REPUBLIC OF KENYA

COMPETENCY BASED CURRICULUM

FOR

BANKING AND FINANCE

LEVEL 6

TVET CDACC
P.O. BOX 15745-00100
NAIROBI

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FOREWORD

The provision of quality education and training is fundamental to the Government's overall strategy for social economic development. Quality education and training will contribute to achievement of Kenya's development blueprint and sustainable development goals.

Reforms in the education sector are necessary for the achievement of Kenya Vision 2030 and meeting the provisions of the Constitution of Kenya 2010. The education sector had to be aligned to the Constitution and this resulted in the formulation of the Policy Framework for Reforming Education and Training (Sessional Paper No. 4 of 2016). A key feature of this policy is the radical change in the design and delivery of TVET training. This policy document requires that training in TVET be competency based, curriculum development be industry led, certification be based on demonstration of competence and mode of delivery allows for multiple entry and exit in TVET programmes.

These reforms demand that Industry takes a leading role in curriculum development to ensure the curriculum addresses its competence needs. It is against this background that this curriculum has been developed.

It is my conviction that this curriculum will play a great role towards development of competent human resource for the Business Sector's growth and development.

PRINCIPAL SECRETARY, VOCATIONAL AND TECHNICAL TRAINING MINISTRY OF EDUCATION

PREFACE

Kenya Vision 2030 aims to transform the country into a newly industrializing, "middle-income country providing a high-quality life to all its citizens by the year 2030". Kenya intends to create a globally competitive and adaptive human resource base to meet the requirements of a rapidly industrializing economy through life-long education and training. TVET has a responsibility of facilitating the process of inculcating knowledge, skills and attitudes necessary for catapulting the nation to a globally competitive country, hence the paradigm shift to embrace Competency Based Education and Training (CBET).

The Technical and Vocational Education and Training Act No. 29 of 2013 and Sessional Paper No. 4 of 2016 on Reforming Education and Training in Kenya, emphasized the need to reform curriculum development, assessment and certification. This called for a shift to CBET to address the mismatch between skills acquired through training and skills needed by industry as well as increase the global competitiveness of Kenyan labor force.

The TVET Curriculum Development, Assessment and Certification Council (TVET CDACC), in conjunction with Banking Sector Skills Advisory Committee (SSAC) have developed Occupational Standards for Banking and Finance Officer. These standards will be the basis for development of competency-based curriculum for Banking and Finance level 6.

This curriculum has been developed following the CBET framework policy; the CBETA Standards and guidelines provided by the TVET Authority and the Kenya National Qualification framework designed by the Kenya National Qualification Authority.

This curriculum is designed and organized with an outline of learning outcomes; suggested delivery methods, training/learning resources and methods of assessing the trainee's achievement. The curriculum is competency-based and allows multiple entry and exit to the course.

I am grateful to the Council Members, Council Secretariat, Banking SSAC, expert workers and all those who participated in the development of this curriculum.

CHAIRPERSON, TVET CDACC

ACKNOWLEDGMENT

This curriculum has been designed for competency-based training and has independent units of learning that allow the trainee flexibility in entry and exit. In developing the curriculum, significant involvement and support was received from various organizations.

I recognize with appreciation the role of the Banking Sector Skills Advisory Committee (SSAC) in ensuring that competencies required by the industry are addressed in the curriculum. I also thank all stakeholders in the Business sector for their valuable input and all those who participated in the process of developing this curriculum.

I am convinced that this curriculum will go a long way in ensuring that workers in Business Sector acquire competencies that will enable them to perform their work more efficiently.
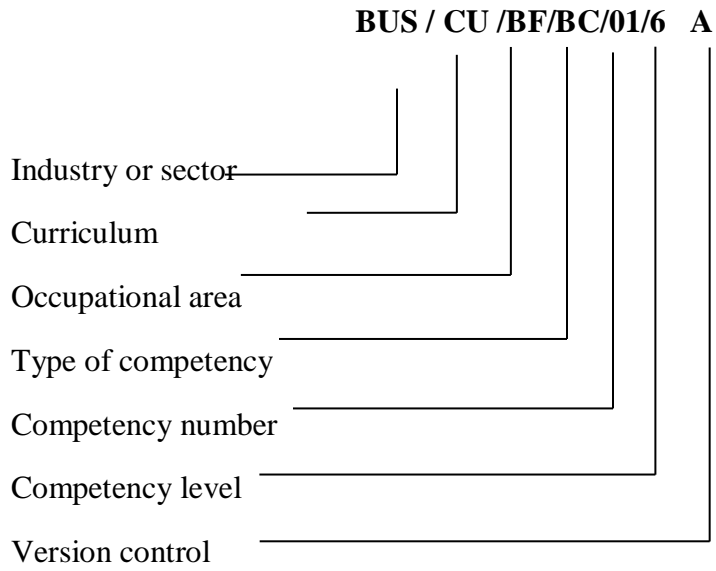
COUNCIL SECRETARY/CEO
TVET CDACC

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ABBREIATION AND ACRONYMS

A   Control version

AIDS   Acquired Immunodeficiency Syndrome

BC   Basic Unit

BUS   Business

CBET   Competency Based Education and Training

CDACC   Curriculum Development Assessment Certification Council

CEO   Council Secretary

CR   Core Unit

CU   Curriculum

HIV   Acquired Immunodeficiency Virus

KCSE   Kenya Certificate of Secondary Education

KNQA   Kenya National Qualifications Authority

KYC   Know Your Customer

LCD   Liquid Crystal Display

NGO   Non-Governmental Organization

OSH   Occupational Safety and Health

PESTEL   Political Environmental Social Technological Economic Legal

PPE   Personal Protective Equipment

Q&A   Questions and Answer

SLA   Service Level Agreement

SME   Small and Medium Size Enterprises

SSAC   Sector Skills Advisory Committee

SWOT   Strength Weakness Opportunity Threat

TVET   Technical and Vocational Education and Training

KEY TO UNIT CODE

BUS / CU /BF/BC/01/6   A

Industry or sector

Curriculum

Occupational area

Type of competency

Competency number

Competency level

Version control

COURSE OVERVIEW

Description of the Course

Banking and Finance level 6 qualification consists of competencies that a person must achieve to process customer credit, market bank products, perform credit administration, establish credit collateral, manage customer relationship, offer customer service and manage back office, manage electronic banking and bank compliance.

