GOVERNMENT OF TAMIL NADU

HIGHER SECONDARY FIRST YEAR

VOCATIONAL EDUCATION

EMPLOYABILITY SKILLS

Theory & Practical

A publication under Free Textbook Programme of Government of Tamil Nadu

Department of School Education

Untouchability is Inhuman and a Crime

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Government of Tamil Nadu

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PREFACE

We thank the Department of School Education, Government of Tamilnadu for taking this initiative to include the subject.

Employability skills are introduced to the vocational students of 11th Standard of Tamilnadu State syllabus for the very first time from the academic year 2022 onwards. The basic objective of this course is to make the students as job creators instead of job seekers. The course starts with understanding the students themselves so that they will able to identify their Strengths, Weakness, Opportunities and Threats (SWOT analysis). The students will also develop English language skills, Communication skills, Digital skills, Entrepreneurial skills and Twenty first century skills.

English language skills are very important in boosting the morale of the students because most of our students are first generation learners and it will improve the confidence of students' community. In today's world, networking is very much essential and learning the communication skills will facilitate the students to have networking. In the era of online learning after Covid-19 Pandemic, digital skills are very much important to the students. It will help the students to learn the software applications and essential operating systems.

Entrepreneurial skills are very much required for the students to prepare the business plan and understand the role of Micro, Small and Medium Enterprises in promoting entrepreneurship. The success stories of entrepreneurs are also explained in this subject. To meet the challenges in the twenty first century, the students need to learn the various skills of problem-solving, decision-making, negotiation, team building, conflict management, stress management and time management. Financial literacy is the need of the hour to run the business successfully. The students also learn the role of gender in family and society. At the end the students will have the confidence to build their resumes and face interviews.

Employability Skills has been introduced by SCERT in collaboration with Tamil Nadu Skill Development Corporation in order to get immediate employment opportunities for the vocational students in the Industrial Sectors in future. The skill certificate for practical assessment is given to every student by concerned Sector Skill Councils (SSCs) which are accredited by National Skill Development Corporation (NSDC) and TNSDC.

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L3SD5

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Assessment

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1

UNDERSTANDING MYSELF

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LEARNING OBJECTIVE

- Understand employability skills and their importance
- Identify strengths, talents and skills in self as well as others
- Understand, differentiate, identify personal and interpersonal skills.
- Identify your interests and abilities
- Identify the meaning of role model and Aspiration
- Understand self-learning
- Define online learning, Identify the various sources of online learning
- Design a journey map

1.1 INTRODUCTION TO THE EMPLOYABILITY SKILLS

Introduction

Employability skills can be defined as the transferable skills needed by an individual to make them employable. It includes all the skills that can help a student to succeed in any job.

It consists of soft skills that allow working well with others, and applying knowledge to solve problems. These skills are the non-technical skills.



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IMPORTANCE OF EMPLOYABILITY SKILLS

- Know how to behave in a professional environment
- How to work with a team
- Identify and solve problems
- Communicate well at work
- Gain digital literacy
- Find a meaningful career path
- Get hired for a job
- Learn how to use digital technology comfortably
- Speak English confidently
- Be confident as a person
- Present yourself well in the workplace

Employability skills are acquired by an individual to become employable. Now you have gained an introduction to the employability skills and their importance.

ACTIVITY 1

Make a group of 5 people. Form an imaginary company (companies can be of any sector, like Electrical, Electronics, Agriculture, Mechanical, Apparels, Office management, Auditing, Nursing and etc.,).

Write the top 10 skills that employees should possess in your company.

1.2 KNOW YOURSELF AND KNOW OTHERS

Introduction

When you're planning for your future, it helps if you know more about your own strength, qualities, thoughts, values, ideas, and personality.

If you know what you are good at, you can identify the right career opportunities and when you understand your areas of improvement, you will always keep learning and growing!

Learn about yourself:

Knowing yourself is having a clear idea of your own self - your personality. It includes strengths, weaknesses, thoughts, beliefs, motivation, values and aspirations. It can shape our personal and professional life ahead. We can build on our strengths and also identify areas to improve. If we know what we are good at, we can identify the right career opportunities.

Think about the things that

- You are good at doing
- Other people recognize as your quality
- People often ask your help for
- You like to do
- Make you happy
- You do in your free time

These things may be recognized as your strength.

Strengths:

Having a clear understanding of your strengths and weaknesses will help you create a life-goal. Strengths are qualities and skills that are considered positive. It helps you grow well in life and career. You could have got it naturally, or you could have cultivated and built it over the years through your experiences. For example, good memory, good communication,

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good mathematical calculation, kindness, politeness and friendliness are all personal strengths. Weaknesses are lack of strengths or an inability to do something well. Everyone has a set of weaknesses, with hard work you can learn to overcome your weaknesses and turn it into a strength.

ACTIVITY 1

Observe yourself well and identify your personal strengths and weaknesses in the chart below. Also, write about how you will overcome these weaknesses.

My strengths	My Weakness	How will I overcome my weaknesses?

Some Famous Personalities and their Strengths



DR. A.P.J. Abdul Kalam
Intelligent, Humble, Great Scientist



Mother Teresa
Kind, Compassionate, Helpful



A.R. Rahaman
Musical Genius,Hard-working, Generous



M.S. Dhoni
Cool, Patient, Great Player.



Malala Yousafzei
Courageous, Bold, Good Speaker

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ACTIVITY 1

Identify your strength and get to know your friend too.

Qualities	Talent	Skill
Honest	A good singer	Cook well
Hardworking	A poet	Play _____ (any sport)
Enthusiastic	A musician. I play _____	Use the computer
Friendly	An actor	Solve math problems fast
Helpful	An artist; a painter	Drive (car, jeep, tractor)
Sensitive	A good dancer	Operate _____ machine
Organized	A good mimic	Speak English

Complete the following statements with your identified in the previous table.

