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Dept. of Studies in Commerce
Shivangangothri,
Davangere University,
Davangere 577 002, Karnataka

23.09.2026

To,
The Registrar (Administration),
Davangere University,
Davangere - 577 007.

ಉಪ ಕುಲಸಚಿವರು,
ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ
ಶಿವಗಂಗೋತ್ರಿ, ದಾವಣಗೆರೆ-577007

Dear Sir,

Subject: Approval of the Apprenticeship Assessment Framework for the 5th and 6th Semesters of B.Com. in BFSI under AEDP - Reg.

Ref.: Letter No. 818, Karnataka State Higher Education Council letter dated 02.09.2026

With reference to the subject and reference cited above, I hereby submit the Proceedings of the Board of Studies (BoS) Meeting and the Apprenticeship Assessment Framework pertaining to the Bachelor of Commerce (B.Com.) in Banking, Financial Services and Insurance (BFSI) under the Apprenticeship-Embedded Degree Programme (AEDP) for your kind consideration and necessary action.

Enclosures:

1. Proceedings of the Board of Studies (BoS) Meeting.
2. Apprenticeship Assessment Framework

Chairman
B O S Dept. of Studies in Commerce
Davangere University
Shivagangothri Davangere-7

Copy To,

1. The Registrar (Evaluation), Davangere University, Davangere.
2. The Chairman, DoS in Commerce, Davangere University, Davangere.
3. Office Copy.

ದಾವಣಗೆರೆ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ ಶಿವಗಂಗೋತ್ರಿ ದಾವಣಗೆರೆ-577 007
25 SEP 2026
ಸಂಖ್ಯೆ: 3835



DAVANGERE UNIVERSITY

Department of Studies in Commerce, Shivagangothri, Davangere - 577 007

Minutes of the Board of Studies (UG) Meeting

Date: 16.09.2026

Time: 03:30 PM

A meeting of the Board of Studies (UG), Department of Studies in Commerce, Davangere University, Davangere, was held on 16.09.2026 in the office of the Chairman, Shivagangothri, Davangere University, Davangere.

Members Present (Offline & Online):

1. Dr. Supriya R., Professor, Department of Studies in Commerce, Davangere University, Davangere. *Supriya R*
2. Dr. Karibasappa T, Associate Professor, Department of Commerce, Government First Grade Women's College, Davangere.
3. Dr. Sathisha R.K. Assistant Professor, Department of Studies in Commerce, Davangere University, Davangere. *S.R.K. Sathish*

1. Welcome by the Chairman:

The Chairman of the Board of Studies welcomed all the members to the meeting and thanked them for their participation.

2. Agenda Items Discussed:

2.1 Approval of the Apprenticeship Assessment Framework for the 5th and 6th Semesters of B.Com. in Banking, Financial Services and Insurance (BFSI) under AEDP:

The Chairman placed before the members the Apprenticeship Assessment Framework for the 5th and 6th Semesters of B.Com. in Banking, Financial Services and Insurance (BFSI) under AEDP, circulated by the Karnataka State Higher Education Council, for consideration.

The members of the Board of Studies reviewed and discussed the assessment framework. After due consideration, the members approved the Apprenticeship Assessment Framework for the 5th and 6th Semesters for further necessary action.

3. Others (if any)

--- Nil----

Closure: Meeting ended with the vote of thanks.

Srinivas
Dr. Srinivas K.T.

Chairman
B.O.S. Dept. of Studies in Commerce
Davangere University
Shivagangothri Davangere-7



DAVANGERE UNIVERSITY

Department of Studies in Commerce, Shivagangothri, Davangere - 577 007

16.09.2026

Members of Board of Studies (UG), Department of Studies in Commerce, Davangere University.

Sl.No.	Name and Designation of the Members	Signature
1.	Dr. Supriya R., Professor, Department of Studies in Commerce, Davangere University, Davangere.	
2.	Dr. Karibasappa T, Associate Professor, Department of Commerce, Government First Grade Women's College, Davangere.	Approved via Email
3.	Dr. Sathisha R.K. Assistant Professor, Department of Studies in Commerce, Davangere University, Davangere.	

Chairman

BOS Dept. of Studies in Commerce
Davangere University
Shivagangothri Davangere-7



Srinivas keelara <srinikeelara@gmail.com>

Approval of Assessment Framework for Apprenticeship Embedded Degree Programme (AEDP) B.Com. in BFSI

kari basappa <tkaribasappa@gmail.com>

To: Srinivas keelara <srinikeelara@gmail.com>

Cc: supriya R <rsupriya2772@gmail.com>, sathish rk <sathish.rk.dvg@gmail.com>

Wed, Sep 23, 2026 at 1:25 PM

Assessment framework has been approved

Dr. Karibasappa T

BOS member

[Quoted text hidden]

Chairman
BOS Dept. of Studies in Commerce
Davangere University
Shivagangothi Davangere-7

**Assessment Framework for Apprenticeship Embedded
Degree Programme (AEDP) B.Com-BFSI**

*In alignment with UGC 2025 guidelines for Higher Education Institutions to offer
AEDP*

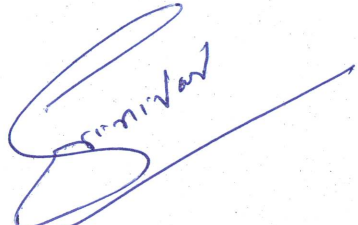
Prepared to establish an evaluative structure for BFSI apprenticeships that is
transparent, grounded in evidence, focused on outcomes, and compliant with audit
requirements.

CRISP: Centre for Research in Schemes & Policies

And

Banking, Financial Services, and Insurance (BFSI)


Registrar
Davangere University
Shivagangotri, Davangere



Contents

- 1. Introduction**
- 2. Learning Outcomes**
- 3. Assessment Framework**
 - 3.1 Apprenticeship Evaluation
 - 3.2 Components of Assessment and Weightage
 - 3.3 Evaluation and Marking Scheme as per UGC Clause 9 and 12
 - 3.4 Mapping the Apprenticeship Assessment Framework in UUCMS
- 4. Assessment Calendar and Monitoring Milestones**
- 5. Rubrics for Major Components**
 - 5.1 Table 5.1: Industry Supervisor Rubric: Component A
 - 5.2 Table 5.2: Faculty Mentor Evaluation Rubric: Component B
 - 5.3 Table 5.3: Final Report, Seminar & Viva-Voce: Component C
- 6. Guidelines for Report Submission**
- 7. Documentation and Monitoring (UGC Clause 11)**
- 8. Roles of Stakeholders**
- 9. Certification, Credit Transfer and Assessment Logic**
- 10. Pass / Fail and Result Rules**
- 11. Mapping of Assessment Framework in UUCMS**
- 12. Redressal & Support Mechanism**
- 13. Course Learning Outcomes (CLO) / Programme Learning Outcomes (PLO) Framework**
- 14. Post-Training Tracking and Outcome Reporting**

Annexure-A: Detailed Assessment Rubrics

- I. BFSI Apprenticeship Assessment**
- II. Common Rating Scale (Components A, B, & C)**
- III. Component A - Industry Supervisor Evaluation**
 - III.I Component A- 1: Industry Supervisor Rubric (Foundational Operations)
 - III.II Component A-2: Industry Supervisor Rubric (Advanced Operations)
- IV. Component B - Faculty Mentor Evaluation Rubric**
 - IV.I Component B Evidence Requirements
- V. Component C - Final Report, Seminar and Viva-Voce Rubric**
 - V.I Component C- Evidence Requirements
- VI. Suggested Final Component Aggregation**

Annexure-B: Glossary and Abbreviations

- I. Purpose of the Glossary**
- II. Abbreviations and Expansions**
- III. Glossary of Key Terms**

Annexure-C: Checklist Items

1. Introduction

The Apprenticeship Embedded Degree Programme (AEDP) enables a student admitted to an undergraduate programme at a Higher Educational Institution (HEI), recognised under the UGC Act 1956, to pursue structured workplace training in the BFSI and supply chain sector as an integrated, credit-bearing component of the degree. Assessment under this framework is continuous, transparent and evidence-based, and is designed to map student performance to Programme Outcomes (POs) and Course Outcomes (COs).