Units of Learning

This course consists of basic and core units of learning as indicated below:

Basic Units of Learning

Unit Code	Unit Title	Duration in Hours	Credit Factor
BUS/CU/BF/BC/01/6/A	Communication Skills	40	4.0
BUS/CU/BF/BC/02/6/A	Numeracy Skills	70	7.0
BUS/CU/BF/BC/03/6/A	Digital Literacy	80	8.0
BUS/CU/BF/BC/04/6/A	Entrepreneurial Skills	80	8.0
BUS/CU/BF/BC/05/6/A	Employability Skills	60	6.0
BUS/CU/BF/BC/06/6/A	Environmental Literacy	40	4.0
BUS/CU/BF/BC/07/6/A	Occupational Safety and Health Practices	50	5.0
Subtotal 1		420	42.0

Core Units of Learning

Unit Code	Unit Title	Duration in Hours	Credit Factor
BUS/CU/BF/CR/01/6/A	Credit Processing	220	22.0
BUS/CU/BF/CR/02/6/A	Bank Product	160	16.0
BUS/CU/BF/CR/03/6/A	Credit Administration	180	18.0
BUS/CU/BF/CR/04/6/A	Credit Colletarazation	160	16.0
BUS/CU/BF/CR/05/6/A	Customer Relationship	120	12.0
BUS/CU/BF/CR/06/6/A	Customer Service	100	10.0

BUS/CU/BF/CR/07/6/A	Tellering Service	180	18.0
BUS/CU/BF/CR/08/6/A	Bank Office Management	200	20.0
BUS/CU/BF/CR/09/6/A	Electronic Banking	100	10.0
BUS/CU/BF/CR/10/6/A	Bank Compliance	100	10.0
BUS/CU/BF/CR/11/6/A	Industrial Attachment	480	48.0
Subtotal 2		2000	200.0
Grand total		**2420**	**242.0**

The total duration of the course is 2420 hours

Entry Requirements

An individual entering this course should have any of the following minimum requirements:
  a) Banking and Finance Level 5

Or
  b) Attained KCSE Mean Grade C- (minus)
Or
  c) Equivalent qualifications as determined by Kenya National Qualifications Authority (KNQA)

Trainer qualification
The trainer of this course must have a higher qualification than this course

Assessment
The course will be assessed at two levels: internally and externally. Internal assessment is continuous and is conducted by the trainer who is monitored by an accredited internal verifier while external assessment is the responsibility of TVET CDACC.

Certification
A candidate will be issued with a certificate of competency for each unit of competency. To attain the qualification Banking and Finance Level 6, the candidate must demonstrate competence in all the units of competency as given in qualification pack. These certificates will be issued by TVET CDACC in conjunction with training provider.

BASIC UNITS OF LEARNING

easytvet.com

COMMUNICATION SKILLS

UNIT CODE: BUS/CU/BF/BC/01/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Demonstrate Communication Skills

Duration of Unit: 40 hours

Unit Description
This unit covers the competencies required to demonstrate communication skills .It involves, meeting communication needs of clients and colleagues; developing communication strategies, establishing and maintaining communication pathways, conducting interviews, facilitating group discussion and representing the organization.

Summary of Learning Outcomes
1. Meet communication needs of clients and colleagues
2. Develop communication strategies
3. Establish and maintain communication pathways
4. Promote use of communication strategies
5. Conduct interview
6. Facilitate group discussion
7. Represent the organization

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Meet communication needs of clients and colleagues	- Communication process - Modes of communication - Medium of communication - Effective communication - Barriers to communication - Flow of communication - Sources of information - Organizational policies - Organization requirements for written and electronic communication methods - Report writing - Effective questioning	- Interview - Written texts

	techniques (clarifying and probing) • Workplace etiquette • Ethical work practices in handling communication • Active listening • Feedback • Interpretation • Flexibility in communication • Types of communication strategies • Elements of communication strategy		
2. Develop communication strategies	• Dynamics of groups • Styles of group leadership • Openness and flexibility in communication • Communication skills relevant to client groups	• Interview • Written texts	
3. Establish and maintain communication pathways	• Types of communication pathways	• Interview • Written texts	
4. Promote use of communication strategies	• Application of elements of communication strategies • Effective communication techniques	• Interview • Written texts	
5. Conduct interview	• Types of interview • Establishing rapport • Facilitating resolution of issues • Developing action plans	• Interview • Written texts	
6. Facilitate group discussion	• Identification of communication needs • Dynamics of groups • Styles of group leadership • Presentation of information • Encouraging group members participation	• Interview • Written texts	

		• Evaluating group communication strategies	
7. Represent the organization		• Presentation techniques • Development of a presentation • Multi-media utilization in presentation • Communication skills relevant to client groups	• Interview • Written texts

Suggested Methods of Instruction
- Discussion
- Role playing
- Simulation
- Direct instruction

Recommended Resources
- Desktop computers/laptops
- Internet connection
- Projectors
- Telephone

NUMERACY SKILLS

UNIT CODE: BUS/CU/BF/BC/02/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Demonstrate Numeracy Skills.

Duration of Unit: 60 hours

Unit Description
This unit describes the competencies required to demonstrate numeracy skills. It involves applying a wide range of mathematical calculations for work; applying ratios, rates and proportions to solve problems; estimating, measuring and calculating measurement for work; using detailed maps to plan travel routes for work; using geometry to draw and construct 2D and 3D shapes for work; collecting, organizing and interpreting statistical data; using routine formula and algebraic expressions for work and using common functions of a scientific calculator.

Summary of Learning Outcomes
1. Apply a wide range of mathematical calculations for work
2. Apply ratios, rates and proportions to solve problems
3. Estimate, measure and calculate measurement for work
4. Use detailed maps to plan travel routes for work
5. Use geometry to draw and construct 2D and 3D shapes for work
6. Collect, organize and interpret statistical data
7. Use routine formula and algebraic expressions for work
8. Use common functions of a scientific calculator

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Apply a wide range of mathematical calculations for work	• Fundamentals of mathematics ▪ Addition, subtraction, multiplication and division of positive and negative numbers ▪ Algebraic expressions manipulation • Forms of fractions, decimals and	• Written tests • Assignments • Supervised exercises

		percentages • Expression of numbers as powers and roots	
2.	Apply ratios, rates and proportions to solve problems	• Rates, ratios and proportions ▪ Meaning ▪ Conversions into percentages ▪ Direct and inverse proportions determination ▪ Performing calculations ▪ Construction of graphs, charts and tables ▪ Recording of information	• Written tests • Assignments • Supervised exercises
3.	Estimate, measure and calculate measurement for work	• Units of measurements and their symbols • Identification and selection of measuring equipment • Conversion of units of measurement • Perimeters of regular figures • Areas of regular figures • Volumes of regular figures • Carrying out measurements • Recording of information	• Assignments • Supervised exercises • Written tests
4.	Use detailed maps to plan travel routes for work	• Identification of features in routine maps and plans • Symbols and keys used in routine maps and plans • Identification and interpretation of orientation of map to North • Demonstrate understanding of direction and location • Apply simple scale to estimate length of objects, or distance to location or object • Give and receive directions using both formal and informal language	• Written • Practical test