1. I am_____

(Write 2 to 3 strengths from the list above, or something else)

2. I am_____

(Write 1 or 2 weakness from the list above, or something else)

3. I will_____

(Write 1 or 2 ways to overcome weakness from the list above, or something else)

1.3 PERSONAL AND INTERPERSONAL SKILLS

INTRODUCTION

One of the essential qualifications of an employee is personal and interpersonal skills. A greater understanding about you and how you interact with others determines how productive you can be in a team.

PERSONAL SKILLS

Personal skills can be defined as the abilities a human being possesses. These can be in the form of abilities and attributes. Knowing what skills we specialize is important in personal and professional scenarios.

Personal skills can be categorized into two.

1. Soft skills
2. Hard skills

Soft skills

Soft skills are the intangible qualities of our personality. Soft skills aid us in interaction with others and are related to our attitude,

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emotions, habits, communication style, social manners and personality.



Hard skills

Hard skills are tangible qualities related to performing a task (technical). These skills are usually the abilities and knowledge related to certain areas. It is mostly inherited by the individual through education and experience. Examples of hard skills are language proficiency, subject proficiency (accounts, audit, management, medicine, etc.), driving skills, etc.



Such skills determine the employability and help the employer to assign responsibilities and tasks. Both soft and hard skills are necessary. They work together and can complement each other which creates a unique personality for an individual.

INTERPERSONAL SKILLS

Interpersonal skills are the skills we use every day when we communicate and interact with other people, both individually and in groups. They include a wide range of skills, but particularly communication skills such as listening, effective speaking. etc...,



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Interpersonal Skills Include

- Communication skills
- Verbal Communication
  - Non-Verbal Communication
  - Listening Skills
- Emotional intelligence
- Team-working
- Negotiation, persuasion and influencing skills
- Conflict resolution and mediation
- Problem solving and decision-making

Difference between Personal and Interpersonal Skills

Personal Skill	Interpersonal Skill
To think and behave ethically	To understand group dynamics
To handle oneself in situations of stress, conflict and challenge	To transfer and receive knowledge
To be flexible in new situations	To negotiate with people

ACTIVITY 1

You brought a smartphone that you liked while looking through various products in the shop, after paying for the product you noticed some damages inside the product while opening the case, now you want to return the product and get your money back. Discuss the situation and how you will emotionally respond to the situation. Some examples for how you can respond are shown below.



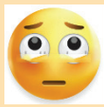
Hello sir, the product I bought is defective. I have the bill with me. Can you replace or refund me?



The product I spend my money on is a waste. I have no idea how to select.



How can you sell me a defective product? Where is the manager? I need to speak to him. I am going to sue you all…..



I bought the product 2 hours ago. Just now I observed it was defective. Is there any possibility to change the product? If no, it is ok, I will get a new product. Sorry for wasting your time.

1.4 INTEREST AND ABILITIES

Introduction

Interest and ability are personal attributes that can be developed through experience or acquired through a job. These are personal skills that need to be aware of to create a career or a job out of it.

Interest

Interests are something that we enjoy doing. It may be things that you like to do, you enjoy doing in your free time, you would do even if nobody else told you to do it, and you are curious about. It makes

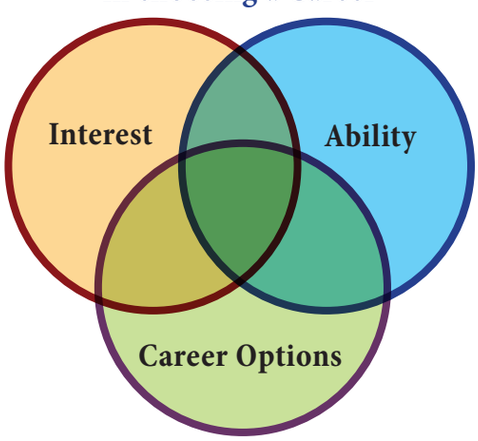
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you happy or want to learn or like to do it in the future.

Ability

Ability is something that we are good at doing. Abilities are things that we know we are good at doing which other people may have also recognized as our specialty or other people come to us for help.

Assessing Interests and Abilities in choosing a Career



Interest vs Ability

- Abilities are activities that one is good at, whereas interests are those that one is passionate about.
- It is important to note that interests and abilities need not be in similar areas.
- The activities that we are good at may not give us joy and sometimes the activities that we love doing; we might not be good at.
- It is an interesting challenge to identify how we can match our abilities to fit into the areas we are interested in.

It is possible to have abilities that we are not fully aware of. We often come to know about our abilities when other people tell us that we are good at something. It is also possible that we can develop our abilities in a particular area, if we have an interest in it. Our interests and abilities may not be in the same field. Our interests might change through our lives.

Importance of knowing your Interest and abilities

While planning your career it is important to know your interests. Since interests keep a person engaged in an activity, working on those activities provides us satisfaction and happiness. An individual must consider their strengths while choosing a career. Ability becomes an important aspect for an individual to succeed at his/her task and develop further. Having the ability to do the particular work, helps the individual feel motivated and ensures that he/she delivers results at the workplace.

ACTIVITY1



Mohan is a successful fashion designer in Chennai. As a 15-year old boy, he used to love singing. He could spend all his

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time listening to music and humming to the tunes on his iPod. He used to have his earphones on almost all day long. He participated in Indian Idol's auditions but did not get selected. He felt sad and decided not to sing any further. After completing school, he joined a diploma course in fashion design. He found himself doing extremely well in theory and practical. He was able to do very well in dress-making and embroidery. He completed the course with the top marks in his class.

1.5 ROLE MODELS AND ASPIRATIONS

INTRODUCTION

Life gives us many opportunities to learn from people around us. We can have as many role models as we want. And, we can learn something different from each of them, but it is our responsibility to choose the suitable one for us.

Role model

A 'role model' is 'someone to look up to,' and someone to base your character, values, or aspirations upon. They can affect us positively. They may be celebrities or famous people or they could be people from our own families or communities.

Some examples of celebrity role models are:

- Mary Kom may be a role model for someone interested in building a career in sports and her example may inspire people to fight against all odds.
- Dr. B.R Ambedkar may be a role model for someone who aspires to bring a positive change in the social conditions in the country.
- Actor Chinna Kalaivanar Vivek may be a role model to someone who aspires to build a strong career in entertainment.

