illustrating Where Mutual Funds Invest, videos or advertisements related to the Mutual Funds Sahi Hai Campaign

Say

- Welcome, everyone! I'm thrilled to have you here today as we delve into the fascinating world of mutual funds.
- Today, we'll explore the fundamentals of mutual funds, their history, constituents, investment strategies, and the role of distributors, all to equip you with the knowledge to make informed financial decisions.
- Understanding mutual funds is crucial for anyone seeking to grow their wealth wisely. Whether you're a novice investor or seasoned pro, mastering this topic opens doors to diverse investment opportunities and financial security.

Ask

- What are some financial goals you hope to achieve in the next five years?
- Have you ever considered investing in mutual funds? Why or why not?
- Can you think of any advertisements or campaigns promoting financial literacy or investment awareness?

Do

- Begin by presenting an overview of mutual funds, including their definition, types, and benefits.
- Discuss the history of mutual funds in India, highlighting key milestones and developments.
- Explain the constituents of mutual funds, such as asset management companies, trustees, custodians, and unit holders.

- Explore the various investment avenues of mutual funds, including equities, bonds, and money market instruments.
- Analyze the role of mutual fund distributors in guiding investors and facilitating transactions.
- Conclude with an overview of the Mutual Funds Sahi Hai Campaign and its impact on investor education.

Elaborate

- Mutual funds and their benefits.
- The evolution of mutual funds in India.
- The key players in a mutual fund setup.
- The investment strategies employed by mutual funds.
- The responsibilities of mutual fund distributors.
- The objectives and outcomes of the Mutual Funds Sahi Hai Campaign.

Activity

1. **Activity Name:** Portfolio Building Exercise
2. **Objective:** To understand the process of creating a diversified mutual fund portfolio.
3. **Type of Activity:** Group
4. **Resources:** Sample mutual fund performance data, pens, paper
5. **Time Duration:** 25 minutes
6. **Instructions**
    - Divide participants into groups of 3-4.
    - Provide each group with mock investment scenarios.
    - Instruct groups to construct diversified mutual fund portfolios based on the given criteria.
    - Encourage discussion and analysis within each group.
    - After the allotted time, have each group present their portfolio and rationale to the rest of the participants.
    - Facilitate a discussion on the different approaches and strategies used by each group.
    - Encourage questions and feedback from the participants.
7. **Outcome:** Participants will gain practical experience in constructing balanced mutual fund portfolios tailored to specific investment objectives.

Notes for Facilitation

- Start the session with an icebreaker activity to build rapport and create a positive learning environment.
- Encourage active participation and questions throughout the session to foster engagement and understanding.
- Emphasize the importance of conducting thorough research and seeking professional advice before investing in mutual funds.
- Highlight the significance of diversification and long-term planning in achieving financial goals.
- Provide additional resources or reading materials for participants interested in further exploring mutual funds and related topics.

Unit 1.3: Introduction to Skill India Mission

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the importance of the Skill India Mission.
2. List the initiatives and programs under the Skill India mission.
3. Discuss the objectives and benefits of the Skill India Mission.
4. Throw light on the BFSI Sector Skill Council and their objectives.

Resources to be Used

Presentation slides on Skill India Mission, handouts or digital copies of skill India mission initiatives and programs, whiteboard and markers, internet access for real-time examples, printed materials or online resources on BFSI sector skill council

Say

- Welcome everyone! Today, we're diving into the exciting world of Skill India Mission.
- Our goal today is to understand the significance and scope of the Skill India Mission, exploring its initiatives, programs, and the benefits it offers.
- Understanding the Skill India Mission is crucial because it directly impacts our employability and contributes to the nation's economic growth.

Do

- Start the session with a brief icebreaker to engage participants.
- Present an overview of the Skill India Mission using slides or visual aids.
- Discuss various initiatives and programs under the Skill India Mission.
- Encourage interaction and questions throughout the session.

Ask

- What are some skills you think are essential for success in today's job market?
- Can you share an example of how learning a new skill has positively impacted someone you know?
- How do you think initiatives like Skill India Mission can bridge the gap between education and employment?

Elaborate

- The Overview of the Skill India Mission.
- The Initiatives and Programs under the Skill India Mission.
- The Objectives and Benefits of Skill India Mission.
- The BFSI Sector Skill Council.

Activity

1. **Activity Name:** Skill Mapping Exercise
2. **Objective:** To understand the relevance of skill mapping in aligning individual skills with industry requirements (Related to Objectives and Benefits of Skill India Mission)
3. **Type of Activity:** Group
4. **Resources:** Whiteboard, markers, list of industry skills
5. **Time Duration:** 25 minutes
6. **Instructions:**
   - Divide participants into small groups.
   - Provide each group with a list of industry skills.
   - Ask them to discuss and map their own skills to the industry requirements.
   - Each group presents their findings on the whiteboard.
   - Facilitate a discussion on the importance of skill mapping and how it relates to the Skill India Mission.
7. **Outcome:** Participants will gain insight into the relevance of aligning their skills with industry demands, fostering a better understanding of the Skill India Mission's objectives.

Notes for Facilitation

- Maintain an interactive atmosphere throughout the session to encourage participation.
- Use real-life examples and anecdotes to illustrate the importance of Skill India Mission initiatives.
- Clarify any doubts or questions promptly to ensure understanding.
- Emphasize the practical applications of skill development in enhancing employability and career growth.
- Encourage participants to explore further resources on Skill India Mission for personal development.