		• Planning of routes • Calculation of distance, speed and time	
5.	Use geometry to draw and construct 2D and 3D shapes for work	• Identify two dimensional shapes and routine three dimensional shapes in everyday objects and in different orientations • Explain the use and application of shapes • Use formal and informal mathematical language and symbols to describe and compare the features of two dimensional shapes and routine three dimensional shapes • Identify common angles • Estimate common angles in everyday objects • Evaluation of unknown angles • Use formal and informal mathematical language to describe and compare common angles • Symmetry and similarity • Use common geometric instruments to draw two dimensional shapes • Construct routine three dimensional objects from given nets	

6.	Collect, organize and interpret statistical data	• Classification of data
		  • Grouped data
		  • Ungrouped data
		• Data collection
		  • Observation
		  • Recording
		• Distinguishing between sampling
			• Assignments
			• Supervised exercises
			• Written tests

		and census	
		• Importance of sampling	
		• Errors in sampling	
		• Types of sampling and their limitations e.g.	
		• Stratified random	
		• Cluster	
		• Judgmental	
		• Tabulation of data	
		• Class intervals	
		• Class boundaries	
		• Frequency tables	
		• Cumulative frequency	
		• Diagrammatic and graphical presentation of data e.g.	
		• Histograms	
		• Frequency polygons	
		• Bar charts	
		• Pie charts	
		• Cumulative frequency curves	
		❑ Interpretation of data	

7.	Use routine formula and algebraic expressions for work	• Solving linear equations
		• Linear graphs
		    ▪ Plotting
		    ▪ Interpretation
		• Applications of linear graphs
		• Curves of first and second degree
		    ▪ Plotting
		    ▪ Interpretation
			• Assignments
			• Supervised exercises
			• Written tests

8. Use common functions of a scientific calculator		• Identify and use keys for common functions on a calculator • Calculate using whole numbers, money and routine decimals and percentages • Calculate with routine fractions and percentages	• • Written • Practical test

		• Apply order of operations to solve multi-step calculations • Interpret display and record result	

Suggested Methods of Instruction
- Group discussions
- Demonstration by trainer
- Practical work by trainee
- Exercises

Recommended Resources
- Calculators
- Rulers, pencils, erasers
- Charts with presentations of data
- Graph books
- Dice

DIGITAL LITERACY

UNIT CODE: BUS/CU/BF/BC/03/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Demonstrate Digital Literacy

Duration of Unit: 60 hours

Unit Description
This unit describes competencies required to demonstrate digital literacy. It involves in identifying computer software and hardware, applying security measures to data, hardware, software in automated environment, computer software in solving task, internet and email in communication at workplace, desktop publishing in official assignments and preparing presentation packages.

Summary of Learning Outcomes
1. Identify computer software and hardware
2. Apply security measures to data, hardware, software in automated environment
3. Apply computer software in solving tasks
4. Apply internet and email in communication at workplace
5. Apply desktop publishing in official assignments
6. Prepare presentation packages

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Identify computer hardware and software	- Concepts of ICT - Functions of ICT - History of computers - Components of a computer - Classification of computers	- Written tests - Oral presentation
2. Apply security measures to data, hardware, software in automated environment	- Data security and control - Security threats and control measures - Types of computer crimes - Detection and protection against computer crimes - Laws governing protection of	- Written tests - Oral presentation - Project

		ICT	
3.	Apply computer software in solving tasks	• Operating system • Word processing • Spread sheets • Data base design and manipulation • Data manipulation, storage and retrieval	• Oral questioning • Project
4.	Apply internet and email in communication at workplace	• Computer networks • Network configurations • Uses of internet • Electronic mail (e-mail) concept	• Oral questioning • Written report
5.	Apply desktop publishing in official assignments	• Concept of desktop publishing • Opening publication window • Identifying different tools and tool bars • Determining page layout • Opening, saving and closing files • Drawing various shapes using DTP • Using colour pellets to enhance a document • Inserting text frames • Importing and exporting text • Object linking and embedding • Designing of various publications • Printing of various publications	• Oral questioning • Written report • Project
6.	Prepare presentation packages	• Types of presentation packages • Procedure of creating slides • Formatting slides	• Oral questioning • Written report • Project

	• Presentation of slides • Procedure for editing objects	

Suggested Methods of Instruction
- Instructor led facilitation of theory
- Demonstration by trainer
- Practical work by trainee
- Viewing of related videos
- Project
- Group discussions

Recommended Resources
- Computers
- Printers
- Storage devices
- Internet access

ENTREPRENEURIAL SKILLS

UNIT CODE: BUS/CU/BF/BC/04/6/A

Relationship to Occupational Standards

This unit addresses the Unit of Competency: Demonstrate Entrepreneurial Skills

Duration of unit: 100 hours

Unit Description

This unit covers the competencies required to demonstrate understanding of entrepreneurship. It involves demonstrating understanding of an entrepreneur, entrepreneurship and self-employment. It also involves identifying entrepreneurship opportunities, creating entrepreneurial awareness, applying entrepreneurial motivation and developing business innovative strategies.

Summary of Learning Outcomes

1. Demonstrate understanding of who an entrepreneur
2. Demonstrate knowledge of entrepreneurship and self-employment
3. Identify entrepreneurship opportunities
4. Create entrepreneurial awareness
5. Apply entrepreneurial motivation
6. Develop business innovative strategies
7. Develop Business plan

Learning Outcome	Content	Suggested Assessment Methods

1. Demonstrate knowledge of entrepreneurship and self-employment	• Importance of self-employment • Requirements for entry into self-employment • Role of an Entrepreneur in business • Contributions of Entrepreneurs to National development • Entrepreneurship culture in Kenya • Born or made entrepreneurs	• Individual/group assignments • Projects • Written tests • Oral questions • Third party report
2. Identify entrepreneurship opportunities	• Business ideas and opportunities • Sources of business ideas • Business life cycle • Legal aspects of business • Assessment of product demand • Business environment • Factors to consider when evaluating business environment • Technology in business	• Individual/group assignments • Projects • Written tests • Oral questions • Third party report • Interviews
3. Create entrepreneurial awareness	• Forms of businesses • Sources of business finance • Factors in selecting source of business finance • Governing policies on Small Scale Enterprises (SSEs) • Problems of starting and operating SSEs	• Individual/group assignments • Projects • Written tests • Oral questions • Third party report • Interviews