Aspiration

Aspirations are a strong desire, longing, aim, or ambition. It is important to plan our careers well in advance to be able to get the correct skills and attitude that will make us successful at work. To arrive at career aspirations, some of the questions we can think of are:

- What were your childhood dreams?
- What are your interests?
- What are your abilities?
- What do you not enjoy doing?
- How would you describe your perfect job?
- Where would you like to be 1/3/5 years from now?
- Where would you like to be in ten years from now?

ACTIVITY 1

When asked about who our role model is, we often name a celebrity! But, did you know that we can also choose a role model from our own life?

Mention some of your role models and their qualities below:

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People you admire (Celebrities)	Qualities you admire (Celebrities)	People you admire (Other people)	Qualities you admire (Other people)

1.6 BECOMING A SELF LEARNER

INTRODUCTION

How long have you been learning in a classroom? Mostly from Kindergarten. Try to think about various things you learned from your teacher, from your friends, from your parents and you learnt by yourself. There are certain things in life where you cannot understand by listening; those things need to be self-taught. One thing most successful people have in common is a desire to self-learn. It's the modern way of learning, and it has proven to be more effective and convenient.

SELF LEARNING

Self-learning is an approach to learning where an individual makes an effort to identify their own learning needs, set learning goals, find the necessary resources, and evaluate their own knowledge.

As opposed to the traditional classroom learning methods, the outcome of self-learning is not measured by any test results, rather it will contribute to improving your skills or knowledge in a particular area, and apply them practically to solve problems, perform tasks, etc. This makes it all about pure learning.

Learning independently can be challenging. Although self-learning was considered a great feat some time back, it is no longer as difficult as it once was. With huge amounts of free resources and access to hundreds of content sources and online courses, all you need is to put a considerable amount of time and energy into learning something new.



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QUALITIES OF A SELF LEARNER

In order to be a self-learner, one needs these 5 simple qualities



Difference between Self Learning and Classroom Learning

	Self Learning	Classroom Learning
FLEXIBILITY	schedule time based on your availability and interest	need to follow the fixed set of time
ENVIRONMENT	can be changed according to the needs of the self	need to adjust to the place allotted for self
ASSIGNING WORKS AND GOALS	realistic and self defined goals can be set and completed	need to fix to the allotted time and cannot be altered based on requirements
CONTENTS	selected based on your ability and interest	need to stick to the curriculum fixed for all
SOCIAL INTERACTIONS	It is minimized as there is no peer to discuss immediately with	can get the help of peers for better understanding then and there

REASONS TO CONSIDER SELF-LEARNING

- Self-learning helps you develop your problem-solving skills.
- Self-learning is stress free. There are no exams, no deadlines, only pure satisfaction and curiosity being answered.
- You gain secondary skills that will help you advance your career.
- You get to choose the way you learn. You can find your comfortable medium

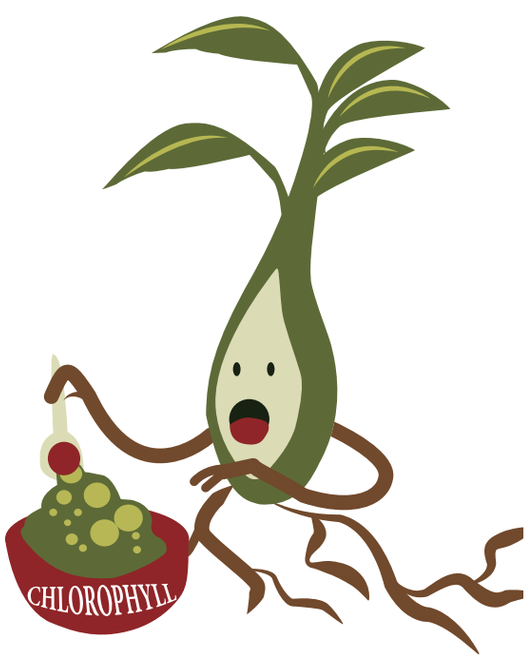
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like videos, texts, experiments or webinars and other diverse mediums. It can be efficiently used to learn.



ACTIVITY1

Look at the image below and express your thoughts to the class.



Hint: Get help from online sources.

1.7 LEARNING ONLINE

INTRODUCTION

- More than 6 million students(post Covid) are currently in online courses as part of higher education program.
- Almost half of all students enrolled in online courses are educated exclusively through distance education.

Online Courses





There is a range of online platforms where you can find thousands of free and paid courses that you can follow to further improve your skills and expand your knowledge.

Resources for Online Learning

In general, when taking an online learning program you might encounter resources like:

- E-Books
- Journals
- Videos
- Recorded lectures

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- Quizzes
- Discussion forums
- Live Q&A sessions
- Interviews.

Recognition of Online Qualifications

Many online institutions are fully accredited institutes of higher learning. Those institutions will clearly state the type of qualification you'll gain from pursuing an online program with them from bachelor to master degrees, graduate certificates and everything in-between. Students researching online institutions are still encouraged to research their accreditation.

Advantages of Online Learning



1. **Efficiency**

   Online learning offers teachers an efficient way to deliver lessons to students. Online learning has a number of tools such as videos, PDFs, podcasts and teachers can use all these tools as part of their lesson plans.

2. **Accessibility of Time and Place**

   Another advantage of online education is that it allows students to attend classes from any location of their choice. Additionally, online lectures can be recorded, archived, and shared for future reference. This allows students to access the learning material at a time of their comfort.