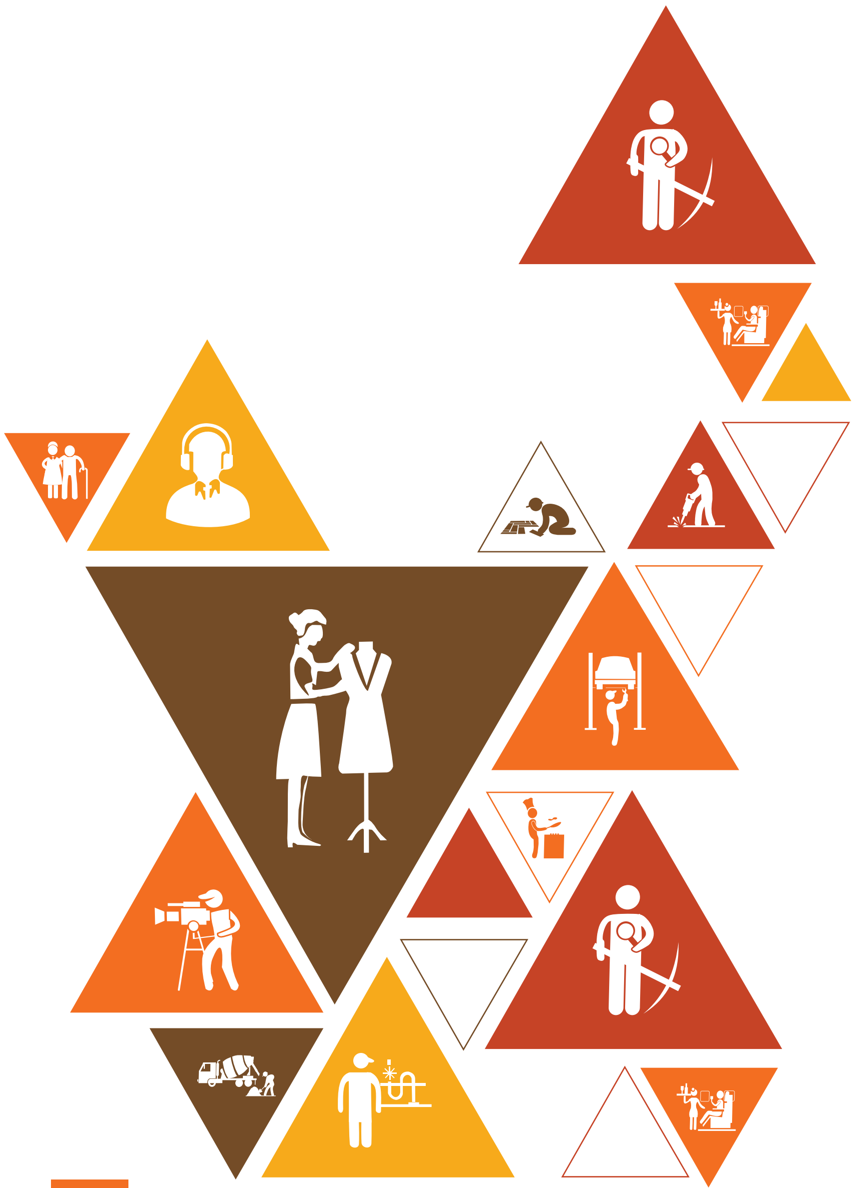
Answers to the Exercise in Participant Handbook

Multiple-choice Questions:

1. c. Regulating other banks
2. b. Basic financial services like money transfers
3. c. Development Bank
4. d. Target-date funds
5. b. Overseeing the activities of the AMC

Descriptive Questions:

1. Refer UNIT 1.1: Banking Industry and its Sub-Sectors in India
   Topic: 1.1.2 History of Banking and Financial Sector in India
2. Refer UNIT 1.1: Banking Industry and its Sub-Sectors in India
   Topic: 1.1.5 Basic Terminologies Used in Banking Services
3. Refer UNIT 1.2: Introduction to Mutual Fund
   Topic: 1.2.2 History of Mutual Funds in India
4. Refer UNIT 1.4: Work Area Inspection and Documentation
   Topic: 1.4.3 Describe the procedures for handling documents, hard copies and electronic means
5. Refer UNIT 1.2: Introduction to Mutual Fund
   Topic: 1.2.3 Constituents of Mutual Fund



2. Conduct Market Research and Sell the Products

Unit 2.1: Foundations of Investment Decisions

Unit 2.2: Client-Centric Investment Strategies

BSC/N3805

Key Learning Outcomes

By the end of this module, the participants will be able to:

1. Apply proper techniques to analyse the mutual fund market to identify the top-performing funds, customer interests, trends, etc.
2. Explain how to liaise with the existing customers to gain customer perspective on the mutual fund market performance.
3. Discuss various documents required for the sale and purchase of mutual funds.
4. Explain the methods to handle customers and their queries.

Unit 2.1: Foundations of Investment Decisions

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explore the legal and regulatory framework governing mutual funds in India, including the roles and functions of key authorities like SEBI, RBI, and AMFI
2. Explain methods for analysing the mutual fund market to identify top-performing funds, customer interests, and trends
3. Develop the ability to prepare a sample comparative analysis report of top mutual fund schemes, benchmarking them against major indices like SENSEX and NIFTY.
4. Discuss about various types of mutual fund schemes, their characteristics, and their underlying structures.
5. Illustrate the methods for calculating risk-adjusted returns, annual growth rate, Net Asset Value (NAV), and other accounting formulas that help to determine the returns and risk levels of different mutual fund schemes.
6. State the significance of gathering and analysing the latest insights for regular stock market updates and their impact on the mutual fund market.

Resources to be Used

Presentation slides covering the topics of regulatory authorities, Sensex nifty and mutual fund analysis, handouts or digital copies of relevant articles or case studies on mutual fund market analysis, access to a financial news website or platform for real-time market updates, whiteboard or flip chart and markers for interactive discussions, laptop or projector for presenting slides, pen and paper for note-taking.

Say

- Hello everyone! Welcome to today's session on Foundations of Investment Decisions..
- Today, we aim to understand the roles of regulatory authorities, comprehend the significance of SENSEX and NIFTY in the stock market, and analyze the Mutual Fund Market to identify top-performing funds. By the end of this session, you will have a solid understanding of these fundamental concepts.
- Understanding regulatory authorities, market indices like SENSEX and NIFTY, and how to analyze mutual fund performance is vital for anyone interested in finance or investment. These concepts serve as the building blocks for making informed investment decisions and navigating the complexities of the financial market.