4. Apply entrepreneurial motivation	• Internal and external motivation • Motivational theories • Self-assessment • Entrepreneurial orientation • Effective communications in entrepreneurship • Principles of communication • Entrepreneurial motivation	• Case studies • Individual/group assignments • Projects • Written tests • Oral questions • Third party report • Interviews
5. Develop business innovative strategies	• Innovation in business • Small business Strategic Plan • Creativity in business development • Linkages with other entrepreneurs • ICT in business growth and development	• Case studies • Individual/group assignments • Projects • Written tests • Oral questions • Third party report • Interviews
6. Develop Business Plan	• Business description • Marketing plan • Organizational/Management • plan • Production/operation plan • Financial plan • Executive summary • Presentation of Business Plan	• Case studies • Individual/group assignments • Projects • Written tests • Oral questions • Third party report • Interviews

Suggested Methods of Instruction

- Direct instruction
- Project
- Case studies
- Field trips
- Discussions
- Demonstration
- Question and answer

- Problem solving
- Experiential
- Team training

Recommended Resources
- Case studies
- Business plan templates
- Computers
- Overhead projectors
- Internet
- Mobile phone
- Video clips
- Films
- Newspapers and Handouts
- Business Journals
- Writing materials

EMPLOYABILITY SKILLS

UNIT CODE: BUS/CU/BF/BC/05/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Demonstrate Employability Skills

Duration of Unit: 80 hours

Unit Description
This unit covers competencies required to demonstrate employability skills. It involves conducting self-management, demonstrating interpersonal communication, critical safe work habits, leading a workplace team, planning and organizing work, maintaining professional growth and development, demonstrating workplace learning, problem solving skills and managing ethical performance.

Summary of Learning Outcomes
1. Conduct self-management
2. Demonstrate interpersonal communication
3. Demonstrate critical safe work habits
4. Lead a workplace team
5. Plan and organize work
6. Maintain professional growth and development
7. Demonstrate workplace learning
8. Demonstrate problem solving skills
9. Manage ethical performance

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Conduct self-management	- Self-awareness - Formulating personal vision, mission and goals - Strategies for overcoming life challenges - Managing emotions - Emotional intelligence - Assertiveness versus aggressiveness	- Written tests - Oral questioning - Interviewing - Portfolio of evidence - Third party report

		• Expressing personal thoughts, feelings and beliefs • Developing and maintaining high self-esteem • Developing and maintaining positive self-image • Setting performance targets • Monitoring and evaluating performance • Articulating ideas and aspirations • Accountability and responsibility • Good work habits • Self-awareness • Values and beliefs • Self-development • Financial literacy • Healthy lifestyle practices • Adopting safety practices	
2.	Demonstrate interpersonal communication	• Meaning of interpersonal communication • Listening skills • Types of audience • Public speaking • Writing skills • Negotiation skills • Reading skills • Meaning of empathy • Understanding customers' needs • Establishing communication networks • Assertiveness • Sharing information	• Written tests • Oral questioning • Interviewing • Portfolio of evidence • Third party report
3.	Demonstrate critical safe work habits	• Stress and stress management • Time concept • Punctuality and time	• Written tests • Oral questioning • Interviewing

	consciousness • Leisure • Integrating personal objectives into organizational objectives • Resources mobilization • Resources utilization • Setting work priorities • Developing healthy relationships • HIV and AIDS • Drug and substance abuse • Managing emerging issues	• Portfolio of evidence • Third party report
4. Lead a workplace team	• Leadership qualities • Power and authority • Team building • Determination of team roles and objectives • Team parameters and relationships • Individual responsibilities in a team • Forms of communication • Complementing team activities • Gender and gender mainstreaming • Human rights • Developing healthy relationships • Maintaining relationships • Conflicts and conflict resolution • Coaching and mentoring skills	• Written tests • Oral questioning • Interviewing • Portfolio of evidence • Third party report
5. Plan and organize work	• Functions of management • Planning • Organizing • Time management • Decision making concept	• Written tests • Oral questioning • Interviewing • Portfolio of evidence • Third party report

		• Task allocation • Developing work plans • Developing work goals/objectives and deliverables • Monitoring work activities • Evaluating work activities • Resource mobilization • Resource allocation • Resource utilization • Proactive planning • Risk evaluation • Problem solving • Collecting, analysing and organising information • Negotiation	
6.	Maintain professional growth and development	• Avenues for professional growth • Training and career opportunities • Assessing training needs • Mobilizing training resources • Licenses and certifications for professional growth and development • Pursuing personal and organizational goals • Managing work priorities and commitments • Recognizing career advancement	• Written tests • Oral questioning • Interviewing • Portfolio of evidence • Third party report
7.	Demonstrate workplace learning	• Managing own learning • Mentoring • Coaching • Contributing to the learning community at the workplace • Cultural aspects of work • Networking	• Written tests • Oral questioning • Interviewing • Portfolio of evidence • Third party report

	• Variety of learning context • Application of learning • Safe use of technology • Taking initiative/proactivity • Flexibility • Identifying opportunities • Generating new ideas • Workplace innovation • Performance improvement • Managing emerging issues • Future trends and concerns in learning	
8. Demonstrate problem solving skills	• Critical thinking process • Data analysis tools • Decision making • Creative thinking • Development of creative, innovative and practical solutions • Independence in identifying and solving problems • Solving problems in teams • Application of problem-solving strategies • Testing assumptions • Resolving customer concerns	• Written tests • Oral questioning • Interviewing • Portfolio of evidence • Third party report
9. Manage ethical performance	• Meaning of ethics • Ethical perspectives • Principles of ethics • Ethical standards • Organization code of ethics • Common ethical dilemmas • Organization culture • Corruption, bribery and conflict of interest • Privacy and data protection • Diversity, harassment and mutual respect	• Written tests • Oral questioning • Interviewing • Portfolio of evidence • Third party report

	• Financial responsibility/accountability • Etiquette • Personal and professional integrity • Commitment to jurisdictional laws • Emerging issues in ethics	

Suggested Methods of Instruction

- Demonstrations
- Simulation/Role play
- Group Discussion
- Presentations
- Assignments
- Q&A

Recommended Resources

- Computers
- Stationery
- Charts
- Video clips
- Audio tapes
- Radio sets
- TV sets
- LCD projectors

ENVIRONMENTAL LITERACY

UNIT CODE: BUS/CU/BF/BC/06/6/A

Relationship to Occupational Standards:
This unit addresses the Unit of Competency: Demonstrate Environmental Literacy

Duration of Unit: 40 hours

Unit Description
This unit describes the competencies required demonstrate environmental literacy.it involves controlling environmental hazard, controlling environmental pollution, complying with workplace sustainable resource use, evaluating current practices in relation to resource usage, identifying environmental legislations/conventions for environmental concerns, implementing specific environmental programs, monitoring activities on environmental protection/programs, analysing resource use and developing resource conservation plans.