The assessment is aimed at evaluating the operational skills and professional proficiency of the apprentice in a real BFSI workplace. Assessment will be conducted only where the student has maintained a satisfactory level of attendance at the establishment, as prescribed by the HEI.

As per the **National Credit Framework (NCrF)** and **Clause 9 of UGC AEDP Guidelines**:

- 30 hours of training correspond to 1 Credit.
- Apprenticeship training of 1 year (1,200 hours) corresponds to 40 Credits.
- Apprenticeship training of 6 months (600 hours) corresponds to 20 Credits.

This framework is designed to be:

- Transparent and audit-ready for UGC, NCVET and institutional inspection
- Jointly executed by the industry supervisor, HEIs and BFSI SSC assessor
- Mapped to BFSI occupational standards and NSQF Level 4 competencies
- Compliant with UGC AEDP Guidelines and National Credit Framework (NCrF) norms

2. Learning Outcomes

- Integrate theoretical knowledge of supply chain and BFSI management with industry-based experiential learning.
- Develop job-ready operational skills across warehousing, transportation, freight documentation and BFSI coordination.
- Enhance employability and professional ethics aligned with Graduate Attributes under the National Higher Education Qualifications Framework (NHEQF).

3. Assessment Framework

3.1 Apprenticeship Evaluation

As per the UGC Guidelines for HEI to offer AEDP-2025, Section 12:

Evaluation by faculty mentor: The HEI shall depute one faculty member to mentor and evaluate at least 20–30 students undertaking apprenticeship training.

Such mentors will monitor, guide, and counsel the students as and when required. Evaluation through seminar presentation and viva-voce at the HEI: The student will submit a project report and give a seminar/presentation based on his training report before an expert committee to be constituted by the concerned department as per the norms of the HEI.

The evaluation shall be based on the following criteria:

- Quality of content/project report presented
- Effectiveness of presentation
- Depth of knowledge and skills
- The delivery of the project outcome, wherever applicable
- Apprenticeship report (Attendance records, daily diary and departmental reports)

HEI shall depute a faculty member to mentor and evaluate students undertaking apprenticeship training including project report, seminar presentation and viva-voce under academic equivalent workload.

Allotment of students per faculty	Activity	Weekly workload per faculty (in hours)	Remarks
20 (Max. 30)	Mentorship	2	Not in direct teaching workload
	Continuous assessment and guidance for apprenticeship report preparation, analysis and seminar/viva voce	2	To be included in direct teaching workload (16 hours)

3.2 Components of Assessment and Weightage (20 Credits for Each Semester: 5 and 6)

- Outcome-based: Assessment evaluates defined learning outcomes and BFSI competencies, not merely attendance or task completion.
- Joint ownership: Industry supervisor and BFSI-SSC assessor jointly conduct workplace evaluation, eliminating sole-evaluator bias.
- Evidence-based: Every mark must be backed by logbooks, supervisor ratings, BFSI-SSC assessment records, faculty reports or viva evidence.
- Sector-relevant: Indicators reflect actual BFSI workplace skills including regulatory compliance, customer advisory, financial product knowledge, digital tools and ethical conduct.
- Transparent and auditable: All rubrics, mark sheets and records are retained by the HEI for regulatory inspection.

Component	Description	Weightage
Evaluation by Industry Supervisor (40%)	Attendance & Discipline: Punctuality, professional conduct in BFSI	20%
	Industry Supervisor Evaluation: Task performance, order fulfillment, inventory accuracy, platform usage and operational conduct.	20%
Evaluation by Faculty Mentor (30%)	Weekly Progress Reports: Task completion, reflective learning and report submission	15%
	Evaluation of Skill Acquisition (Mid-Term Review): BFSI domain applications demonstrated	15%
Final Evaluation by College Committee, Industry Expert and External examiners from affiliated colleges (30%)	Final Apprenticeship Report: Quality of report and operational analysis	20%
	Viva-Voce / Exit Interview: Conceptual clarity and BFSI application	10%

3 Evaluation and Marking Scheme as per UGC Clause 9 and 12 (20 Credits for Each Semester: 5 and 6)

Component	Evaluator	Weight	Min. Marks	Max. Marks	Credits	Comp Code	Evaluation Indicators	Time Line
Industry Evaluation	Industry Supervisor + BFSI SSC Assessor (jointly)	20%	32	80	04	A1	Attendance, punctuality, workplace discipline, ethics, SOP compliance	Monthly and final
		20%	32	80	04	A2	Work quality, task completion, customer/stakeholder handling, BFSI digital tools, regulatory compliance, initiative	Monthly and final
		40%	64	160	08			
Sub-Total (Industry)								
Faculty Mentor Evaluation	Faculty Mentor (On-site Visits & Monitoring)	15%	24	60	03	B1	Weekly progress reports, logbook, reflective learning and CO/PO linkage	Weekly/ monthly
		15%	24	60	03	B2	Mid-term skill demonstration, domain tool usage, faculty visit-report alignment and verified industry feedback	Mid-term and monthly
		30%	48	120	06			
Sub-Total (Faculty)								
Seminar & Viva-Voce Evaluation	HEI Committee (Faculty + BFSI experts) + External examiners from affiliated colleges)	20%	32	80	04	C1	Final apprenticeship report: structure, analysis, originality, industry integration and learning evidence	End semester
		10%	16	40	02	C2	Seminar presentation and viva-voce: conceptual clarity, application, problem-solving	End semester
		30%	48	120	06			
Sub-Total (Viva-Voce)								
Grand Total		100%	160	400	20			

Note: For the seminar presentation and Viva-Voce, BFSI industry experts may be invited by the HEI.

3.4 Mapping the Apprenticeship Assessment Framework in UUCMS for 5th Semester

Core Component	# Sub-Component	Sub-Component Name	Weightage	Min. Marks	Max. Marks	Credits
Industry Evaluation	A-1	Operational Performance & Compliance-1	20%	32	80	04
	A-2	Behavioural and Technical Competencies-1	20%	32	80	04
	B-1	Learning and Competency Assessment-1	15%	24	60	03
	B-2	Industry Engagement & Professional Competency-1	15%	24	60	03
	C-1	Report Quality and Academic Integrity-1	20%	32	80	04
	C-2	Presentation & Viva Assessment-1	10%	16	40	02
Total			100%	160	400	20

3.5 Mapping the Apprenticeship Assessment Framework in UUCMS for 6th Semester

Core Component	# Sub-Component	Sub-Component Name	Weightage	Min. Marks	Max. Marks	Credits
Industry Evaluation	A-1	Operational Performance & Compliance-2	20%	32	80	04
	A-2	Behavioural and Technical Competencies-2	20%	32	80	04
	B-1	Learning and Competency Assessment-2	15%	24	60	03
	B-2	Industry Engagement & Professional Competency-2	15%	24	60	03
	C-1	Report Quality and Academic Integrity-2	20%	32	80	04
	C-2	Presentation & Viva Assessment-2	10%	16	40	02
Total			100%	160	400	20

Note: The six sub-component titles from the reference UUCMS image have been retained as they suitably match the grouped Industry, Faculty Mentor and Seminar/Viva assessment structure. The marks, weightage and credits remain unchanged.