Do

- Prepare the presentation slides and handouts beforehand.
- Encourage active participation through discussions and questions.
- Share real-life examples to illustrate key concepts.

- Provide guidance on analyzing mutual fund performance using relevant metrics.
- Facilitate group activities to reinforce learning and encourage collaboration.

Ask

- What do you understand by the term 'regulatory authorities'?
- Can you name any popular market indices?
- Have you ever analyzed mutual fund performance? If yes, what factors did you consider?

Elaborate

- The roles and responsibilities of regulatory authorities.
- The significance of SENSEX and NIFTY as benchmarks for the stock market.
- Mutual fund market to identify top-performing funds.
- Different types of mutual fund schemes.
- Risk-Adjusted returns and annual growth rate (AGR).
- Net Asset Value (NAV) and its implications for investors.

Demonstrate

Conduct a live demonstration of how to analyze mutual fund performance using historical data and relevant metrics such as NAV, AGR, and risk-adjusted returns.

Activity

1. **Activity Name:** Portfolio Performance Analysis
2. **Objective:** To analyze the performance of mutual fund portfolios and identify top-performing funds.
3. **Type of Activity:** Group
4. **Resources:** Handouts with sample mutual fund portfolios, laptops or tablets for online research.
5. **Time Duration:** 30 minutes
6. **Instructions**
    - Divide participants into small groups.
    - Provide each group with a sample mutual fund portfolio.
    - Instruct them to research and analyze the performance of each fund using online resources.
    - Encourage discussions within the groups to compare findings and identify top-performing funds.
    - Facilitate a group discussion where each group presents their analysis and findings.
7. **Outcome:** Participants gain practical experience in analyzing mutual fund performance and identifying top-performing funds.

Notes for Facilitation

- Maintain a positive and inclusive learning environment throughout the session.
- Encourage active participation and open dialogue among participants.
- Provide additional support and clarification as needed during discussions and activities.
- Emphasize the importance of critical thinking and data-driven decision-making in financial analysis.
- Remind participants to apply the concepts learned in real-world investment scenarios for practical application.

Unit 2.2: Client-Centric Investment Strategies

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explain how to create detailed customer profiles, including understanding their risk tolerance, financial goals, and investment experience.
2. Discuss the standard procedure of conducting risk profiling to identify a client's financial requirements and risk tolerance, ensuring investments align with their profile.
3. Discuss various documents required for the sale and purchase of mutual funds.
4. Identify methods to effectively handle customer queries and concerns, building trust and rapport.
5. Role-play scenarios on how to liaise with existing customers to gain valuable insights and perspectives on the mutual fund market performance
6. Practice dramatizing situations where you approach prospective customers, appraising them of mutual fund schemes and explaining the functioning of the market.
7. Explain how to suggest appropriate mutual fund schemes based on a client's profile.

Resources to be Used

Presentation slides on Client-Centric investment strategies, handouts detailing customer profiling and risk, profiling techniques sample mutual fund transaction forms, case studies or scenarios for handling customer queries and concerns, market insights reports on mutual funds, brochures or marketing materials for engaging potential clients, reference materials on various mutual fund schemes

Say

- Good morning, everyone! Welcome to today's session on Client-Centric Investment Strategies.
- Today, we'll delve into understanding our clients better through customer profiling and risk profiling. We'll also discuss effective ways to handle customer queries, engage potential clients, and suggest suitable mutual fund schemes based on their profiles.
- Understanding client-centric strategies is crucial for building trust and delivering value to our clients. By tailoring our approach to their needs and preferences, we can help them achieve their financial goals more effectively.

Do

- Begin the session with a brief overview of the topics to be covered.
- Engage participants in interactive discussions and activities to reinforce learning.
- Use real-life examples and case studies to illustrate key concepts.
- Encourage questions and active participation throughout the session.
- Provide opportunities for role-playing and practical application of strategies.
- Summarize key takeaways at the end of the session.

Ask

- What factors would you consider when profiling a potential client for investment purposes?
- Can you recall a situation where effective customer handling led to a positive outcome in a business scenario?
- Have you ever recommended a product or service based on a customer's specific needs or preferences?

Elaborate

- Client needs through effective customer profiling.
- Risk tolerance and investment objectives through risk profiling.
- Necessary information and paperwork for mutual fund transactions.
- Customer queries and concerns promptly and professionally.
- Existing customer relationships to gain market insights.
- About potential clients through targeted communication.
- Suitable mutual fund schemes based on client profiles.

Demonstrate

Demonstrate how to complete a mutual fund transaction form, highlighting the information required and the importance of accuracy in documentation.

Activity

1. **Activity Name:** Client Profile Matching
2. **Objective:** Reinforce understanding of customer profiling techniques.
3. **Type of Activity:** Group
4. **Resources:** Sample client profiles, flip charts, markers
5. **Time Duration:** 25 minutes
6. **Instructions:**
   - Divide participants into small groups.
   - Provide each group with a sample client profile.
   - Ask groups to identify suitable mutual fund schemes based on the client's profile.
   - Have each group present their recommendations and rationale.
   - Facilitate a discussion on the various approaches and considerations.
7. **Outcome:** Participants will demonstrate their ability to apply customer profiling techniques by effectively matching sample client profiles with suitable mutual fund schemes, fostering discussion on diverse approaches and considerations.

Notes for Facilitation

- Encourage active participation and open dialogue.
- Maintain a positive and inclusive atmosphere.
- Emphasize the importance of thorough documentation in mutual fund transactions.
- Encourage empathy and active listening when addressing customer queries and concerns.
- Highlight the value of ongoing communication and relationship-building with clients.