Summary of Learning Outcomes
1. Control environmental hazard
2. Control environmental Pollution
3. Demonstrate sustainable resource use
4. Evaluate current practices in relation to resource usage
5. Identify Environmental legislations/conventions for environmental concerns
6. Implement specific environmental programs
7. Monitor activities on Environmental protection/Programs
8. Analyze resource use
9. Develop resource conservation plans

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Control environmental hazard	• Purposes and content of Environmental Management and Coordination Act 1999 • Storage methods for environmentally hazardous materials • Disposal methods of hazardous	• Written questions • Oral questions

		wastes	
		• Types and uses of PPE in line with environmental regulations	
		• Occupational Safety and Health Standards (OSHS)	
2.	Control environmental Pollution control	• Types of pollution • Environmental pollution control measures • Types of solid wastes • Procedures for solid waste management • Different types of noise pollution • Methods for minimizing noise pollution	• Written questions • Oral questions • Role play
3.	Demonstrate sustainable resource use	• Types of resources • Techniques in measuring current usage of resources • Calculating current usage of resources • Methods for minimizing wastage • Waste management procedures • Principles of 3Rs (Reduce, Reuse, Recycle) • Methods for economizing or reducing resource consumption	• Written questions • Oral questions • Role play
4.	Evaluate current practices in relation to resource usage	• Collection of information on environmental and resource efficiency systems and procedures, • Measurement and recording of current resource usage • Analysis and recording of current purchasing strategies. • Analysis of current work processes to access information and data • Identification of areas for improvement	• Written questions • Oral questions • Role play
5.	Identify Environmental legislations/conventions for environmental	• Environmental issues/concerns • Environmental legislations	• Written questions • Oral questions

concerns	/conventions and local ordinances • Industrial standard /environmental practices • International Environmental Protocols (Montreal, Kyoto) • Features of an environmental strategy	
6. Implement specific environmental programs	• Community needs and expectations • Resource availability • 5s of good housekeeping • Identification of programs/Activities • Setting of individual roles /responsibilities • Resolving problems /constraints encountered • Consultation with stakeholders	• Written questions • Oral questions • Role play
7. Monitor activities on Environmental protection/Programs	• Periodic monitoring and Evaluation of activities • Gathering feedback from stakeholders • Analyzing data gathered • Documentation of recommendations and submission • Setting of management support systems to sustain and enhance the program • Monitoring and reporting of environmental incidents to concerned /proper authorities	• Oral questions • Written tests • Practical test
8. Analyze resource use	• Identification of resource consuming processes • Determination of quantity and nature of resource consumed • Analysis of resource flow through different parts of the process. • Classification of wastes for	• Written tests • Oral questions • Practical test

	possible source of resources.	
9. Develop resource Conservation plans	• Determination of efficiency of use/conversion of resources • Causes of low efficiency of use of resources • Plans for increasing the efficiency of resource use	• Written tests • Oral questions • Practical test

Suggested Methods of Instruction
- Instructor led facilitation of theory
- Practical demonstration of tasks by trainer
- Practice by trainees
- Observations and comments and corrections by trainers

Recommended Resources
- Standard operating and/or other workplace procedures manuals
- Specific job procedures manuals
- Environmental Management and Coordination Act 1999
- Machine/equipment manufacturer's specifications and instructions
- Personal Protective Equipment (PPE)
- ISO standards
- Company environmental management systems (EMS)
- Montreal Protocol
- Kyoto Protocol

OCCUPATIONAL SAFETY AND HEALTH PRACTICES

UNIT CODE: BUS/CU/BF/BC/07/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Demonstrate Occupational Safety and Health Practices

Duration of Unit: 40 hours

Unit Description
This unit specifies the competencies required to demonstrate occupational health and safety practices. It involves identifying workplace hazards and risk, identifying and implementing appropriate control measures to hazards and risks and implementing OSH programs, procedures and policies/guidelines.

Summary of Learning Outcomes
1. Identify workplace hazards and risk
2. Control OSH hazards
3. Implement OSH programs

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Identify workplace hazards and risks	• Identification of hazards in the workplace and/or the indicators of their presence • Evaluation and/or work environment measurements of OSH hazards/risk existing in the workplace • Gathering of OSH issues and/or concerns	• Oral questions • Written tests • Portfolio of evidence • Third party report
2. Control OSH hazards	• Prevention and control measures e.g. use of PPE • Risk assessment • Contingency measures	• Oral questions • Written tests • Portfolio of evidence • Third party report

3. Implement OSH programs	• Company OSH program, evaluation and review • Implementation of OSH programs • Training of team members and advice on OSH standards and procedures • Implementation of procedures for maintaining OSH-related records	• Oral questions • Written tests • Portfolio of evidence • Third party report

Suggested Methods of Instruction
- Assigments
- Discussion
- Q&A
- Role play
- Viewing of related videos

Recommended Resources
- Standard operating and/or other workplace procedures manuals
- Specific job procedures manuals
- Machine/equipment manufacturer's specifications and instructions
- Personal Protective Equipment (PPE) e.g.
    - Mask
    - Face mask/shield
    - Safety boots
    - Safety harness
    - Arm/Hand guard, gloves
    - Eye protection (goggles, shield)
    - Hearing protection (ear muffs, ear plugs)
    - Hair Net/cap/bonnet
    - Hard hat
    - Face protection (mask, shield)
    - Apron/Gown/coverall/jump suit
    - Anti-static suits
    - High-visibility reflective vest

CORE UNITS OF LEARNING

CREDIT FACILITIES

UNIT CODE: BUS/CU/BF/CR/01/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Process Credit Facility
Duration of Unit: 220 Hours
Unit Description
This unit specifies the competencies required to process credit facilities. It involves conducting customer screening, advising client on credit, conducting security perfection, conducting credit appraisal, facilitating valuation of security and communicating credit decision.