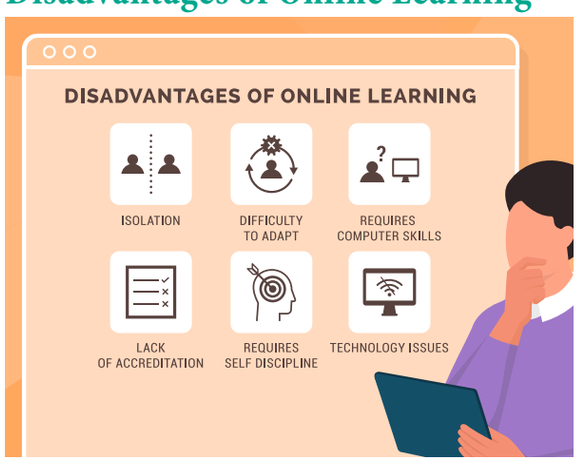
3. **Affordability**

   Another advantage of online learning is reduced financial costs. Online education is far more affordable as compared to physical learning. This is because online learning eliminates the cost of student transport, meals, accommodation and improves paperless learning.

4. **Suits a variety Of Learning Styles**

   Every student has a different learning journey and a different learning style. Some students are visual learners, while some students prefer to learn through audio. Similarly, some students thrive in the classroom and other students are solo learners who get distracted by large groups.

Disadvantages of Online Learning



1. **Inability To Focus On Screens**

For many students, one of the biggest challenges of online learning is the

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struggle with focusing on the screen for long periods of time.

2. **Technology Issues**
3. **Another key challenge of online classes is internet connectivity.**
4. **Sense of Isolation**

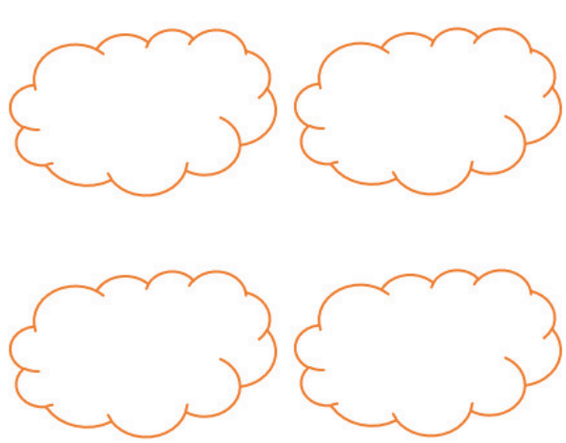
   Students can learn a lot from being in the company of their peers. However, in an online class, there are minimal physical interactions between students and teachers. This often results in a sense of isolation for the students.

5. **Teacher Training**

   Online learning requires teachers to have a basic understanding of using digital forms of learning.. Sometimes, they don't even have the necessary resources and tools to conduct online classes.

ACTIVITY1

Use online search engines (like Google, Microsoft etc..) to identify some online learning apps and also list some topics that you are interested to learn from each app here.



1.8 BUILDING MY JOURNEY MAP

INTRODUCTION

We all want to do different things in life. Some of us follow our dreams, and some of us decide to do what our families would like us to do. Irrespective of whatever path we take in life, we all want to be successful in whatever we do.



You wouldn't believe the number of people who realize all too late that they have chosen the wrong path. And the process starts from class 10th itself. Here are some things that you should keep in mind when you decide what path you are going to choose after completing your vocational trade.



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Before deciding your path, it's important to figure out what YOU are good at. And you will only find it out once you know your strengths. We have already discussed and identified your strength, interest, and abilities in the previous sessions.

Factors to Consider Before Choosing a Career

Before you decide what career to pursue, carefully consider your options based on the points given below.

1. **My interests**

   The activities you enjoy doing in your free time can give your insight into careers that would be satisfying, fulfilling, and fun.

2. **My skills**

   Right now, you possess skills that can help you succeed in the future. Think about your hard skills and soft skills.

3. **My talents and strengths**

   From the time you were little, you demonstrated talents and strengths that make you unique and can help you succeed in your chosen career.

4. **My personality**

   Your personality is the way you think, feel and behave. It can be an important part of your career.

5. **My values**

   Everyone has values or things that are important to them, such as financial security, social justice, or work-life balance. These values can help you decide what type of career to pursue.

6. **My education or training**

   Certain careers require advanced education and financial investment. Think about the time and money required to pursue a career as you make your decision.

7. **Jobs available in this career**

   While you don't have to work in one of these popular occupations, you should consider the potential job availability in your future career field.

8. **Money I want to make**

   Different careers provide different monetary rewards. Even though salary shouldn't be the main factor in choosing a career, your paycheck can play a role in your quality of life and where you live.

9. **Location**

   Some jobs are more readily accessible while others can only be performed in certain locations. Plan carefully to ensure you can work where you want to live.

10. **Pursue this career**

    Always ask yourself why you want to pursue a certain career as you evaluate which choice is right for you. Don't let the opinions or expectations of others sway your decision. Ultimately, your career choice is solely yours.

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ACTIVITY 1

Design your journey map by considering the career you want to follow.

AN EXAMPLE FOR YOU!

Here a journey map of professional house cleaner is given.



CONCLUSION

In this chapter we have seen in detail about the benefits of knowing Yourself. Ways to improve and other things related to knowing yourself. Use these to enhance more about yourself.

ASSESSMENT

I. Choose the Best Answer (1 Mark)

1. _____are acquired by an individual to become employable
   - A. Employability skills
   - B. Management skills
   - C. Technical skills
   - D. Personal skills

2. Personal skills can be defined as the _____ a human being possess
   - A. Attitude
   - B. Ability
   - C. Quality
   - D. Feelings

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3. Soft skills can also be defined as_____

A. Technical skills

B. Communication skills

C. Hard skills

D. Non-Technical skills

4. Through _____ we can transfer and receive knowledge

A. Interpersonal skills

B. Personal skills

C. Soft skills

D. Hard skills

5. _____ skill is used to think and behave ethically

A. Interpersonal skills

B. Non- Technical skills

C. Communication skills

D. Personal skills

6. Interpersonal skills is used to _____ with other people

A. Communicate B. withhold

C. Conceal D. Suppress

7. Personal skills can be divided into two as soft kills and _____

A. Communication skills

B. Employable skills

C. Hard skills

D. Verbal skills

8. Interests are something that we _____ doing

A. lack B. enjoy

C. Despise D. Avert

9. Hard skills are related to _____ knowledge.

A. Feelings B. Emotions

C. Technical D. Employable

10. While planning your career it is important to know your _____

A. Interests B. Likes

C. Dislikes D. Work

11. Life gives us many_____ to learn from people around us

A. Difficulties B. opportunities

C. Advices D. reality

12. A _____can affect us positively

A. Follower B. Supporter

C. Devotee D. Role model

13. _____ is a strong desire or ambition to plan our career successfully

A. Aspiration B. Personal skills

C. Likes D. Apathy

14. A_____ is someone to look upto based on your career values or aspiration

A. Student B. Role model

C. Journalist D. Facilitator

15. Self-learning is a _____effort.

A. Teachers B. Group

C. Individual D. Team

16. _____helps you develop your problem-solving skills.