Answers to the Exercise in Participant Handbook

Multiple-choice questions:

1. c. Analysing fund performance based on numerical data
2. a. Direct regulatory functions
3. a. Volatility against the broader market
4. 4. Proof of identity and proof of address
5. b. Leveraging existing data and monitoring investment activities

Descriptive Questions:

1. Refer UNIT 2.1: Foundations of Investment Decisions
   Topic: 2.2.1 Customer Profiling
2. Refer UNIT 2.2: Client-Centric Investment Strategies
   Topic: 2.2.3 Documents Required for Mutual Fund Transactions
3. Refer UNIT 2.1: Foundations of Investment Decisions
   Topic: 2.1.2 Types of Waste and their Segregation
4. Refer UNIT 2.1: Foundations of Investment Decisions
   Topic: 2.1.7 Annual Growth Rate (AGR)
5. Refer UNIT 2.2: Client-Centric Investment Strategies
   Topic: 2.2.7 Suggest Appropriate Mutual Fund Schemes Based on Client's Profile

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3. Perform After-Sales Activities

Unit 3.1 Banking Industry and its Sub-Sectors in India

Unit 3.2: Customer Relationship Management and Market Awareness

BSC/N3807

Key Learning Outcomes

By the end of this module, the participants will be able to:

1. Explain how to assist the customer in completing mutual fund schemes' top-up/switch/ redemption process.
2. Apply proper techniques to plan and execute regular engagement with customers for periodic review of customers' financial goals.
3. Discuss how to assist customers in identifying their current portfolio's risk.
4. Describe effective techniques for up-selling and cross-selling based on the revised financial goals of the customer.
5. Show how to update the customer's data on NFO (New Fund Offering).

Unit 3.1 Banking Industry and its Sub-Sectors in India

Unit Objectives

By the end of this unit, the participants will be able to:

1. Discuss the standard procedures for customers to submit requests for top-up, switch, and redemption of mutual fund schemes.
2. Explain the process of marking a lien on mutual fund units, including required documentation and forms.
3. Explore the standard procedure for customers to update their Know Your Customer (KYC) details and nominations.
4. Identify the required forms and documents and the importance of keeping these details current.
5. Discuss effective practices for planning and executing regular engagement with customers.
6. Emphasize the importance of periodic reviews to ensure alignment with their financial goals
7. Role play a scenario where a customer seeks assistance in estimating risks in their current portfolio.

Resources to be Used

Presentation slides or whiteboard for visual aids, handouts or digital copies of relevant forms and documents, case study materials for the "Navigating Uncertainty", case study access to a computer or smartphone for online demonstrations, if needed

Say

- Welcome, everyone! Today, we're diving into the operational procedures of mutual fund management, a crucial aspect of financial services.
- Our goal today is to understand the key operational procedures involved in managing mutual funds, such as top-up, switch, redemption, and more.
- Understanding these procedures is essential for anyone involved in the mutual fund industry, as they ensure smooth transactions, compliance with regulations, and excellent client service.

Do

- Start the session by providing an overview of the topics to be covered.
- Engage participants in discussions and encourage questions throughout the session.
- Use real-life examples and case studies to illustrate key concepts.
- Conduct interactive activities to reinforce learning and encourage participation.
- Summarize key points at the end of each topic to ensure understanding.
- Encourage participants to take notes and ask for clarification when needed.

Ask

- What comes to mind when you hear the term "mutual fund operations"?
- Can you think of a real-life scenario where knowing about mutual fund operational procedures would be beneficial?
- How do you think operational procedures contribute to the overall success of a mutual fund?

Elaborate

- The process of top-up, switch, and redemption of mutual funds.
- The procedure for marking a lien on mutual fund units.
- The importance of KYC compliance and standard procedures for updating KYC details.
- The nomination process in mutual funds.
- The required forms and documents for mutual fund distributors.
- The significance of keeping client details current and engaging with clients regularly.
- The importance of periodic reviews for mutual fund portfolios.

Demonstrate

Demonstrate how to update KYC details online using a sample mutual fund portal.

Activity

1. **Activity Name:** Portfolio Review Activity
2. **Objective:** To understand the importance of periodic reviews in mutual fund management.
3. **Type of Activity:** Group
4. **Resources:** Sample mutual fund portfolios, performance reports
5. **Time Duration:** 30 minutes
6. **Instructions**
   - Divide participants into small groups of 3-5.
   - Provide each group with a sample mutual fund portfolio and its performance report.
   - Ask groups to analyze the portfolio's performance and identify any areas for improvement or changes.
   - Encourage discussions within groups about potential actions based on the review.
   - Reconvene and have each group present their findings and recommendations.
7. **Outcome:** Participants will gain hands-on experience in reviewing mutual fund portfolios and understand the importance of regular assessments.

Notes for Facilitation

- Ensure a welcoming and inclusive atmosphere throughout the session.
- Encourage active participation from all attendees.
- Provide additional resources or assistance for participants who may need further clarification on certain topics.
- Emphasize the practical application of the discussed procedures in real-world scenarios.
- Summarize key takeaways at the end of the session and encourage participants to ask any remaining questions.

Unit 3.2: Customer Relationship Management and Market Awareness

Unit Objectives

By the end of this unit, the participants will be able to:

1. Discuss techniques for up-selling and cross-selling based on revised financial goals.
2. Illustrate how to identify opportunities that align with customer objectives.
3. Explain the importance of updating customers on mutual fund performance, responding to queries, and addressing concerns promptly.
4. Elaborate on New Fund Offerings (NFOs
5. Elaborate on risk assessment methods for customer portfolios in dynamic market scenarios.
6. Provide insights into evaluating risks and adjusting portfolios accordingly.