Summary of Learning Outcomes

1. Conduct customer screening
2. Advise client on credit
3. Conduct security/collateral perfection
4. Conduct credit appraisal
5. Facilitate valuation of security
6. Communicate credit decision

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Conduct customer screening	- Customer screening - Importance of KYC - Steps in customer screening - Identification of customer needs	- Written tests - Observation - Oral questions - Third party report
2. Advise client on credit	- Categories of bank customer - Credits - Types - Requirement for credit application - Pros and cons - Terms and conditions of credit	- Written tests - Observation - Oral questions - Third party report
3. Conduct security/collateral	- Collateral - Features of a security - Types of collateral	- Written tests - Observation - Oral questions

perfection	• Importance of collateral • Legal aspects of collateral. • Methods of perfecting different types of collateral.	• Third party report

4. Conduct credit appraisal	• Principles of lending
	• Preparation of
	    • Statement of financial position
	    • Income statement
	    • Cash flow statement
	    • Cash flow projection
	    • Ratio analysis
	• Interpretation of financial statement
		• Written tests
		• Observation
		• Oral questions
		• Third party report

5. Facilitate valuation of security	• Valuations
	• Types of valuation
	• Categories of valuation
	    ➢ Movable asset
	    ➢ Land
	    ➢ Shares
	• Importance of valuation
	• Requirement for valuation
	• Importance of valuation
	• Role of valuer
	• Valuation report
	    ➢ Content
	    ➢ Interpretation of valuation report
	• Parties involved in valuation of a collateral.
		• Written tests
		• Observation
		• Oral questions
		• Third party report

6. Communicate credit decision	• Types of credit decisions • Channels of communication • Importance of communicating credit decision.	• Written tests • Observation • Oral questions • Third party report

Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Simulation
- On job training

Recommended Resources
- Writing materials
- Projector
- Computer
- Flip Chart/white board

BANK PRODUCTS

UNIT CODE: BUS/CU/BF/CR/02/6/A

Relationship to Occupational Standards

This unit addresses the Unit of Competency: Market Bank Products

Duration of Unit: 160 Hours

Unit Description

This unit specifies the competencies required to market bank products.it involves identifying potential customer, identifying customer need and closing the sale.

Summary of Learning Outcomes

1. Identify potential customer
2. Identify customer need
3. Close the sale

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Identify potential customer	• Grooming etiquette • Types of customers • Market niche • Selling techniques • Referral actualization • Cross-selling	• Written tests • Observation • Oral questions • Third party report

2. Identify customer need	• Bank products
	   • Funded
	   • Non-funded
	 • Types of customer needs
	 • Importance of identifying customer needs.
	 • Pros and cons of different products
	 • Matching customer needs with the bank products.
		• Written tests
		 • Observation
		 • Oral questions
		 • Third party report

3. Close the sale	• Negotiation • Methods of persuasion • Methods of closing sale	• Written tests • Observation • Oral questions • Third party

		report

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources
- Writing materials
- Projector
- Computer
- Flip Chart/white board

CREDIT ADMINISTRATION

UNIT CODE: BUS/CU/BF/CR/03/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Perform Credit Administration.
Duration of Unit: 180 Hours

Unit Description
This unit specifies the competencies required to perform credit administration.it involves monitoring the credit repayment, analysing periodic financials, conducting customer visit, preparing call report, collecting credit arrears, issuing demand letter and performing credit restructuring.

Summary of Learning Outcomes
1. Monitor the credit repayment
2. Analyze periodic financials
3. Conduct customer visit
4. Prepare call report
5. Collect credit arrears
6. Issue demand letter
7. Perform credit facility restructuring

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Monitor the credit repayment	- Credits - Credit monitoring - Importance of credit monitoring - Methods of monitoring credit repayment - Warning signs	- Written tests - Observation - Oral questions - Third party report
2. Analyse periodic financials	- Introduction to basic accounting - Principles of accounting - Financial statements ➤ Types ➤ Preparation ➤ Usage ➤ Analysis	- Written tests - Observation - Oral questions - Third party report

		➢ Interpretation • Ratios	
3. Conduct customer visit	• Customer visit • Importance of customer visit • Preparation for customer visit • Dos and don'ts of customer visit • Ways of handling difficult customer	• Written tests • Observation • Oral questions • Third party report	
4. Prepare call report	• Call report • Importance of call report • Content of call report • Formats of call report • Essay writing	• Written tests • Observation • Oral questions • Third party report	
5. Collect credit arrears	• Credit arrears • Identification of credit arrear • Categories of credit arrears • Credit arrears report • Related accounts	• Written tests • Observation • Oral questions • Third party report	
6. Issue demand letter	• Demand letter • Types of demand letter • Content of demand letter • Importance of demand letter • Preparation of demand letter • Methods of issuing demand letter • Factors to consider when issuing demand letter	• Written tests • Observation • Oral questions • Third party report	
7. Perform credit restructuring	• Credit restructuring • Reasons for credit restructuring • Implication of credit	• Written tests • Observation • Oral questions • Third party	

	restructuring	report
	• Types of credit restructuring	
	• Factors to consider in credit restructuring	

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources
- Writing materials
- Projector
- Computer
- Flip Chart/white board

CREDIT COLLETARAZATION

UNIT CODE: BUS/CU/BF/CR/04/6/A

Relationship to Occupational Standards

This unit addresses the Unit of Competency: Establish Credit Collateral

Duration of Unit: 160 Hours

Unit Description

This unit specifies the competencies required to establish credit collateral.it involves Identifying security options, determining sufficiency of collateral, execute legal document, conducting security perfection and maintaining credit security documents.

Summary of Learning Outcomes

1. Identify security options
2. Determine sufficiency of collateral
3. Execute legal document
4. Conduct security perfection
5. Maintain credit security documents

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Identify security options	- Security documents - Types of security documents. - Importance of the security documents. - Collateral - Types of collateral - Importance of collateral - Collateral for different types of credits.	- Written tests - Observation - Oral questions - Third party report
2. Determine sufficiency of collateral	- Establishment of legal ownership of collateral. - Interpretation of valuation report. - Importance of establishing sufficiency of collateral. - Discounting of collateral values. - Importance of discounting	- Written tests - Observation - Oral questions - Third party report

	collaterals.	
3. Execute the legal documents	• Legal documentation • Types of legal documents • Importance of securing the legal documents. • Parties involved in securing legal documentation.	• Written tests • Observation • Oral questions • Third party report
4. Conduct security perfection	• Joint registration. • Importance of joint registration. • Joint registration for different types of collateral. • Steps taken in registration of different types of collateral. • Parties involved in joint registration. • Costs involved in joint registration.	• Written tests • Observation • Oral questions • Third party report
5. Maintain credit security documents	• Security documents • Methods of maintaining different types of documents. • Types of filing • Cataloguing of security documents • Retrieval of security documents when needed. • Archival of security documents. • Destruction of obsolete security documents.	• Written tests • Observation • Oral questions • Third party report

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee

- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources
- Writing materials
- Projector
- Computer
- Flip Chart/white board

CUSTOMER RELATIONSHIP

UNIT CODE: BUS/CU/BF/CR/05/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Manage Customer Relationship
Duration of Unit: 120 Hours
Unit Description
 This unit specifies the competencies required to manage customer relationship. It involves: managing customer's communication, segmenting bank customers, inducting customer loyalty programmes and monitoring   customer satisfaction.