4. Assessment Calendar and Monitoring Milestones

Stage	Timeline	Activity	Responsibility	Output
Pre-onboarding	Before the apprenticeship starts	Finalise tripartite agreement, apprenticeship plan, QP mapping, evaluation for allocation and assessment schedule	HEI + Industry + BFSI SSC	Approved apprenticeship plan and assessment calendar
Induction	Week 1	Orient apprentice on workplace norms, BFSI compliance, logbook, safety & assessment rules	Industry + HEI	Induction record and student acknowledgement
Continuous monitoring	Weekly	Student maintains logbook and weekly progress record	Student + Industry Supervisor	Weekly logbook entries
Monthly review	Monthly	Attendance and supervisor feedback validation	Industry Supervisor + Faculty Mentor	Monthly review sheet
Faculty visit/review	At least once per month or as prescribed	Mentoring, counselling, workplace review and evidence validation	Faculty Mentor	Visit report and counselling notes
Mid-term review	Mid semester	Skill demonstration tool usage and progress against plan	Faculty Mentor + Industry Supervisor	Mid-term evaluation record
Final evaluation	End semester	Report submission, seminar and viva before the committee	HEI Committee + Industry Expert	Final marksheet and grade recommendation
Post-assessment	After results	Credit upload, certification and records archival	HEI	ABC credit upload and certificate record
Post-training tracking	Up to 1 year	Track employment, higher education, retention and career progression	HEI / AEDP Cell	Outcome tracking report

Special Consideration:

- In case a student is unable to participate in the apprenticeship due to valid reasons (such as health issues, etc.), with approval from the institution, the student shall take admission and pay the required examination fee. The student may then undertake the apprenticeship in the following year after taking readmission.
- The industry/establishment shall provide leave to students appearing for backlog examinations (Semesters 1 to 4) upon submission of valid supporting documents, such as examination hall tickets. The period of leave shall be treated as on duty.
- The industry establishment may also sanction leaves to the student for project work/viva voce, as directed by the Department of Collegiate education, Government of Karnataka/Sector Skill Councils.
- The concerned university shall finalize the timetable for the submission of the final report and the conduct of the viva-voce examination in each semester, in alignment with the apprenticeship schedule.

5. Rubrics for Major Components:

Table 5.1: Industry Supervisor Rubric: Component A (160 marks; 8 parameters x 20)

Sec	Rating Scale	0 (Absent)	1 (Poor)	2 (Basic)	3 (Developing)	4 (Good)	5 (Excellent)
	Marks Range	0 Marks	1-4 Marks	5-8 Marks	9-12 Marks	13-16 Marks	17-20 Marks
A-1.1	1. Attendance / Shift Adherence	Below 60%	60-79%	80-84%	85-89%	90-94%	95% and above
A-1.2	2. Discipline, Safety & Ethics	Serious breach reported	Repeated conduct lapses	Occasional lapses; aware of norms	Generally compliant with SOPs and safety	Consistent SOP and safety compliance	Role model; promotes safe practices to peers
A-1.3	3. Confidentiality and Data Security Compliance	Breach reported	Repeated risk behaviour	Needs reminders	Generally careful	Always follows data security norms	Trains peers; reports risks proactively
A-1.4	4. Teamwork and Inter-departmental Communication	Disruptive	Recurring conflicts	Limited contribution	Cooperates when asked	Cooperates well across teams	Drives team outcomes; resolves conflicts
A-2.1	5. Professional Conduct and Grooming	Consistently unprofessional	Frequent lapses	Occasional lapses	Meets standards	Consistently professional	Exemplary; recognised by peers/customers
A-2.2	6. Crisis Management	Disengaged	Waits for instructions	Acts when prompted	Acts with minimal prompting	Acts independently; improves processes	Anticipates issues; proposes verified solutions
A-2.3	7. Customer Advisory and Service Quality	Complaints raised	Negative feedback from stakeholders	Neutral interactions only	Generally professional and responsive	Positive, courteous and solution-oriented	Commendations received from stakeholders
A-2.4	8. BFSI Regulatory Awareness (KYC, AML, SEBI, IRDAI norms)	Unable/ref uses to attempt	Cannot operate independently	Operates with constant assistance	Operates with occasional help; follows data norms	Operates independently; maintains data accuracy	Trains peers

Note: 1. Refer Annexure A, Table-II for common rating scale and marks range.

2. Refer Annexure A, Table-III.I for competency areas, core tasks/activities, assessment focus and mandatory evidence (Fundamental) for 5th Sem.

3. Refer Annexure A, Table-III.II for competency areas, core tasks/activities, assessment focus and mandatory evidence (Advanced) for 6th Sem.

Table 5.2: Faculty Mentor Evaluation Rubric: Component B (120 marks; 6 parameter x 20)

Sec	Rating Scale	0 (Absent)	1 (Poor)	2 (Basic)	3 (Developing)	4 (Good)	5 (Excellent)
	Marks Range	0 Marks	1-4 Marks	5-8 Marks	9-12 Marks	13-16 Marks	17-20 Marks
B-1.1	1. Work Quality and Task Accuracy	No usable output	Frequent errors	Errors with rework needed	Acceptable with occasional errors	Mostly accurate; minimal supervision	Consistent / accurate; sets benchmark
B-1.2	2. Reflective Depth (COs)	Reflection missing	Purely descriptive	Some reflection; no CO	Reflective with partial CO	Reflective; explicitly linked to CO	Highly reflective; integrates CO theory and workplace evidence
B-1.3	3. BFSI Product and Process Knowledge	No awareness	Superficial	Basic with support	Applies to routine transactions	Applies across product categories	Expert-level; mentors peers
B-2.1	4. BFSI Digital Tools and Platform Usage (Core Banking, CRM, Insurance Portal, Trading Platform etc.)	None engaged	None named with evidence	1 system used	2 systems used	3 systems used	4 or more systems; with operational evidence
B-2.2	5. Initiative, Problem-solving and Productivity	Disengaged	Waits for instructions	Acts when prompted	Acts with minimal prompting	Acts independently; improves processes	Anticipates issues; proposes verified solutions
B-2.3	6. Customer Advisory and Service Quality	Complaints raised	Negative feedback	Neutral interactions	Generally positive; follows process	Positive; builds rapport	Commended by customers; resolves escalations

Note: 1. Refer Annexure A, Table-II for common rating scale and marks range.
 2. Refer Annexure A, Table-IV and IV.1 for competency areas, core tasks/activities, assessment focus and mandatory evidence (Same for 5th & 6th Semesters).