Resources to be Used

Presentation slides on CRM and market awareness, whiteboard and markers, handouts or worksheets on up-selling and cross-selling techniques, case studies or examples of successful CRM strategies, access to a computer or projector for multimedia presentations

Say

- Hello everyone! Welcome to today's session on Customer Relationship Management and Market Awareness.
- Today, we're going to explore the key concepts of CRM and market awareness, including up-selling and cross-selling techniques. By the end of this session, you'll understand how these strategies can enhance customer satisfaction and drive business growth.
- Understanding CRM and market awareness is crucial for success in today's competitive business landscape. By mastering these concepts, you'll be better equipped to anticipate customer needs, build stronger relationships, and drive revenue for your organization.

Do

- Start by providing an overview of CRM and market awareness concepts.
- Engage participants in discussions and activities to reinforce learning.
- Use real-life examples and case studies to illustrate key points.
- Encourage active participation and questions throughout the session.
- Summarize key takeaways and encourage participants to apply what they've learned

Ask

- How often do you interact with customers in your daily life, and what do you think are the key factors that contribute to a positive customer experience?
- Can you think of a time when you were cross-sold or upsold a product or service? How did it influence your purchasing decision?
- What are some challenges you think businesses face when it comes to effectively communicating with customers?

Elaborate

- The Customer Needs and Preferences
- CRM Strategies for Enhanced Customer Engagement
- Market Trends and Competitor Activities
- Effective Up-Selling and Cross-Selling Techniques

Demonstrate

Demonstrate how to effectively cross-sell or upsell a product or service using a role-play scenario.

Activity

1. **Activity Name:** Role-Play: Up-Selling and Cross-Selling Techniques
2. **Objective:** To practice implementing up-selling and cross-selling techniques in a simulated customer interaction.
3. **Type of Activity:** Group
4. **Resources:** Handouts with product/service descriptions, role-play scenarios
5. **Time Duration:** 20-35 minutes
6. **Instructions**
   - Divide participants into pairs.
   - Assign roles: one participant will be the customer, and the other will be the sales representative.
   - Provide each pair with a role-play scenario.
   - Instruct participants to demonstrate effective up-selling or cross-selling techniques based on their roles and scenario.
   - After the activity, gather the group for a debrief session.
   - Discuss key learnings from the role-play exercise as a group.
7. **Outcome:** Participants will gain practical experience in applying up-selling and cross-selling techniques in a customer interaction setting.

Notes for Facilitation

- Maintain a positive and inclusive learning environment throughout the session.
- Encourage active participation and respectful dialogue among participants.
- Highlight the importance of adapting CRM strategies to meet the unique needs of different customer segments.
- Emphasize the significance of prompt communication in building trust and loyalty with customers.
- Remind participants to regularly assess market dynamics and adjust their strategies accordingly to stay competitive.

Answers to the Exercise in Participant Handbook

A. Answer the following questions by choosing the correct option:

1. b. Accessing liquidity without selling investments
2. a. Direct inheritance of funds
3. d. Scheme Information Document (SID)
4. a. Risk-adjusted performance
5. a. Implementing a Systematic Investment Plan (SIP)

B. Answer the following questions briefly.

1. Refer UNIT 3.1: Operational Procedures in Mutual Fund Management
   Topic: 3.1.1 Top-Up, Switch, and Redemption of Mutual Fund
2. Refer UNIT 3.1: Operational Procedures in Mutual Fund Management
   Topic: 3.1.3 Know Your Customer (KYC)
3. Refer UNIT 3.1: Operational Procedures in Mutual Fund Management
   Topic: 3.1.5 Nominee in Mutual Funds
4. Refer UNIT 3.2: Customer Relationship Management and Market Awareness
   Topic: 3.2.4 New Fund Offerings (NFOs)
5. Refer UNIT 3.2: Customer Relationship Management and Market Awareness
   Topic: 3.2.7 Adjusting Client Portfolios in Market Swings

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GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP

4. Employability Skills

DGT/VSQ/N0102

Employability Skills is available at the following location

https://www.skillindiadigital.gov.in/content/list

Employability Skills

5. Annexures

Annexure I

Training Delivery Plan

Training Delivery Plan			
Program Name:	Mutual Fund Distributor		
Qualification Pack Name & Ref. ID	Mutual Fund Distributor, BSC/Q3802		
Version No.	4.0	**Version Update Date**	21/09/2021
Pre-requisites to Training (if any)	NA		
Training Outcomes	**By the end of this program, the participants will be able to:** 1. Apply proper techniques to conduct market research on mutual funds and sell the products 2. Employ proper procedure to perform after-sales activities 3. Employ suitable practices to maintain data integrity and data privacy 4. Dramatize how to communicate effectively with guests, colleagues, and superiorsto achieve a smooth workflow 5. Apply health, hygiene, and safety practices at the workplace 6. Use resources at the workplace optimally		