Summary of Learning Outcomes
1. Manage customer's communication
2. Segment bank customers
3. Induct customer loyalty programmes
4. Monitor   customer satisfaction

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Manage customers communication	- Define communication - Channels of communication - Communication process - Importance of effective communication - Storage of communication records. - Confidentiality of communication process and records.	- Written tests - Observation - Oral questions - Third party report
2. Segment bank customers	- Importance of customer segmentation - Basis of customer classification - Customer type - Industry - Income Level	- Written tests - Observation - Oral questions - Third party report

	• Demographical factors • Customer needs • Recognition. • Importance of recognition. • Types of recognition.	
3. Induct customer loyalty programs	• Define loyalty programs. • Importance of loyalty • Loyalty level measurement tools. • Loyalty level determination process. • Pros and cons of the loyalty program	• Written tests • Observation • Oral questions • Third party report
4. Monitor customer satisfaction	• Define customer satisfaction. • Importance of customer satisfaction. • Customer satisfaction matrix • Customer satisfaction indices • Customer satisfaction monitoring process. • Customer satisfaction improvement • Customer satisfaction maintenance. • Handling dissatisfied customers.	• Written tests • Observation • Oral questions • Third party report

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction

- Simulation
- On job training

Recommended Resources

- Writing materials
- Projector
- Computer
- Flip Chart/white board

CUSTOMER SERVICE

UNIT CODE: BUS/CU/BF/CR/06/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Offer Customer Service.
Duration of Unit: 100 Hours
Unit Description
This unit specifies the competencies required to offer customer service. It involves; handling customer enquiries, managing customer complaints, guiding customers on banking services and responding to internal queries.

Summary of Learning Outcomes
1. Handle customer enquiries
2. Manage customer complaints
3. Guide customers on banking services
4. Respond to internal queries

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Handle customer enquiries	- Customer queries - Importance - Different types of queries - Ways of handling customer enquiries - Communication skills - Different types of customers - Escalation of customer queries.	- Written tests - Observation - Oral questions - Third party report
2. Manage customer complaints	- Customer complaints - Importance of handling customer complaints - Types of customer complaints - Handling difficult customers. - Escalation of customer complaints	- Written tests - Observation - Oral questions - Third party report

| 3. Guide customers on banking services | • Banking products and services
• Types of bank products and services.
   ○ Asset products
   ○ Liability products
   ○ Trade Finance products
   ○ Forex products
• Types of bank customers.
   ○ Micro customers
   ○ SME
   ○ Corporate
   ○ Parastatal
   ○ NGO

• Organizational structures
• Escalation techniques. | • Written tests
• Observation
• Oral questions
• Third party report |
| 4. Respond to internal queries | • Queries
• Types of queries
• Teamwork.
• Different methods of internal communications.
• Internal communication etiquettes
• Handling difficult workmate. | • Written tests
• Observation
• Oral questions
• Third party report |

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources
- Writing materials
- Projector
- Computer
- Flip Chart/white board

TELLERING SERVICE

UNIT CODE: BUS/CU/BF/CR/07/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Offer Tellering Services.
Duration of Unit: 180 Hours
Unit Description
This unit specifies the competencies required to provide tellering service. It involves facilitating cash deposit, processing cash withdrawals, facilitating purchase of foreign currency, facilitating sell of foreign currency, facilitating account to account transfer, facilitating interbank local and foreign transfer, balancing end day till and issuing bankers cheque.

Summary of Learning Outcomes
1. Facilitate cash deposit
2. Process cash withdrawals
3. Facilitate purchase of foreign currency
4. Facilitate sell of foreign currency
5. Facilitate account to account transfer
6. Facilitate interbank local and foreign transfer
7. Balance end day till
8. Issuance of bankers' cheque

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Facilitate cash deposit	- Cash deposit - Validation of notes - Understanding different foreign currency notes. - How to sort notes. - How to count notes. - Communication techniques - How to use cash counting machine. - Use of coin counting machine.	- Written tests - Observation - Oral questions - Third party report
2. Process cash withdrawals	- Cash withdrawal - Validation of customer details - Image	- Written tests - Observation - Oral questions

	o Signature o balance • Understanding different foreign currency notes. • How to sort notes. • How to count notes. • Communication techniques • How to use cash counting machine. • Use of coin counting machine.	• Third party report
3. Facilitate purchase of foreign currency	• Foreign currency. • Importance of Forex in a bank. • Interpretation of exchange rates • Validation of notes • Understanding different foreign currency notes. • Communication etiquette • Rate's negotiation skills	• Written tests • Observation • Oral questions • Third party report

4. Facilitate sell of foreign currency	• Foreign currency.
	• Importance of Forex in a bank.
	• Interpretation of exchange rates
	• Validation of notes
	• Understanding different foreign currency notes.
	• Communication etiquette
	• Rate's negotiation skills
	• Validation of customer details
	  o Image
	  o Signature
	  o Account balance
		• Written tests
		• Observation
		• Oral questions
		• Third party report

5. Facilitate account to account transfer	• Account transfer
	• Requirements for internal money transfers.
	• Importance of internal account to account transfer.
	  o To Customer
	  o To Bank
		• Written tests
		• Observation
		• Oral questions
		• Third party report

	o To government.	
	• Methods of account-to-account transfer	
	• Validation of customer details	
	o Image	
	o Signature	
	o balance	
	• Communication techniques	

6. Facilitate interbank local and foreign transfer	• Account transfer
	 • Different types of local money transfer services
	 • Types of foreign money transfer service.
	 • Validation of customer details
	     o Image
	     o Signature
	     o balance
	 • Communication techniques
	 • Requirements for foreign money transfers.
	 • Importance of foreign money transfer.
	     o To Customer
	     o To Bank
	     o To government.
		• Written tests
		 • Observation
		 • Oral questions
		 • Third party report

7. Balance end day till	• End of day • Importance of end of day • How do bundle notes • How to bundle coins • Cash sorting techniques. • Handling soiled notes • How to retrieve cash report. • Reconciliation of the report against physical cash. • Till safety and dual control.	• Written tests • Observation • Oral questions • Third party report
8. Issuance of banker's cheque	• Bankers' cheque • Importance of banker's cheque • Steps in preparing bankers	• Written tests • Observation • Oral questions

	cheque.
	• Cost associated with bankers' cheque.
	• Validation of customer details
	    o Image
	    o Signature
	    o Account balance
	• Recording banker cheque.
	• Internal accounts related with a banker's cheque.
	• Authorization of bankers' cheque.
	• Repurchasing bankers' cheque.
	• Treatment of lost or stolen bankers' cheque.
		• Third party report

9. Facilitate cheque deposit	• What is a cheque • Identification of a cheque validity	• Written tests • Observation • Oral questions • Third party report

10. Facilitate cheque withdrawal.	• Cheque
	• Validation of customer details
	    o Image
	    o Signature
	    o balance
	• determination of a cheque validity.
		• Written tests
		• Observation
		• Oral questions
		• Third party report

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources
- Writing materials

- Projector
- Computer
- Flip Chart/white board

BACK-OFFICE MANAGEMENT

UNIT CODE: BUS/CU/BF/CR/08/6/A

Relationship to Occupational Standards

This unit addresses the Unit of Competency: Manage Back Office

Duration of Unit: 200 Hours

Unit Description

This unit specifies the competencies required to manage back office. It involves processing employee salary, managing suspense account, managing asset register, managing office stationery, managing bank voucher, performing data clean up and managing customer account.