A. Verbal knowledge B. Self-learning

C. Management skills D. Discipline

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17. _____is the range of online platforms with free and paid courses to improve skills and knowledge

A. Classroom learning

B. Online courses

C. Offline education

D. seminar

18. Online learning eliminates physical learning and provides_____

A. Textbooks

B. Education materials

C. Paperless learning

D. Face-to-face learning

19. Evaluating one's own knowledge can be done in _____

A. Traditional learning

B. Classroom learning

C. Self-learning

D. Online learning

20. Online learning requires basic understanding of using _____of learning

A. Digital forms

B. Written

C. Verbal

D. Non-verbal

II. Answer the Following (2 Marks)

1. Define Employability Skills
2. Define Self-learning
3. What is an aspiration?
4. Differentiate Interest and Ability.
5. Give any two reasons to consider self-learning.

III. Answer the Following (3 Marks)

1. Differentiate Personal and Interpersonal skills.
2. What are the resources available for online learning?
3. What are Personal skills and how are they classified ?
4. Identify and mention some of the qualities of a self-learner.
5. Mention the name of the celebrity role model along with their success in relevant field.

IV. Answer the Following (5 Marks)

1. Mention the ways in which you can improve your interpersonal skills.
2. Compare and contrast the advantages and disadvantages of online learning.
3. List out the factors to consider before choosing a career?
4. Differentiate classroom learning and self-learning.

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2 ENGLISH LANGUAGE SKILLS

NLOJM

LEARNING OBJECTIVE

- Apply to greet people in various situations and create an amicable atmosphere.
- Apply to introduce yourself in real life situations
- Learn to describe a person, place, surroundings, objects, events etc.,
- Learn to express your likes and dislikes with correct use of grammar
- Learn to invite people on various occasions and use pronouns appropriately
- Learn to planning an outing by using active and passive voice
- Learn to ordering food at a restaurant with the usage of articles
- Learn to narrate a story and deliver the information to the audience with appropriate tenses
- Learn about giving directions with proper preposition
- Acquire knowledge on giving and receiving feedback
- Learn about giving simple instructions

INTRODUCTION

English is a global language used to communicate with people from different parts of the world.International companies prefer to hire people who know English.In an interview, if you can communicate in English, you will have an advantage over others.In this lesson we will learn about different English language skills.

2.1 GREETING A PERSON

Introduction

One of the fundamental motto of communication is to greet the other person and it sets forth positive conversations. It aids us to socialize with people on an easier and personal level. A joyful hello can make friends of two strangers; it can bring smiles and positive vibes in the

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environment. A hello can help to ease the various situations and it changes the way we approach the people.

WAYS TO GREET

Greeting a friend:

Greetings	Responses
Hi! How are you doing?	Fine,Thank you
Hi! What's up?	Good/ Excellent/ Fine/ Nice
Hey! How's life?	Great going/ Good

Greeting an acquaintance (someone you know, but is not close to you):

Greetings	Responses
Hello! How are you?	Pretty fine,thank you
Hello! How have you been?	Doing well,thank you
Good morning/afternoon/evening!	Good morning/afternoon/evening!

Greeting a stranger:

Greetings	Responses
Hello!	Hello!
Good morning/afternoon/evening! How do you do?	Good morning/afternoon/evening! I am doing well
My name is Tarun. May I know your name please?	My name is praveen

To close the conversation:

See you soon I'll be in touch Good bye/Bye Pleased to meet you

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ACTIVITY 1

Situation 1

You have met a friend after a long time. The last time you saw him/her was in school. How would you greet each other?

Situation 2

You meet a local grocer while taking a morning walk. You ask him if his shop will be open today. He says it will be open for the morning only.

Situation 3

You see a person come down the stairs of your building. You have not seen him/her before, but you guess that the person may be your new neighbor. You want to greet the person and introduce yourself.

Lets see how verbs are used in greeting a person

VERB

Consider The Following Sentences.

I greet you everyday.You greet me everyday. He greets me everyday.

We greet Good morning.You all greet us Good morning. They greet us Good morning.

Here, Subjects are I, You, He, We, You, They; Verbs are 'greet' and 'greets'. For I, You, We, and They, the verbs will be without an 's' or 'es'. Similarly,

The people greet me every day. The officers greet me every day.

Both 'the people' and 'the officers' are more than one person, so the verbs will not have an 's' at the end. But, Sita greets me everyday. Ram greets me everyday.

Both 'Sita' and 'Ram' are one person.

Also, for 'I', the verb will be am; for 'you','we','they','the people','the officers', the verb will be are: for 'Sita', and 'Ram', the verb will be is .

E.g.: I am fine.

You/We/They/The people/The officers are fine. Sita/Ram is fine.

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PRACTICE EXERCISE

I) Fill in the blanks with am/is/ are as appropriate.

1. Hi! I ____ Tarun.
2. How _____ you, Tarun?
3. What ____ your seat number, Tarun?
4. We _____ flying to Madurai.
5. I ____ staying at Madurai with Tarun.
6. Tarun and I _____ staying in Madurai.
7. We _____ from the same city.
8. I ____ fine, thank you.
9. You _____ living in Chennai.
10. You _____ Tarun's friend.