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
1	**Introduction to the Banking Sector and the Job Role of Mutual Fund Distributor**	**Overview of the Banking Sector and the Job Role of Mutual Fund Distributor**	• Discuss the objectives and benefits of the Skill India Mission • Describe the scope of Banking Industry and its sub-sectors • Discuss job role and opportunities for a Mutual Fund Distributor • List the basic terminologies used in banking services	Bridge Module	Classroom lecture / PowerPoint Presentation / Question & Answer / Group Discussion	White-board, Flip Chart, Markers, Duster, Projector, Laptop with charger, Projector screen, Power Point Presentation, 2.1 Laptop External Speakers	4 Theory (4:00) Practical (0:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
2	**Conduct Market Research and Sell the Products**	**Under-standing Market Dynamics**	• Explain the current trends and factors influencing the mutual fund market. • Analyze the mutual fund market using appropriate methods. • Interpret the significance of regular stock market updates.	BSC/N3805 PC1 KU1, KU2, KU5	Classroom lecture / PowerPoint Presentation / Question & Answer / Group Discus-sion	White-board, Marker Pen, Computer or Laptop attached to LCD projec-tor/ screen, Scanner, Computer speakers, Pencil	8 Theory (3:00) Practical (5:00)
		Fund Evaluation Proficiency	• Identify and assess the features of top-performing mutual funds. • Apply methods to calculate risk-adjusted returns, NAV, and other performance indicators. • Differentiate between various types of mutual fund schemes based on their characteristics and structure.	BSC/N3805 PC2 KU3, KU4			8 Theory (3:00) Practical (5:00)
		Compara-tive Analy-sis Skills	• Conduct comparative analysis between top mutual fund schemes and major indices like SENSEX, NIFTY, etc. • Explain the significance of regulatory authorities like SEBI in the context of mutual funds. • Recognize legal regulations relevant to mutual funds and their implications.	BSC/N3805 PC3 KU5, KU9			8 Theory (3:00) Practical (5:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Customer Engagement and Under-standing	• Engage with existing customers to understand their perspectives on market performance. • Identify financial goals and risk tolerance levels of customers through effective profiling techniques. • Address customer queries and concerns regarding mutual fund schemes comprehensively.	BSC/N3805 PC5, PC8, PC9, KU6, KU7, KU12			8 Theory (3:00) Practical (5:00)
		Sales Approach Compe-tence	• Approach leads and prospective customers professionally and ethically. • Educate customers on mutual fund schemes and market dynamics in a clear and concise manner. • Recommend suitable mutual fund schemes based on customer preferences and financial goals. • Demonstrate proficiency in handling necessary documentation for mutual fund transactions.	BSC/N3805 PC6, PC7, PC9, PC10 KU8, KU11			8 Theory (3:00) Practical (5:00)
		Ethical and Regulatory Under-standing	• Explain the functions and responsibilities of national financial and regulatory authorities like SEBI.	BSC/N3805 PC82, PC4, PC5, PC6, PC7 KU9, KU10, KU11			8 Theory (3:00) Practical (5:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			• Demonstrate adherence to legal and regulatory requirements in mutual fund transactions. • Identify the documentation necessary for the sale and purchase of mutual funds.				
		Communication and Education Skills	• Communicate mutual fund schemes and market intricacies effectively to customers. • Convey the benefits, success factors, and potential risks associated with mutual fund investments clearly. • Educate customers on the terms and conditions, dividends, and other payment aspects of mutual fund schemes.	BSC/N3805 PC7, PC9 KU8			8 Theory (3:00) Practical (5:00)
		Goal Identification Process	• Utilize effective methods to identify and understand the financial goals of customers. • Apply a systematic process for creating customer profiles based on financial aspirations.	BSC/N3805 PC8 KU6			8 Theory (3:00) Practical (5:00)
		Customer Relationship Management	• Demonstrate effective methods for handling customer queries and concerns.	BSC/N3805 PC10 KU12			8 Theory (3:00) Practical (5:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			• Establish and maintain positive customer relationships throughout the mutual fund transaction process.				
		Risk Profiling Competency	• Conduct thorough risk profiling to assess customers' risk tolerance levels. • Recommend appropriate mutual fund schemes aligned with customers' risk preferences.	BSC/N3805 PC8, PC9 KU4			8 Theory (3:00) Practical (5:00)
		Market Update Utilization	• Gather the latest insights and updates on the stock market to stay informed about market trends. • Utilize regular stock market updates to make informed decisions regarding mutual fund investments.	BSC/N3805 PC4 KU5			8 Theory (3:00) Practical (5:00)
		Sales Pitch Development	• Develop persuasive sales pitches to apprise customers of mutual fund schemes and market operations. • Communicate the benefits, success factors, and risks associated with mutual fund investments effectively. • Adapt sales pitches to align with customer preferences and financial goals.	BSC/N3805 PC7, PC9 KU3, KU8			8 Theory (3:00) Practical (5:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Proficiency in Sales Techniques	• Apply effective sales techniques to approach leads and convert them into customers. • Educate customers on the benefits and risks of mutual fund schemes to facilitate informed decision-making. • Customize sales pitches and recommendations based on individual customer preferences and financial goals.	BSC/N3805 PC6, PC7, PC9, KU8, KU12			5 Theory (0:00) Practical (5:00)
3	**Perform After-Sales Activities**	**Under-standing Submission Processes**	• Describe the standard operating procedures for submitting requests for top-up, switch, or redemption of mutual fund schemes. • Recall the steps involved in initiating top-up, switch, or redemption requests for mutual fund schemes.	BSC/N3807 PC1 KU1	Classroom lecture / PowerPoint Presentation / Question & Answer / Group Discus-sion	Training kit (Trainer guide, Pre-sentations), White board, Marker, Projector screen, Power Point Presenta-tion Laptop with charger, Participant Hand-book and Related Standard Operating Proce-dures, 2.1 Laptop External Speakers, Sample customer portfolio, NFO (New Fund Offer-ing)	8 Theory (4:00) Practical (4:00)
		Assisting in Top-Up Processes	• Explain the steps to assist customers in the top-up process for mutual fund schemes	BSC/N3807 PC1 KU1			8 Theory (4:00) Practical (4:00)
		Recognizing Lien Mark-ing Proce-dures	• Identify the steps required to mark a lien on mutual fund units when availing a loan against them.	BSC/N3807 PC2 KU2			8 Theory (4:00) Practical (4:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			• List the procedures involved in lien marking on mutual fund units.				8 Theory (4:00) Practical (4:00)
		Updating KYC Details	• Describe the standard procedure for updating KYC details, nominee information, etc.	BSC/N3807 PC3 KU3			8 Theory (4:00) Practical (4:00)
		Financial Goal Reviews	• Plan and execute periodic reviews of customers' financial goals.	BSC/N3807 PC4 KU4			8 Theory (4:00) Practical (4:00)
		Addressing Customer Queries	• Demonstrate effective communication skills to respond to customer queries on mutual fund schemes.	BSC/N3807 PC5 KU5			8 Theory (4:00) Practical (4:00)
		Risk Identification in Portfolios	• Assess and identify risks in a customer's mutual fund portfolio in a changing market scenario.	BSC/N3807 PC6 KU6			8 Theory (4:00) Practical (4:00)
		Periodic Performance Updates	• Implement a system to inform customers about the performance of mutual fund schemes periodically	BSC/N3807 PC7 KU5			8 Theory (4:00) Practical (4:00)
		Advising Portfolio Restructuring	• Advise customers on revisiting and restructuring their portfolios based on new financial goal.	BSC/N3807 PC8 KU4			8 Theory (4:00) Practical (4:00)
		NFO Communication	• Update customers on New Fund Offerings (NFO) as necessary.	BSC/N3807 PC9 KU5			8 Theory (4:00) Practical (4:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Grasping Customer Relationship Significance	• Understand the importance of maintaining customer relationships and updating them on mutual funds.	BSC/N3807 PC5 KU5			8 Theory (4:00) Practical (4:00)
		Understanding Risk Assessment Methods	• Explain the methods for assessing portfolio risk in changing market scenarios.	BSC/N3807 PC6 KU6			8 Theory (4:00) Practical (4:00)
		Applying Transaction Procedures	• Execute the steps to complete top-up/switch/ redemption of mutual fund schemes.	BSC/N3807 PC1 KU1			8 Theory (4:00) Practical (4:00)
		Implementing Lien Marking Process	• Apply the procedure for marking a lien on mutual fund unit.	BSC/N3807 PC2 KU2			8 Theory (4:00) Practical (4:00)
		Applying Update Protocols	• Apply the standard procedures for updating KYC details, nomination, etc.	BSC/N3807 PC3 KU3			4 Theory (0:00) Practical (4:00)
		Implementing Engagement Strategies	• Apply techniques to engage customers for periodic financial goal reviews.	BSC/N3807 PC4 KU4			4 Theory (0:00) Practical (4:00)
		Applying Customer Relationship Strategies	• Implement strategies for maintaining customer relationships and updating them on mutual funds.	BSC/N3807 PC5 KU5			4 Theory (0:00) Practical (4:00)
		Applying Risk Assessment Methods	• Apply methods for assessing portfolio risk in changing market scenarios.	BSC/N3807 PC6 KU6			4 Theory (0:00) Practical (4:00)