Summary of Learning Outcomes

1. Process employee salary
2. Manage suspense account
3. Manage asset register
4. Manage office stationery
5. Manage bank voucher
6. Perform data clean up
7. Manage customer account

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Process employee salary	- Salary - Process - Validation of business customer details ○ Image ○ Signature ○ Account balance - Verification of employee details. - Importance of verification of employee details - Requirement for salary processing\ - Costs involved with salary processing.	- Written tests - Observation - Oral questions - Third party report
2. Manage suspense	Suspense	Written tests

account	• Importance of managing suspense accounts • Types of suspense accounts • The need for suspense accounts in banks. • Risks associated with suspense account • Retrieval of suspense report. • Reconciliation and reversal of suspense items	• Observation • Oral questions • Third party report
3. Manage asset register	• Asset register • Different types of assets found in a bank. • Importance of maintaining asset registers • Process of marking assets • Details to capture in asset register • Depreciation of assets • Disposal of asset • Repair of assets	• Written tests • Observation • Oral questions • Third party report
4. Manage office stationery	• Stationery • Types of stationeries needed in a bank. • Importance of managing stationeries. • Reorder level • Acquisition of stationeries. • Disposal of obsolete stationeries • Stationery cost management. • Maintenance of the stationery room. • Storage of stationeries • Different methods of arranging stationeries.	• Written tests • Observation • Oral questions • Third party report

	• Retrieval of stationeries.	
5. Manage bank voucher	• Voucher • Types of vouchers • Importance of managing vouchers. • Ticking of vouchers. • Storage of vouchers. • Retrieval of vouchers • Disposal of obsolete vouchers. • Voucher confidentiality.	• Written tests • Observation • Oral questions • Third party report
6. Perform data clean up	• Data • Types of data in a bank • Importance of cleaning data. • Process of cleaning different types of data. • Customer data confidentiality. • Importance of maintaining confidentiality.	• Written tests • Observation • Oral questions • Third party report
7. Manage customer account	• Accounts • Importance of managing accounts. • Requirements for different types of accounts. • Dormant accounts. • Handling of dormant accounts. • Risks associated with dormant accounts. • Zero balance accounts. • Effects of the zero balance accounts. • Handling the zero balance accounts. • Overdrawn accounts.	• Written tests • Observation • Oral questions • Third party report

| | • Handling of overdrawn accounts.
 • Customer data confidentiality.
 • Importance of maintaining confidentiality. | |

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources
- Writing materials
- Projector
- Computer
- Flip Chart/white board

ELECTRONIC BANKING

UNIT CODE: BUS/CU/BF/CR/09/6/A

Relationship to Occupational Standards
This unit addresses the Unit of Competency: Manage Electronic Banking.

Duration of Unit: 100hours
Unit Description
unit specifies the competencies required to manage electronic banking.it involves processing registration request, managing service providers, managing bank customers, reconciling online transaction and recovering of default account.

Summary of Learning Outcomes
1. Process registration request
2. Manage service providers
3. Manage bank customers
4. Reconcile online transaction
5. Recovery of default account

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods

1. Process registration request	❏ Registration process
	  o Online
	  o Digital
	• Registration options
	• Required documents for registration
	• Methods of verifying registration document
	  o Physical verification
	  o Documentation verification
	  o Electronic documentation
	• Document certification
	• Creation of online account
	• Activation of account
	• Modes of communication
		• Written tests
		• Observation
		• Oral questions
		• Third party report

2. Manage service providers	• Service providers • Features of Service Level	• Written tests • Observation

	Agreement document (SLA) • Consequences of breach of SLA document • Review options for SLA document	• Oral questions • Third party report
3. Manage bank customers	• E-banking services • E-banking systems • Importance of E-banking • Role of back office • Back-office processes for received instruction • Methods of handling customer queries and complaints • Risks and mitigant in e-banking	• Written tests • Observation • Oral questions • Third party report
4. Reconcile online transaction	• Variance • Causes of variance • Reconciliation process • Importance of reconciliation • Filling and archiving	• Written tests • Observation • Oral questions • Third party report
5. Recovery of default account	• Classification of credit facility account • Delinquent account • Constitute of delinquent account • Consequences of default • Recovery options • Recovery process	• Written tests • Observation • Oral questions • Third party report

Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources

- Writing materials
- Projector
- Computer
- Flip Chart/white board

BANK COMPLIANCE

UNIT CODE: **BUS/CU/BF/CR/10/6/A**

Relationship to Occupational Standards

This unit addresses the Unit of Competency: Manage Bank Compliance

Duration of Unit: 100hours

Unit Description

This unit specifies the competencies required to. Manage bank compliance.it involves profilling bank customers, verifying bank compliance status, preparing regulators report, reporting bank performance to board, seeking approval of bank products and services and handling interbank relationships

Summary of Learning Outcomes

1. Profile bank customers
2. Check bank compliance status
3. Prepare regulators report
4. Report bank performance to board
5. Seek approval of bank products and services
6. Handle interbank relationships

Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Profile bank customers	• Risks • Types of risks • Risk levels • Risk mitigation factors • Sanctioned countries and individuals	• Written tests • Observation • Oral questions • Third party report
2. Check bank compliance status	• Regulatory bodies • Bank compliance standards • Consequences of non-compliance • Prudential guidelines	• Written tests • Observation • Oral questions • Third party report
3. Prepare regulators report	• Types of regulatory reports • Importance of regulatory reports • Users of regulatory report	• Written tests • Observation • Oral questions • Third party

		report
4. Seek approval of bank products and services	• E-banking products and services • Importance of E-banking products and services.	• Written tests • Observation • Oral questions • Third party report
5. Handle interbank relationships	• Types of correspondence accounts • Uses of correspondence accounts • Settlement of counterparty payments • Benefits of e-banking on international trade	• Written tests • Observation • Oral questions • Third party report

Suggested Methods of Instruction
- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation
- On job training

Recommended Resources
- Writing materials
- Projector
- Computer
- Flip Chart/white board