2.2. INTRODUCING ONESELF

We introduce ourselves to people in different situations to give them some basic information about who we are and what we do. The way we introduce ourselves depends on the situation in which we are asked to introduce ourselves.



While introducing yourself in a classroom, it's relevant to share information about what you're studying.

While introducing yourself in a job interview, it's relevant to share information about your job skills and experience.

While introducing yourself to a new friend, it's good to talk about your likes and dislikes.

When we are asked to introduce ourselves, we can sometimes feel nervous because we don't know what to say. One of the best practices to overcome nervousness is to have a predefined 5 or 6 sentences to introduce yourself. It helps in such a way that one will not feel nervous to introduce oneself.

S.No	Sequence of Introduce yourself	Sample
1	Greeting and Your name	Hello everyone! My name is Shanthi,
2	What you do primarily - as a student	and I am a student of Agriculture Science in Vocational group at Government Model Higher Secondary School, Palamedu, Madurai
3	Some personal or interesting information to add to the previous point	I chose my course as I am very much interested in Agriculture
4	Another activity that you do or interest that you have	I'm also a basketball player and will participate in all the competitions. I go to the park thrice a week.

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5	Something that you like doing	The happiest part of my day is when I spend time with Gardening.
6	A personal strength or a positive attribute that you have	I'm a good listener.

ACTIVITY 1

It's time to write your own introduction. Follow the 6 steps. Write 1 or 2 sentences to fit into each step of an introduction.

1	Greeting and Your name	
2	What do you do primarily - as a student?	
3	Some personal or interesting information to add to the previous point	
4	Another activity that you do or interest that you have	
5	Something that you like doing	
6	A personal strength or a positive attribute that you have	

You've written your own introduction! Now practice it loudly. Share you introduction to the class.

2.3 DESCRIBING A PERSON, PLACE AND OBJECT

INTRODUCTION

Describing is one of the fascinating tools to communicate with people and to comprehend their perspectives. Adjectives play an important role in describing and modifying people, places and objects in a clear way. It helps us to add more colors to understand one subject in a lucid way. While describing an object it is essential to identify, and know its unique features as well as the physical appearance, whereas, while describing a place it is necessary to be aware of the location, its architectural features etc., On account of describing a process or events it is required to know its coherence in a logical way.



Describing Words:

Words that are used to describe things are called adjectives. We use them to give details about something or someone. A red bus. A tall girl. In these sentences, red and tall are adjectives, because they describe the bus and the girl. Adjectives add details to make sentences clearer or more interesting. Look closely at how adjectives are used in these sentences.

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- A screwdriver is a useful tool.
- Arjun is wearing a yellow shirt.
- Radha lives in a lovely house.

Some of the examples of describing words:

Supportive	Smart	Serious
Faithful	Honest	Cool
Wise	Mischievous	Gentle
Patient	Weak	impatient
Kind	Foolish	Calm
Determined	Wild	Quite
Slim	Unhappy	cruel

ACTIVITY 1

Read the following carefully:

"Hi! I am Raj. I am a **twenty-year old** boy. I am **tall** and **dark**. I have **short** and **curly** hair. I am a **polite** and **helpful** person."

Identify the describing words in the above paragraph.

ACTIVITY 2

Select the appropriate describing word

1. Pooja has _____ hair. She wants to cut it off.
   (a) long (b) short
2. Asif is a _____ boy. His mother always scolds him.
   (a) naughty (b) good
3. Samuel loves his mother's food the most. She's a _____ cook.
   (a) bad (b) great
4. Iniyan is a good dancer. In fact, he's the _____ dancer in his group.
   (a) worst (b) best
5. Gomathi is a _____ singer. She is going to win the competition.
   (a) bad (b) wonderful

2.4. TALKING ABOUT LIKES AND DISLIKES

INTRODUCTION

Likes and dislikes depend on the individual. It gives better knowledge about a person if we know about his/her likes and dislikes. To connect with many people more, knowing their likes and dislikes will be of immense help. The aim of capturing the trace of memories leads to knowing yourself better and connecting you with other people easily.

A few phrases and words to convey your likes and dislikes are as follows.

This is very nice,I adore, I love, I like, I enjoy, I'm into something, I have a soft spot for something, I'm quite keen on, I think …. is/are brilliant, It's good/ Excellent/Wonderful

A few words to convey things that you don't like: I detest, I hate, I loathe, I'm not keen on, I can't stand, I can't bear, I don't like it,It may not suit.



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ACTIVITY 1

Choose the correct option from the list given in the bracket.

1. _____ Tamil movies? (Does you likes, Do you likes, Do you like)

2. _____ online games. (She hates, She hating, She hate)

3. _____ to Chithra's songs. (I often listened, I often listen, I often listens)

4. _____ the best. (Horror movies are, Horror movies is, Horror movies)

5. _____ another hobby of her. (Reading was, Reading are, Reading is)

6. _____this canvas to spend your time. (You paints, You paint, You painting)

7. _____ mamallapuram very much. (They liking, They likes, They like)

8. _____ hot weather. (Kaviya and I dislike, Kaviya and I dislikes, Kaviya and I disliking)

9. _____ roses and daisies. (My favorite flowers, My favorite flowers are, My favorite flowers is)

10. _____ Kanyakumari very much. (We do like, We does like, We do likes)

ACTIVITY 2

Complete the following sentences on your own.

1. I like _____ better than _____.
2. The reason why I like _____ better than _____ is that _____.
3. _____ is also my favorite _____.
4. I would go to _____ rather than _____ because _____.
5. I dislike _____; I would rather _____.
6. Why don't you like _____? It is one of my_____.
7. One of my favorite _____ of all time is _____. I think that everybody should _____ at least once.
8. I can't choose a favorite between _____ and _____. I _____ both.

ACTIVITY 3

Write down your likes and dislikes.

_____

_____

_____

_____

_____

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2.5 INVITING SOMEONE

INTRODUCTION

Inviting someone is correlated with the culture of hospitality. When we invite someone into our home, it is obvious that the person is more significant and we are very much particular in showing special concern. Be it a Birthday Celebration, House Warming or Marriage Celebration, depending upon the situation, we should choose our vocabulary wisely.