Table 5.3: Final Report, Seminar & Viva-Voce: Component C (120 marks; 6 parameters x 20)

Sec	Rating Scale	0 (Absent)	1 (Poor)	2 (Basic)	3 (Developing)	4 (Good)	5 (Excellent)
	Marks Range	0 Marks	1-4 Marks	5-8 Marks	9-12 Marks	13-16 Marks	17-20 Marks
C-1.1	1. Final Report: Structure & Completeness (per template)	Not submitted	Disorganized	Basic structure; sections missing	Coherent structure	Clear, follows template	Logical, comprehensive, fully template-aligned
C-1.2	2. Final Report: Depth of Operational Analysis & Industry Integration	Analysis absent	Minimal; lists tasks only	Mostly descriptive	Adequate analysis with BFSI context	Moderate; integrates supply chain theory	Strong, evidence-based and well-integrated with sector realities
C-1.3	3. Final Report: Originality & Reflection (anti-plagiarism)	Plagiarized / above 15% similarity	Largely copied	Mostly descriptive	Some reflection on operations	Reflective and original	Highly reflective, original, fully compliant
C-1.4	4. Seminar: Articulation, Structure, Use of Operational Evidence	Did not present	Unclear	Adequate but flat delivery	Clear and structured	Engaging; uses BFSI evidence	Highly persuasive, audience-aware and evidence-rich
C-2.1	5. Viva-Voce: Conceptual Clarity on BFSI & Supply Chain	No response	Vague	Surface-level understanding	Adequate	Clear and connected to workplace experience	Deep; integrated across CO/PO and BFSI operations
C-2.2	6. Viva-Voce: Application & Problem-Solving in BFSI Context	No response	Cannot apply	Limited application	Adequate application	Applies to real BFSI scenarios	Original, evidence-based supply chain solutions

Note: 1. Refer Annexure A, Table-II for common rating scale and marks range.
2. Refer Annexure A, Table-V and V.I for competency areas, core tasks/activities, assessment focus and mandatory evidence (Same for 5th and 6th Semesters).

6. Guidelines for Report Submission

Sl. No	Particulars	Description
a.	Organizational Profile of the BFSI Establishment	Briefly describe the establishment's background, nature of BFSI, service coverage, key clients and outline of the organisational structure. Mention the apprentice's placement within the organisation.
b.	Department Allocation & Responsibilities	Specify the operational area assigned: documentation cell, distribution centre, fleet coordination centre or other relevant workspace. Explain the key tasks, daily duties and reporting structure in clear operational terms.
c.	Summary of Weekly Activities	Provide a week-wise log of tasks completed, including consignments handled, documentation prepared, tools used and key learning milestones reached each week.
d.	Tools / Software Exposure	BFSI Digital Tools and Platform Usage (Core Banking, CRM, Insurance Portal, Trading Platform etc.)
e.	Projects Handled / Case Studies	Describe any operational improvement tasks, process audits, damage reduction drives or supply chain problem-solving assignments undertaken. Explain your specific contribution and measurable outcomes.
f.	Learning Outcomes Mapped to CO	Identify which Course Outcomes (COs) were addressed through workplace learning. Refer to Sl. No. 13 for the standard mapping framework.
g.	Reflection on Employability Skills	Discuss observed growth in communication with vendors and carriers, teamwork under operational pressure, problem-solving during transit disruptions, and professional conduct. Explain how the apprenticeship has enhanced your readiness for a BFSI career.
h.	Challenges Faced & Solutions Applied	Describe significant operational challenges encountered: explain how each was addressed and what was learned.

7. Documentation and Monitoring (UGC Clause 11)

Each apprentice must:

- Maintain an Operational Daily Diary and Weekly Attendance Sheet at the BFSI establishment.
- Submit a Monthly Evaluation Form co-signed by both the industry supervisor and faculty mentor.
- Prepare a Comprehensive Final Report covering all sections of the submission template.
- Participate in the End-Semester Seminar and Viva-Voce conducted by the HEI committee.

The faculty mentor shall guide 20–30 students and submit visit-based assessment reports to the Departmental AEDP Committee.

8. Roles of Stakeholders

Stakeholder	Responsibilities (UGC Clauses 13–15)	Assessment Accountability
Industry / BFSI Establishment	Provide OJT in BFSI operations as per the Apprenticeship Act; assign a qualified workplace supervisor; ensure a safe operational environment; pay stipend as applicable; evaluate apprentice performance (40% weightage); maintain training and attendance records.	Conduct Component A assessment; validate attendance, conduct and performance evidence
BFSI SSC	Map apprenticeship plan to QP; deploy certified assessors at Month 6 and Month 12; issue NSQF completion certificate; support HEI compliance	Administer and resolve mark disputes
HEI / AEDP Cell	Approve curriculum, apprenticeship plan, agreements, mentor allocation, documentation, grievance handling, credits and certification	Ensure compliance, records, ABC credit upload, result approval and post-training tracking
Faculty Mentor / HEI	Guide 20-30 students, conduct visits/reviews, counsel students, verify logbooks and assess progress	Conduct Component B assessment and submit visit-based reports
HEI Committee	Conduct final report evaluation, seminar and viva-voce with industry expert wherever feasible	Conduct Component C assessment and recommend final marks
Student / Apprentice	Attend workplace training, follow conduct rules, maintain records, submit reports and appear for assessments	Maintain an evidence portfolio and complete all assessment requirements
BOAT/BOP/SSC-BFSI/NCVET Awarding Body, wherever engaged	Provide technical assistance for apprenticeship planning, skilling alignment, assessment support or quality assurance as mutually agreed	Support compliance and standardisation as per the agreed scope

9. Certification, Credit Transfer and Assessment Logic

Rule	Requirement	
Assessment Duration	One semester / six months of apprenticeship training	
Minimum passing marks	Minimum 40% overall score, i.e., 160 out of 400 marks	
Credit value	20 credits, based on a duration-based credit mechanism for apprenticeship	
Attendance eligibility	Minimum 80% industry attendance, or higher as prescribed by the HEI	
Mandatory submissions	Attendance record, logbook, weekly reports, industry evaluation, faculty evaluation and final report	
Assessment decision	Final grade to be generated from the weighted composite score after verification of industry and HEI marks	
Assessment non-eligibility	Failure to meet attendance or mandatory evidence requirements will make the student ineligible for final assessment unless approved under HEI condonation policy	
Failure in the component	HEI may prescribe minimum component-level thresholds if required by institutional ordinances	
Remedial opportunity	A remedial assessment may be permitted only for academic components such as report resubmission, seminar or viva, subject to HEI rules; workplace attendance shortfall cannot be substituted by theory marks	
Malpractice / plagiarism	Unacceptable similarity, fabricated evidence or false attendance shall be treated as assessment malpractice under HEI rules	

10. Pass / Fail and Result Rules

Rule	Requirement	
Minimum marks	Minimum 40% overall score, i.e., 160 out of 400 marks	
Attendance eligibility	Minimum 80% industry attendance, or higher as prescribed by the HEI	
Assessment non-eligibility	Failure to meet attendance or mandatory evidence requirements will make the student ineligible for final assessment unless approved under HEI condonation policy	
Failure in the component	HEI may prescribe minimum component-level thresholds if required by institutional ordinances	
Remedial opportunity	A remedial assessment may be permitted only for academic components such as report resubmission, seminar or viva, subject to HEI rules; workplace attendance shortfall cannot be substituted by theory marks	
Malpractice / plagiarism	Unacceptable similarity, fabricated evidence or false attendance shall be treated as assessment malpractice under HEI rules	

11. Mapping of Assessment Framework in UUCMS

Item	Responsibilities
Mapping in UUCMS	The concerned University shall do the mapping of assessment framework in the UUCMS.
Final Certification	Issued jointly by the HEI and the BFSI industry partner on successful completion of the apprenticeship.
Outcome	Successful completion earns 20 credits contributing to the total degree requirement under AEDP. Credits will be uploaded to the Academic Bank of Credits (ABC) Portal by the HEI
Final Degree Certificate	Issued by the concerned university.