SL	Module Name	Session Name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Evaluating Portfolio Risk	• Analyze the impact of market changes on portfolio risk assessment methods.	BSC/N3807 PC6 KU6			7 Theory (0:00) Practical (7:00)
Total							**Theory 96:00** **Practical 144:00**
Employability Skill (DGT/VSQ/N0101)							**60:00**
On Job Training (OJT)							**120:00**
Total Duration							**Theory + Practical + OJT + ES = 420:00**

Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria for Mutual Fund Distributor	
Job Role	**Mutual Fund Distributor**
Qualification Pack	**MIN/Q3802, V4.0**
Sector Skill Council	**Skill council for Mining Sector**

S. No.	Guidelines for Assessment
1	Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3	Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elec-tive/ option NOS/set of NOS.
4	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6	To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7	In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Assessable Outcomes	Assessment Criteria for Outcomes	Marks Allocation		
		Theory	Practical	Viva
BSC/N3805: Conduct market research on mutual funds and sell the products	Perform market research on mutual funds	20	45	-
	PC1. analyze mutual fund market to identify the top-performing funds, customer interests, trends, etc.	-	-	-
	PC2. study the features of identified top mutual funds and factors influencing them	-	-	-
	PC3. perform a comparative analysis of top mutual fund schemes with other major indices such as SENSEX, NIFTY, etc.	-	-	-
	PC4. gather and analyze the latest insights for regular stock market updates	-	-	-
	PC5. liaise with the existing customers to gain customer perspective on the mutual fund market performance	-	-	-
	Sell mutual funds to prospective customers	20	45	-
	PC6. approach the leads or prospective customers for sale as per the standards	-	-	-
	PC7. apprise the customer of mutual fund schemes and the functioning of mutual fund market	-	-	-
	PC8. conduct risk profiling and identify the financial requirements and goals of the customer	-	-	-

	PC9. suggest the appropriate mutual fund schemes as per the customer's preference and inform about the benefits, success factors, past and projected performance, risk levels, terms and conditions, dividends, and other payments to be made	-	-	-
	PC10. respond and resolve customer queries, if any	-	-	-
	NOS Total	**40**	**90**	**-**
BSC/N3807: Perform after-sales activities	Provide after-sales services and maintain relationship with customers	40	80	-
	PC1. assist the customer in completing the process of top-up/switch/ redemption of mutual fund schemes	-	-	-
	PC2. provide assistance to the customers in completing the procedure for lien marking on the mutual fund units, if the loan is availed against such mutual fund units	-	-	-
	PC3. aid the customer in updating/changing the details for nominee, bank, address, etc., as required	-	-	-
	PC4. plan and execute regular engagement with customers for periodic review of customers' financial goals	-	-	-
	PC5. respond to the queries and concerns raised by the customers regarding the mutual fund schemes held by them	-	-	-
	PC6. assist customers in identifying their current portfolio's risk concerning the funds invested by the customer prior to acquisition	-	-	-
	PC7. inform the customers regarding performance of mutual fund schemes and the impact on their investment, periodically	-	-	-
	PC8. advise the customers to revisit and restructure their existing portfolio according to their new financial goals	-	-	-
	PC9. update the customer on NFO (New Fund Offering), if required	-	-	-
	NOS Total	**40**	**80**	**-**
DGT/VSQ/N0102: Employability Skills (60 Hours)	Introduction to Employability Skills	1	1	-
	PC1. identify employability skills required for jobs in various industries	-	-	-
	PC2. identify and explore learning and employa-bility portals	-	-	-
	Constitutional values – Citizenship	1	1	-
	PC3. recognize the significance of constitutional values, including civic rights and duties, citizen-ship, responsibility towards society etc. and per-sonal values and ethics such as honesty, integri-ty, caring and respecting others, etc.	-	-	-
	PC4. follow environmentally sustainable practices	-	-	-
	Becoming a Professional in the 21st Century	2	4	-
	PC5. recognize the significance of 21st Century Skills for employment	-	-	-
	PC6. practice the 21st Century Skills such as Self- Awareness, Behaviour Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for contin-uous learning etc. in personal and professional life	-	-	-
	Basic English Skills	2	3	-
	PC7. use basic English for everyday conversa-tion in different contexts, in person and over the telephone	-	-	-
	PC8. read and understand routine infor-mation, notes, instructions, mails, letters etc. written in English	-	-	-
	PC9. write short messages, notes, letters, e-mails etc. in English	-	-	-
	Career Development & Goal Setting	1	2	-