Invitations

Expressions for Inviting People

- Are you free next Saturday? We're going to Rahul's place to play carrom.
- We're going to Rahul's place to play carrom. Would you like to come?
- Are you doing anything next weekend? If you are free, we could go to the Childrens' Park. Shall we dine at my place today?
- My birthday is on the 23rd September.
- I would like to invite you to the party.
- Are you free this weekend?
- We are planning to go to Ariyalur. Would you like to join us?

Expressions for Accepting the Invitation

- I'd love to come, thanks! Thanks for asking me.
- I would love to go!
- Yes, that sounds like a good idea. Thanks for the invitation.
- Of course, I will come! It's your birthday, after all!
- What a great idea! I would surely like to join you all.

Declining the Invitation

- Sorry, I won't be able to come. I have a test on Monday and I have to prepare for it.
- It's a great idea, but I've already made other plans.
- I would love to come, but I have some other work.
- I wish I could come to your birthday, but I have some important work.
- That's a good idea. But I am very busy this weekend. Sorry, maybe next time?

ACTIVITY 1

Complete the conversation on inviting your friend to your birthday party.

Student 1: It's my birthday today.

Student 2: _____

Student 1: Thanks. Actually, I have my birthday party at the Heritage Inn this afternoon and I would like to invite you.

Student 2: _____

Student 1: Thanks. I will see you then.

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Let's see, how pronouns are used to invite someone

1. She is pretty. She is funny, too.

2. Malar is pretty. Malar is funny, too.

Which sounds better? The word "she" makes the difference. It is a pronoun.

Pronouns are words which can be used in place of nouns.

A. (a) Babu gave an invitation. Rupa and I told Babu it was a good one.

(b) He gave an invitation. We told him it was a good one.

B. (a) Babu and Malar asked Rupa and me to go to the club.

(b) They asked us to go to the club.

C. (a) Malar invited Babu and Rupa to her party. Malar's party is going to be fun.

(b) She invited them to her party. It is going to be fun.

All pronouns are listed below:

1. We, Our, Ours, Us
2. They, Their, Theirs, Them
3. You, Your, Yours
4. He, His, Him
5. She, Hers, Her
6. It, Its
7. I, me, mine, my

ACTIVITY 1

I) Fill in the blanks with the appropriate pronouns.

Rita and _____ (me, I) are arranging a party. _____ (He, It) will be a simple party with a few friends, but with lots of food and fun. _____ (We, Us) will invite Asif, Priyanka and Nisha. _____ (Them, They) are _____ (our, us) classmates. So, _____ (us, we) don't have to give _____ (them, their) invitation cards. ___ (We, Our) can just ask _____ (their, them) to come. Friends don't need formal invitations, do _____ (them, they)?

2.6 PLANNING AN OUTING

To plan a day out helps us to rejuvenate our mindset and it clears our mind and it bounces back with new energy and enthusiasm. People feel more confident when they are surrounded by their known circle of friends. Traveling with them aids in knowing them better and to make more acquaintances.



Let's see, how active voice and passive voice are used to plan an outing

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If you want to draw attention to the doer, use the passive voice; if your intent is to put the focus on the action, then you should go for the active voice.

Read the following sentences.

They are in the Active Voice.

1. I bought a new shirt.
2. I spent five hundred rupees on a new shirt.
3. He wears only leather shoes.

The subjects – I, I, and He are doing the actions: buy, spend, and wear.

These sentences can be re-written as:

1. A new shirt was bought by me.
2. Five hundred rupees is spent on a new shirt by me.
3. Only leather shoes are worn by him.

This second set of sentences is in the Passive Voice. Here, the subjects – A new shirt, Five hundred rupees, and Only leather shoes are receiving the actions: is bought, are spent, and are worn.

ACTIVITY 1

I) Match the following and write the complete sentences below.

A	B
We are going to	performed around the world.
Four of us are	the four seasons of the year.
It is by award-winning	going to see it.
The play is about	see a play this Tuesday.
It has been	director Balachandar

1. _____
2. _____
3. _____
4. _____
5. _____

ACTIVITY 2:

II) Identify which of the following are in Active Voice, and which are in Passive Voice.

1. How much does this bag cost? _____
2. This bag can be purchased at a price of eight hundred rupees. _____
3. I want a discount on the price. _____
4. The price can be reduced by a hundred rupees, but not more. _____
5. This bag is made of good quality leather. _____
6. We cannot sell it for anything less than seven hundred rupees. _____
7. Can you reduce another hundred rupees? _____
8. You are being offered a good price. _____
9. No other shop sells this bag for seven hundred rupees. _____
10. Let's make it six hundred fifty rupees. _____

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ACTIVITY 3

III) Change the voice in the sentences from Active to Passive.

1. I bought this CD for you.

_____

2. Rahul bought a gift for Priya.

_____

3. Priya gave a pen to Ranjith.

_____

4. India beat Australia in the T20 match.

_____

5. The management has declared a holiday on 10th,December.

_____

2.7 ORDERING FOOD AT A RESTAURANT

INTRODUCTION

Everyone is fond of eating at restaurants. Being aware of certain expressions which we use at restaurants will enable us to feel the difference in the way we carry ourselves. It gives us more confidence in socializing with others, especially at public places.



ACTIVITY 1

Fill in the blanks using the hints given below.

- Hints:
- Starters - Vegetable Soup
- Main course - Vegetable Fried Rice and Gobi Manchurian with gravy
- Dessert - Chocolate Ice-cream
- A bottle of mineral water

Waiter: Are you ready to place your order, Ma'am?

Customer: Yes. For _____ I would like to have _____.

Waiter: How many?

Customer: Just one plate will do.

Waiter: Okay. Ma'am.

Customer: For the _____ I will have _____ _____.

Waiter: Okay. Anything for _____ Ma'am?

Customer: Yes. I would like to order a _____ for _____.