12. Redressal & Support Mechanism

- The apprentice may request grievance support through the Faculty Mentor or College Apprenticeship Coordinator.
- The College Apprenticeship Coordinator will intervene with the industry supervisor to resolve workplace concerns.
- A remedial plan will be structured by the Departmental AEDP Committee of the HEI for academic components; workplace attendance shortfall cannot be compensated by academic marks.

Level	Issue Type	Action	Timeline	Responsible Authority
Level 1	Attendance, task allocation, supervisor concern or workplace difficulty	Student reports issue to Faculty Mentor / College Apprenticeship Coordinator	Within 2 working days	Faculty Mentor
Level 2	Repeated workplace concerns, a mismatch of the learning plan or conduct issues	Faculty Mentor engages the industry supervisor and records the resolution plan	Within 5 working days	College Apprenticeship Coordinator + BFSI-SSC + BOAT
Level 3	Unresolved industry issue or risk to apprenticeship continuity	Departmental AEDP Committee reviews and decides on corrective action or an alternate placement route	Within 10 working days	HEI AEDP Cell + BFSI-SSC + BOAT
Level 4	Assessment dispute or marks grievance	HEI examines evidence, rubrics and evaluator records as per examination rules	As per HEI rules	Controller / Examination Committee + BFSI SSC+ BOAT
Closure	All grievances	Document action taken, closure status and student acknowledgement	At closure	HEI AEDP Cell + BFSI SSC + BOAT

1st Course Learning Outcomes (CLO) Framework

Code	Learning Outcome	Basic Attainment	Proficient Attainment	Advanced Attainment
LO1	Apply BFSI domain knowledge in the workplace	Identifies products/services with support	Applies knowledge to routine BFSI tasks independently	Analyses BFSI scenarios and proposes improvements
LO2	Demonstrate regulatory and compliance awareness	Names basic regulations when prompted	Follows compliance norms consistently	Interprets regulations and flags compliance gaps
LO3	Use BFSI digital tools and platforms	Uses tools with supervision	Operates tools independently for assigned tasks	Troubleshoots, trains peers, improves digital workflows
LO4	Demonstrate professional ethics and workplace conduct	Follows attendance and basic conduct rules	Consistently follows SOPs and professional norms	Models professional conduct and influences team culture
LO5	Communicate with customers and stakeholders	Communicates basic information when directed	Communicates clearly with customers and team	Handles complex customer interactions with confidence
LO6	Reflect on learning and employability growth	Submits descriptive learning logs	Links workplace experiences to learning outcomes	Produces evidence-based reflection with career action plan

14. Post-Training Tracking and Outcome Reporting

Tracking Area	Indicator	Frequency	Responsible Unit
Employment pathway	Placed, self-employed or seeking employment	6 months and 12 months	HEI AEDP Cell
Higher education pathway	Progressed to higher studies, professional certification or other academic route	6 months and 12 months	HEI AEDP Cell
Retention and progression	Continued with employer, changed role, salary/stipend progression or promotion	12 months	HEI + Industry Partner
Programme improvement	Feedback from students, mentors and industry on curriculum, workplace learning	Annual	Departmental AEDP Committee
Reporting	Consolidated outcome report for internal quality improvement and statutory review	Annual	HEI

Annexure-A: Detailed Assessment Rubrics

I. Table: BFSI Apprenticeship Assessment

Basis: These annexures expand the three-component assessment architecture set out in Section 3.3 of the AEDP Assessment Framework for B.Com BFSI: Component A - Industry Evaluation (40% / 160 marks / 8 credits), Component B - Faculty Mentor Evaluation (30% / 120 marks / 6 credits), and Component C - Final Report, Seminar and Viva-Voce Evaluation (30% / 120 marks / 6 credits). Minimum attendance eligibility for final apprenticeship assessment is 80%.*

Annexure Index

Annexure	Component	Evaluator	Maximum Marks
Annexure A: III.I	Component A: Industry Supervisor Evaluation - Semester V (Foundational Operations)	Industry / BFSI Establishment Supervisor	80
Annexure A: III.II	Component A: Industry Supervisor Evaluation - Semester V (Advanced Operations)	Industry / BFSI Establishment Supervisor	80
Annexure A: IV	Component B: Faculty Mentor Evaluation	Faculty Mentor (On-site Visits & Monitoring)	120
Annexure A: V	Component C: Final Report, Seminar and Viva-Voce	HEI Committee (Faculty + BFSI Industry Expert + External examiners from affiliated colleges)	120

**160 marks of Component A - Industry Evaluation include a maximum 20 marks for attendance for semesters V & VI.*

Table: Common Rating Scale (Components A, B, & C):

Rating Scale	Marks Range	Performance Level	Descriptor
0 (Absent)	0	Does Not Meet	Does not attempt the activity, damages cargo or causes a documentation error, or requires constant supervision; evidence is absent or unacceptable.
1 (Poor)	1-4	Below Expectations	Performs with frequent errors or high dependency on prompts; requires repeated instruction and close supervision.
2 (Basic)	5-8	Approaches Expectations	Performs partially with support; shows basic system or process understanding but lacks consistency.
3 (Developing)	9-12	Meets Expectations	Performs independently with acceptable accuracy, conduct and SOP compliance.
4 (Good)	13-16	Exceeds Expectations	Performs confidently, consistently and proactively; supports process improvement, customer value or peer learning.
5 (Excellent)	17-20	Outstanding	Performs confidently, consistently and proactively; supports process improvement, stakeholder value or peer learning.

Assessors should begin by evaluating the learner's performance level using the descriptors in Annexures A1 and A2. After this assessment, assessors should award a mark within the marks range for that criterion from the Common Rating Scale. Assessors need to exercise their judgment to assign the most appropriate marks based on the Common Rating Scale. The score bands should be used as a guideline.

III. Table: Component A - Industry Supervisor Evaluation:

Component A evaluates workplace attendance, discipline, cargo/material handling accuracy, productivity, initiative, teamwork, vendor/carrier conduct, use of BFSI systems and workplace safety

Attendance Eligibility Rule for Component A-1.1

- Minimum 80% attendance at the BFSI establishment is mandatory for final apprenticeship assessment eligibility, unless a higher threshold is prescribed by the HEI.
- Where attendance is below 80%, the apprentice should be marked Not Eligible for final assessment, subject to the HEI condonation policy if applicable.
- The industry supervisor may still record performance observations for monitoring and remediation; such rating should not override

attendance non-eligibility.