	PC10. understand the difference between job and career	-	-	-
	PC11. prepare a career development plan with short- and long-term goals, based on ap-titude	-	-	-
	Communication Skills	2	2	-
	PC12. follow verbal and non-verbal communica-tion etiquette and active listening techniques in various settings	-	-	-
	PC13. work collaboratively with others in a team	-	-	-
	Diversity & Inclusion	1	2	-
	PC14. communicate and behave appropriately with all genders and PwD	-	-	-
	PC15. escalate any issues related to sexual har-assment at workplace according to POSH Act	-	-	-
	Financial and Legal Literacy	2	3	-
	PC16. select financial institutions, products and services as per requirement	-	-	-
	PC17. carry out offline and online financial trans-actions, safely and securely	-	-	-
	PC18. identify common components of salary and compute income, expenses, taxes, investments etc	-	-	-
	PC19. identify relevant rights and laws and use legal aids to fight against legal exploitation	-	-	-
	Essential Digital Skills	3	4	-
	PC20. operate digital devices and carry out basic internet operations securely and safely	-	-	-
	PC21. use e- mail and social media platforms and virtual collaboration tools to work effectively	-	-	-
	PC22. use basic features of word processor, spreadsheets, and presentations	-	-	-
	Entrepreneurship	2	3	-
	PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for po-tential business through research	-	-	-
	PC24. develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	-
	PC25. identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the po-tential business opportunity	-	-	-
	Customer Service	1	2	-
	PC26. identify different types of customers	-	-	-
	PC27. identify and respond to customer requests and needs in a professional manner.	-	-	-
	PC28. follow appropriate hygiene and grooming standards	-	-	-
	Getting ready for apprenticeship & Jobs	2	3	-
	PC29. create a professional Curriculum vitae (Ré-sumé)	-	-	-
	PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	-
	PC31. apply to identified job openings using offline/online methods as per requirement	-	-	-

	PC32. answer questions politely, with clarity and confidence, during recruitment and selection	-	-	-
	PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	-
	NOS Total	**20**	**30**	**-**

Annexure III

List of QR Codes Used in PHB

Module No.	Unit No.	Topic Name	Page No. in PHB	URL	QR Code (s)
Introduc-tion to the Banking Sector and the Job Role of Mutual Fund Distributor	Unit 1.1: Banking Industry and its Sub-Sectors in India	1.1.1 Bank-ing Sector Landscape in India	28	https://youtu.be/3ZCOz-BQmzo4?si=Aq10iF6AXK78GB-KX	Scheduled Banks and Non Scheduled Banks
		1.1.5 Basic Terminolo-gies Used in Banking Services	28	https://youtu.be/st3uGIlk-fy0?si=Cf99bTR6EHypI6-j	Full Forms of Banking Terms You Should Know
	Unit 1.2: Introduc-tion to Mu-tual Fund	1.2.1 Mutu-al Funds	28	https://youtu.be/rsFBpGUAZ-WA?si=9aTR24OnjiWpZJu6	Mutual Fund for Beginners
	Unit 1.3: Introduc-tion to Skill India Mis-sion	1.3.1 Over-view of the Skill India Mission	28	https://youtu.be/FYnu6N1TJx-I?si=KanAsNgh8s_XyoGw	What is Skill India Scheme?
Conduct Market Research and Sell the Products	Unit 2.1: Foundations of Invest-ment Deci-sions	2.1.1 Intro-duction to Regulatory Authorities	67	https://youtu.be/RKVD0G-bh-5LI?si=2vw3ar4UW9XJpNJ3	Underground Mine methods Financial Regulatory Bodies in India

Module No.	Unit No.	Topic Name	Page No. in PHB	URL	QR Code (s)
		2.2.2 Intro-duction to SENSEX and NIFTY	67	https://youtu.be/D7YNSHON-6hk?si=bVY-vo1AReNUmj8u	What is SENSEX and NIFTY?
	Unit 2.2: Client-Centric In-vestment Strategies	2.2.3 Doc-uments Re-quired for Mutual Fund Transac-tions	67	https://youtu.be/NQQkq-jb-mnI0?si=f1MJ3_8dq1qM-T3EC	Documents re-quired for mutual funds investment
Perform After-Sales Activi-ties	Unit 3.1: Op-erational Procedures in Mutual Fund Man-age-ment	3.1.1 Top-Up, Switch, and Re-demption of Mutual Fund	96	https://youtu.be/1YJtyKWYn-Ng?si=qfiCAhJ8W0rOZpgb	SIP Stop & Redeem/Switch are two Different Action
		3.1.3 Know Your Cus-tomer (KYC)	96	https://youtu.be/0rUb6Vr-3JkY?si=WoWv055nLbsOoLVe	What is KYC?
	Unit 3.2: Customer Relationship Manage-ment and Market Awareness	3.2.1 Con-cept of Up-Selling and Cross-Sell-ing	96	https://youtu.be/pDOXbn_AC88?si=qinJkickQpz9EAf0	Cross Selling & Up Selling

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