II.1 Table: Component A-1 and A-2, Industry Supervisor Rubric (Foundational Operations)

Competency Area	Core Task / Activity	Assessment Focus	Mandatory Evidence / Basis of Rating
A-1.1 Attendance / Shift Adherence	Attend scheduled shifts punctually and complete assigned working hours	Maintains consistent attendance and punctuality with minimal unexplained absence	Supervisor observation, attendance record, shift log
A-1.2 Discipline, Safety & Ethics	Follow professional workplace ethics, financial compliance codes, physical/digital security protocols, and actively identify and report operational risks, AML/KYC anomalies, or fraudulent activities	Applies financial ethics, workplace conduct, and risk mitigation protocols consistently in complex daily operations.	Supervisor observation, compliance training logs, ethical conduct reviews, and incident/risk escalation records.
A-1.3 Confidentiality and Data Security Compliance	Process and verify customer records, high-value transactions, and proprietary data using Core Financial software while strictly maintaining customer PII, trade secrets, and data privacy.	Ensures 100% data security, accurately handles sensitive financial records, and strictly adheres to DPDP, IT security, and clean-desk norms.	Supervisor observation, system access audit logs, signed NDA/data security compliance certifications, and breach-free security reports.
A-1.4 Teamwork and Inter-departmental Communication	Collaborate across branch operations, credit processing, risk, customer support, and backend settlement teams to execute complex operational workflows within SLA targets.	Maintains productivity, collaborates smoothly with cross-functional stakeholders, and consistently meets or exceeds prescribed processing SLAs.	Supervisor observation, task/case management logs, cross-departmental processing SLA reports, and 360-degree peer feedback.
A-2.1 Professional Conduct and Grooming	Lead by example in professional etiquette, mentor junior staff on corporate standards, and handle high-stakes operational query escalations across cross-functional departments.	Demonstrates executive-level corporate presence, manages key internal/external stakeholder relationships effectively, and resolves complex operational bottlenecks.	360-degree feedback reviews, cross-functional escalation resolution logs, mentorship/leadership performance scorecards.

A-2. Crisis Management	Formulate and execute Business Continuity Plans (BCP), lead emergency response units during major system outages or severe financial discrepancies, and perform post-incident root-cause analysis.	Maintains operational resilience under high-pressure scenarios, minimizes financial and compliance risk during disruptions, and drives post-crisis process improvements.	Post-Incident Review, (PIR) reports, BCP simulation drill ratings, audit committee incident logs.
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A-2.3 Customer Advisory and Service Quality	Provide specialized financial advisory for High-Net-Worth (HNW) clients across complex structured products, resolve escalated multi-tier customer grievances, and design customer service benchmark standards.	Drives client retention and portfolio growth through tailored advisory, ensures service recovery during complex disputes, and maintains exceptional Net Promoter Scores (NPS).	Client NPS / CSAT scorecards, HNW portfolio growth reports, escalated grievance turnaround time (TAT) logs.
A-2.4 BFSI Regulatory Awareness (KYC, AML, SEBI, IRDAI norms)	Operate industry-standard platforms such as Core Banking Solutions (CBS), CRM platforms, ERP/Tally accounting packages, or insurance submission portals.	Navigates enterprise software accurately and securely to complete banking and accounting workflows.	System access logs, task execution accuracy reports, supervisor observation.

III.II Table: Component A-1 and A-2: Industry Supervisor Rubric (Advanced Operations)

Competency Area	Core Task / Activity	Assessment Focus	Mandatory Evidence / Basis of Rating
A-1.1 Attendance / Shift Adherence	Attend scheduled operational shifts punctually, manage shift handovers seamlessly, and complete assigned working hours during critical settlement/trading cycles.	Maintains consistent attendance and punctuality with minimal unexplained absence, ensuring operational continuity during peak transaction windows.	Supervisor observation, automated attendance records, shift logs, and operational handover checklists.
A-1.2 Discipline, Safety & Ethics	Follow professional workplace ethics, financial compliance codes, physical/digital security protocols, and actively identify and report operational risks, AML/KYC anomalies, or fraudulent activities.	Applies financial ethics, workplace conduct, and risk mitigation protocols consistently in daily commerce and financial workflows.	Supervisor observation, compliance training logs, ethical conduct reviews, and incident/risk escalation records.
A-1.3 Confidentiality and Data Security Compliance	Process and verify customer records, high-value transactions, and proprietary data using Core Financial software while strictly maintaining customer PII, trade secrets, and data privacy.	Ensures 100% data security, accurately handles sensitive financial records, and strictly adheres to DPDP, IT security, and clean-desk norms.	Supervisor observation, system access audit logs, signed NDA/data security compliance certifications, and breach-free security reports.

A-1.4 Teamwork and Inter-departmental Communication	Collaborate across branch operations, credit processing, risk, customer support, and backend settlement teams to execute complex operational workflows within SLA targets.	Maintains productivity, collaborates smoothly with cross-functional stakeholders, and consistently meets or exceeds prescribed processing SLAs.	Supervisor observation, task/case management logs, cross-departmental processing SLA reports, and 360-degree peer feedback.
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A 2.1 Professional Conduct and Grooming	Maintain corporate grooming standards, manage customer inquiries, assist clients with account operations, and mentor junior apprentices on workplace protocol.	Demonstrates professional corporate presence, resolves routine and escalated operational queries efficiently, and maintains customer trust.	360-degree feedback reviews, customer interaction logs, supervisor evaluation sheets.
A 2.2 Crisis Management	Assist in daily cash balancing, ledger reconciliations, end-of-day trial balance verification, and handle operational disruptions according to standard operating procedures (SOPs).	Demonstrates accuracy in accounting reconciliations, identifies financial discrepancies promptly, and adheres to risk-minimization protocols.	Daily cash/ledger reconciliation logs, audit reports, supervisor sign-off on balancing sheets.
A 2.3 Customer Advisory and Service Quality	Provide routine advisory on retail banking products (deposits, credit cards, loans), insurance policies, and basic investment products following regulatory advisory guidelines.	Delivers accurate product information, assists customers through digital/physical onboarding, and adheres to turnaround times (TAT).	Query resolution logs, customer feedback/CSAT forms, product application processing volume.
A 2.4 BFSI Regulatory Awareness (KYC, AML, SEBI, IRDAI norms)	Verify customer identification documents (KYC/CIKYC), carry out preliminary Anti-Money Laundering checks, process updates in Core Banking/MIS systems, and ensure statutory regulatory compliance.	Accurately processes regulatory documentation, identifies documentation discrepancies, and adheres strictly to RBI, SEBI, and IRDAI guidelines.	KYC audit verification checklists, CBS system entry audit logs, compliance officer review reports.

IV. Table: Component B - Faculty Mentor Evaluation Rubric:

Component B carries a maximum of 120 marks and evaluates operational daily diary maintenance, reflective learning, SOP/PO linkage, mid-term skill demonstration on BFSI systems, visit-report alignment and verified industry feedback. It should be supported by weekly progress records, faculty visit reports and countersigned evidence.

Competency Area	Core Tasks / Activities	Assessment Focus	Mandatory Evidence / Basis of Rating
B-1.1 Work Quality and Task Accuracy	Maintain a detailed daily logbook recording financial tasks performed, operational hours worked, and specific banking/insurance transactions processed.	Records entries consistently, accurately, and on time, with sufficient detail to reflect actual daily financial operations and adherence to standard Operating Procedures (SOPs).	Daily diary/logbook, system activity logs, attendance record, supervisor co-signature/approval.
B-1.2 Reflective Depth (COs)	Reflect on daily/weekly operational entries, connecting practical BFSI activities (e.g., account opening, loan processing, compliance checks) directly to learning outcomes and financial sector regulations.	Demonstrates genuine operational reflection and clearly maps hands-on banking experience to institutional learning objectives, rather than providing superficial descriptions.	Weekly reflective diary entries, mentor review notes, concept-to-practice mapping worksheets.
B-1.3 BFSI Product and Process Knowledge	Demonstrate practical operational skills across core financial products (e.g., savings/current accounts, fixed deposits, retail loans, term insurance, mutual fund units) at designated evaluation checkpoints.	Shows measurable progress in explaining financial product features, executing back-office workflows, and adhering to financial eligibility guidelines against mid-term benchmarks.	Operational skill assessment record, product presentation/demonstration rating, supervisor feedback, process workflow checklists.
B-2.1 BFSI Digital Tools and Platform Usage (Core Banking, CRM, Insurance Portal, Trading Platform etc.)	Execute daily banking, insurance, or investment transactions using specialized platforms provided by the organization (e.g., Core Banking Solutions [CBS], CRM systems, Insurance portals, Trading & Depository platforms).	Demonstrates competent, accurate, and secure use of domain-specific software platforms appropriate to the assigned role, minimizing processing errors.	Core system audit logs, task execution records, platform navigation speed/error metrics, supervisor observation.

B-2.2 Initiative, Problem-solving and Productivity	Proactively prepare for and participate in periodic mentor/faculty reviews, resolving routine operational bottlenecks and ensuring documented activities align with the approved BFSI apprenticeship plan.	Demonstrates proactive problem-solving in handling routine customer issues (i.e. process delays, with progress reports reflecting actual operational logs and training milestones).	Review reports, apprenticeship progress plan, mentor/faculty visit notes, problem-resolution logs.
B-2.3 Customer Advisory and Service Quality	Deliver accurate customer advisory on retail financial products (savings, loans, insurance, mutual funds), assist clients with onboarding and servicing workflows, and actively incorporate supervisory feedback to enhance service delivery.	Demonstrates professional, compliant product advisory, maintains high customer service quality standards within established Turnaround Times (TAT), and responds constructively to supervisory evaluation and coaching.	Verified supervisor feedback forms, customer satisfaction/NPS scores, query resolution logs, mentor cross-check records, and attendance records.

IV.I Table: Component B Evidence Requirements:

- Operational daily diary with time-stamped or date-wise entries covering commitments, inventory, dispatch and stakeholder interactions.
- Weekly progress reports and reflection notes mapped to Course Outcomes (COs).
- Faculty visit records, counselling notes and improvement actions.
- Verified industry supervisor feedback and evidence of operational progress.

V. Table: Component C - Final Report, Seminar and Viva-Voce Rubric:

Component C carries a maximum of 120 marks and evaluates the final apprenticeship report, seminar presentation and viva-voce/exit interview. It should assess operational analysis, industry integration, originality, reflective learning, conceptual clarity, application and problem-solving in a BFSI and supply chain context. Evaluation is conducted by the HEI Committee comprising faculty and a BFSI industry expert.

Competency Area	Core Tasks / Activities	Assessment Focus	Mandatory Evidence / Basis of Rating
C-1.1 Final Report: Structure and Completeness (per template)	Compile the final apprenticeship report covering all required sections (e.g., introduction, methodology, operations, outcomes, conclusion)	Presents a complete, logically structured report that follows the prescribed format and covers all mandatory sections	Final report document, report submission, daily log, final report presentation
C-1.2 Final Report: Depth of Operational Analysis and Industry Integration	Analyse operational processes, challenges and outcomes encountered during the apprenticeship	Demonstrates thorough, evidence-based analysis of operations rather than descriptive reporting alone	Final report document, mentor review notes, daily log, final report presentation
C-1.3 Final Report: Originality and Reflection (anti-plagiarism)	Reflect critically on personal learning, decisions made and lessons drawn from the apprenticeship experience	Shows genuine, original reflection with evidence of independent thinking rather than generic or templated content	Final report document, plagiarism/originality report, mentor review notes, daily log, final report presentation
C-1.4 Seminar: Articulation, Structure and Use of Operational Evidence	Present the apprenticeship experience and findings in a seminar format, supported by relevant evidence	Communicates clearly and confidently, using appropriate evidence to support claims made during the presentation	Final report document, seminar presentation slides/recording, daily log
C-2.1 Viva-Voce: Conceptual Clarity on BFSI and Supply Chain	Respond to panel questions on underlying concepts relevant to the apprenticeship domain and the final report	Demonstrates clear understanding of core concepts and can explain them accurately under questioning	Viva-voce panel assessment sheet, examiner feedback (verbal/written)
C-2.2 Viva-Voce: Application and Problem-Solving in BFSI Context	Respond to scenario-based or applied questions requiring practical problem-solving	Applies concepts effectively to real or hypothetical situations, demonstrating sound problem-solving under questioning	Viva-voce panel assessment sheet, examiner feedback (verbal/written)

VI.1 Table: Component C- Evidence Requirements:

- Final apprenticeship report with organisational profile, department allocation, role responsibilities and week-wise operational summary.
- Case studies, operational problems, route optimisation, damage reduction or supply chain problem-solving assignments handled by the apprentice.
- Mapping of workplace learning to Course Learning Outcomes as per SL. No 12.
- Presentation deck, viva/exit interview record, committee marksheet, plagiarism/originality check and evidence annexures.

VI. Table: Suggested Final Component Aggregation:

Component	Evaluator	Min. Marks	Max. Marks	Notes
A. Industry Evaluation	Industry / BFSI Establishment Supervisor	64	160	Attendance below 80% triggers non-eligibility.
B. Faculty Mentor Evaluation	Faculty Mentor (On-site Visits & Monitoring)	48	120	Direct component marks.
C. Final Report, Seminar and Viva-Voce	HEI Committee (Faculty + BFSI Industry Expert)	48	120	Direct component marks.
Total	All evaluators	160	400	Final weighted composite score out of 400 marks; 20 credits.

Annexure-B: Glossary and Abbreviations

Prepared for institutional use, stakeholder orientation, assessment transparency and audit readiness

I. Purpose of the Glossary:

This glossary explains the key abbreviations, assessment terms and operational terminology used in the AEDP Assessment Framework for B.Com BFSI. It may be inserted as an annexure to support common understanding among the HEI, BFSI industry partners, faculty mentors, assessment committees and apprentices.

II. Table: Abbreviations and Expansions

Abbreviation	Expanded Form	Meaning / Context in AEDP Assessment
ABC	Academic Bank of Credits	National repository/portal where academic credits earned upon successful completion of the apprenticeship are uploaded by the HEI.
AEIP	Apprenticeship Embedded Degree Programme	An undergraduate degree programme enabled by UGC guidelines where structured, credit-bearing workplace training is embedded as an integrated component of the degree.
AML	Anti-Money Laundering	Regulatory compliance and anomaly detection protocols monitored and practiced by apprentices during workplace operations.
BCP	Business Continuity Plan	Operational contingency and emergency plans formulated and executed during major system outages or financial discrepancies.
BFSI	Banking, Financial Service, and Insurance	The primary industry sector in which apprentices receive structured, workplace-based experiential learning and assessment.
BOAT / BOFT	Board of Apprenticeship Training / Board of Practical Training	Statutory/technical bodies engaged to provide technical assistance, skilling alignment, and quality assurance support.
CBS	Core Banking Solutions	Industry-standard core banking software platforms used by apprentices to execute daily financial transactions and process updates.
CKYC / KYC	Central Know Your Customer / Know Your Customer	Mandatory statutory verification processes for customer identification and regulatory compliance handled during onboarding and account operations.

CLO / PLO	Course Learning Outcome / Programme Learning Outcome	Specific learning and programme framework outcomes to which practical workplace tasks and assessments are mapped to measure learning attainment.
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CRM	Customer Relationship Management	Specialized digital software platform used to track, manage, and service customer interactions and product advisory
CSAT / NPS	Customer Satisfaction / Net Promoter Score	Metrics and scorecards used to measure customer advisory effectiveness, service quality, and client feedback.
DPDP	Digital Personal Data Protection	Data security and privacy standards strictly adhered to when processing sensitive customer records and financial data.
ERP	Enterprise Resource Planning	Integrated software packages (e.g., Tally) utilized for execution of enterprise accounting and banking workflows.
HEI	Higher Education Institution	Academic institutions (universities/colleges under the UGC Act) responsible for curriculum approval, mentoring, assessment execution, credit transfer, and certification.
HNW	High-Net-Worth	Client segment requiring specialized financial advisory across complex structured products.
IRDAI	Insurance Regulatory and Development Authority of India	Statutory regulatory body whose guidelines govern insurance product advisory and operational compliance.
MIS	Management Information System	Operational reporting systems updated and processed for data logging, progress tracking, and internal reviews.
NCTF	National Credit Framework	The framework defining the credit calculation logic (e.g., 30 hours of training = 1 credit; 1,200 hours/1 year = 40 credits).
NCVET	National Council for Vocational Education and Training	Regulatory body for standards and inspection oversight regarding vocational skill competencies.
NDA	Non-Disclosure Agreement	Signed compliance agreements ensuring data privacy, trade secret protection, and clean-desk norms.
NHEQF	National Higher Education Qualifications Framework	National qualifications framework defining standard graduate attributes and employability skills.
NSQF	National Skills Qualifications Framework	Quality framework mapping competencies (e.g., NSQF Level 4) for professional certifications.
OJT	On-the-Job Training	Practical, workplace-based training conducted in a real BFSI workplace environment under supervisor guidance.
PII	Personally Identifiable Information	Sensitive customer data requiring 100% data security and privacy compliance during processing.

PIR	Post-Incident Review	Comprehensive reporting conducted after operational crises or outages to determine root causes and process improvements.
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PO / CO	Programme Outcome / Course Outcome	Institutional educational objectives and course-specific goals linked directly to daily logbook reflections and assessments.
QP	Qualification Pack	Mapped industry occupational skill standards to which the apprenticeship training plan is aligned.
RBI	Reserve Bank of India	Statutory central banking regulator whose regulatory guidelines govern core banking operations and KYC norms.
SEBI	Securities and Exchange Board of India	Statutory regulator governing investment products, trading platforms, and financial market compliance.
SLA	Service Level Agreement	Prescribed target processing timelines and operational benchmarks across cross-functional departments.
SOP	Standard Operating Procedure	Mandatory step-by-step procedures guiding daily operations, safety protocols, and risk mitigation.
SSC	Sector Skill Council (BFSI SSC)	Sector body responsible for joint execution of workplace assessments, deploying certified assessors, and issuing NSQF completion certificates.
TAT	Turnaround Time	Time benchmark used to evaluate efficiency in handling customer query resolutions and product onboarding.
UGC	University Grants Commission	Statutory body regulating higher education standards and prescribing guidelines for AEDP execution.
UUCMS	Unified University & College Management System	Portal system where universities map the AEDP assessment framework and academic structures.

III. Table: Glossary of Key Terms

Term	Meaning / Usage in AEDP Assessment Framework
Apprentice	A student undergoing apprenticeship or workplace-based learning as part of the AEDP structure.
Apprenticeship Plan	A structured plan defining the operational role, workplace tasks, learning outcomes, duration, assessment methodology, evidence requirements and monitoring schedule.
Assessment Architecture	The overall assessment design consisting of Component A: Industry Evaluation, Component B: Faculty Mentor Evaluation and Component C: Final Report, Seminar and Viva-Voce.

Term	Meaning / Usage in AEDP Assessment Framework	
Assessment Eligibility	Status of a student's eligibility to undergo final assessment, subject to minimum attendance, evidence submission and institutional rules.	
Component A: Industry Evaluation	Assessment conducted by the industry supervisor or establishment mentor on attendance, discipline, cargo/material handling accuracy, productivity, teamwork, vendor/carrier conduct and use of BFSI systems. In the framework, this carries 40 percent weightage, 160 marks and 8 credits.	
Component B: Faculty Mentor Evaluation	Assessment conducted by the faculty mentor based on the operational daily diary, progress reports, reflective learning, faculty visit reports and verified industry feedback. In the framework, this carries 30 percent weightage, 120 marks and 6 credits.	
Component C: Final Report, Seminar and Viva-Voce	End-semester academic evaluation by the HETI committee, comprising faculty and a BFSI industry expert wherever feasible, based on the final report, presentation, viva-voce/exit interview and evidence portfolio. In the framework, this carries 30 percent weightage, 120 marks and 6 credits.	
Composite Score	The final score generated by combining marks from all three assessment components according to the approved weightage.	
Consignment	A batch of goods dispatched together to a single destination or customer, tracked as a unit through the BFSI chain.	
Credit Assignment	Academic recognition of apprenticeship learning as credits toward the degree, as approved by the HETI and aligned with the National Credit Framework and applicable UGC guidance.	
Establishment	The BFSI organisation (3PL, freight forwarder, warehousing operator, port terminal, transport company or fulfillment provider) hosting the apprentice for on-the-job training.	
Evidence Portfolio	Consolidated collection of records supporting learning and assessment, including attendance, daily diary, work samples, reports, supervisor comments and viva evidence.	
Faculty Mentor	Faculty member assigned by the HETI to guide, monitor, counsel and assess apprentices during the apprenticeship period.	

Term	Meaning / Usage in AEDP Assessment Framework
Final Apprenticeship Report	Student-prepared document summarising organisational profile, department allocation, week-wise operational learning, tools used, projects handled, challenges, solutions, achievements and evidence annexures.
Industry Supervisor / Establishment Mentor	Workplace supervisor assigned by the industry or establishment to guide the apprentice, validate attendance and evaluate workplace performance.
Mandatory Evidence Submission	Minimum documentation required for assessment, including attendance records, operational daily diary, monthly evaluation form, industry evaluation, faculty evaluation and final report.
Minimum Attendance Requirement	The framework prescribes minimum 80 percent attendance at the assigned BFSI establishment for assessment eligibility, unless the HEI prescribes a higher threshold.
Operational Daily Diary	Student-maintained record of daily or weekly tasks, systems used, consignments handled, reflections and evidence, usually countersigned or reviewed by the supervisor/mentor.
Reflective Learning	Students' ability to connect workplace experiences with learning outcomes, strengths, gaps, employability skills and career growth.
Rubric	A scoring guide with parameters and performance descriptors that supports objective, transparent and consistent assessment.
Seminar Presentation	Structured presentation by the apprentice explaining workplace learning, evidence, operational outcomes, challenges and application of knowledge.
Viva-Voce / Exit Interview	Oral assessment conducted to evaluate the apprentice's conceptual clarity, workplace application, problem-solving and reflective understanding.
Weighted Composite Score	Final grade calculation method where each component contributes according to its approved weightage.

Annexure-C: Checklist Items

Checklist Item	Yes/No	Remarks
Tripartite agreement format finalized		
Industry/establishment agreement signed		
Apprenticeship plan approved by HEI and industry		
Learning outcomes and attainment levels approved		
Faculty mentors allocated with student load of 20-30		
Assessment calendar and visit schedule approved		
Attendance, logbook and evaluation formats issued		
Industry supervisors oriented on rubrics		
Students oriented on conduct, evidence and assessment rules		
Grievance mechanism communicated		
Post-training tracking mechanism activated		