Waiter: Okay. One Vegetable Soup, one Vegetable Fried Rice, one Gobi Manchurian with gravy, and one Chocolate Ice-cream. Is that correct, Ma'am?

Customer: Yes. You are correct.

Waiter: Can I get you anything else?

Customer: Could you get me _____?

Waiter: Sure, Ma'am.

Customer: Thank you. That will be all.

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Let's see, how articles are used in ordering food in a restaurant

Articles are used before nouns or noun equivalents and are a type of adjective. The definite article (the) is used before a noun to indicate that the identity of the noun is known to the reader. The indefinite article (a, an) is used before a noun that is general or when its identity is not known. There are certain situations in which a noun takes no article.

Read the following sentences.

I would like to have a plate of vegetable salad. I would like to have **an** ice-cream. I would like to have **the** dhal with rice.

"**A**", "**an**" and "**the**" are called articles.

An is used before nouns beginning with a, e, i, o, and u sounds. But not before words like "university" which begin with a "yoo" sound. It is, however, used before words like "honor" which begin with an "o" sound.

A is used before words beginning with the rest of the alphabet.

This is used before particular things.

ACTIVITY 2

I) Fill in the blanks with the correct articles 'a', 'an', and 'the', wherever necessary.

1. Please get me ____ glass of water.
2. I would like to have _____ onion Uttapam and Vanilla ice-cream.
3. Excuse me, where is _____ washroom?
4. What is _____ specialty of this restaurant?
5. Could you tell me _____ recipe for this dish?

2.8 NARRATING A STORY

INTRODUCTION

India is a land of stories. Narrating a story is an embodiment of Indian culture. Storytelling helps us to upgrade our thinking skills and it opens doors to imagination. It also gives insights about various cultures, lands, races and religions. Stories not only help us to engage ourselves with different cultures, it also enables us to increase our narrating skill.



ACTIVITY 1

Form a group of 4 and complete the story of The Bear and the Two Friends by filling in the blanks with the help of the teacher.

One day, two friends _____ _____. They knew the forest _____ _____. So, they promised to remain close to each other in case of any danger.

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All of a sudden, a big bear _____. One of the friends quickly _____, leaving the other friend behind.

The other friend _____, and instead, followed common sense. He laid down on the ground and _____ _____.

The bear approached the friend lying on the ground. The animal started _____ _____.

Soon, the friend who hid in the tree came down. He asked his friend, "My dear friend, what secret did the bear whisper to you?" The friend replied, "_____ _____."

ACTIVITY 2

Sarita had a bad experience with an ATM. To know the story, rearrange the following sentences in correct order.

1. Sarita's experience with an ATM.
2. She became worried.
3. From that day, Sarita has always been afraid of using the ATM.
4. One day, Sarita went to take out some money from the ATM.
5. What if her money had been deducted from her account?
6. He said the amount will be added to her account soon.
7. She went to her bank and filed a complaint.
8. She entered her pin code and the amount she required.
9. But something bad happened; the money got stuck.
10. The ATM-in-Charge told her not to worry.

Let's see, how tenses are used in narrating a story

Tense in grammar, a verbal category relating the time of a narrated event to the time of the speech event.

Read the following sentences.

I tell a story. It is about a king. It is quite a long story.

I told a story. It was about a king. It was quite a long story.

What is the difference between the two sets of sentences?

The first set describes actions in the present; the second describes action in the past.

Therefore, the second set of sentences is in the Simple Past Tense.

Remember that in the Simple Past Tense, 'is' becomes 'was', 'are' becomes 'were', 'has/have' becomes 'had', 'am' becomes 'was', 'do/does' becomes 'did'.

ACTIVITY 3

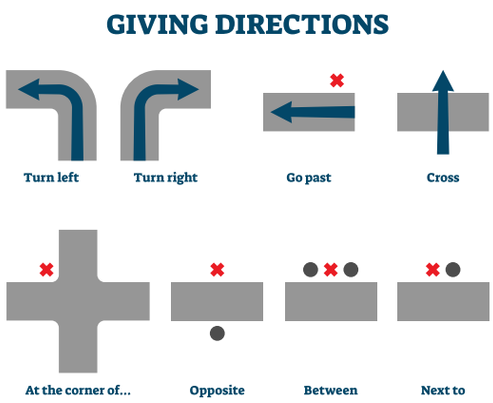
I) Match the following and write the complete sentences below.

A	B
1. I would like	after breakfast.
2. Do you know	to hear a story.
3. I could tell you the story	and did not keep fast.

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4. A group of	monkeys fasting.
5. They got bananas to eat	any good stories?

2.9 GIVING DIRECTIONS





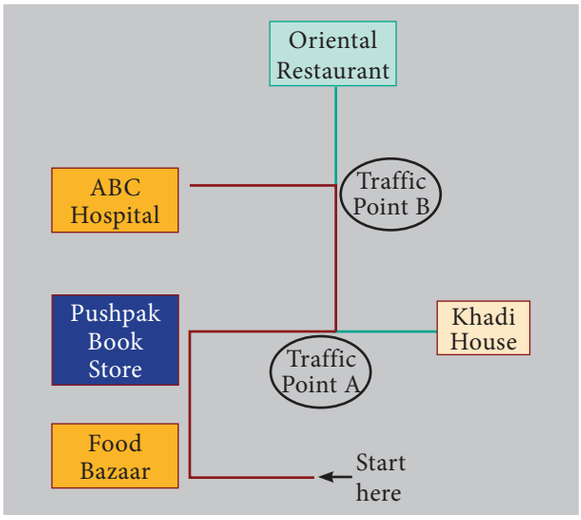
INTRODUCTION

Directions convey how one should do something in a sequential way. Valuable skills like navigation of the town and city related vocabulary are practiced when learning about directions.

ACTIVITY 1

You have to give directions to ABC Hospital, using the following route:

Food Bazaar, Banu Book Store, Traffic Point A, Traffic Point B, ABC Hospital.



How would you give directions using this route?

Go straight till you reach the Food Bazaar. From Food Bazaar take right and then take right again from Pushpak Book Store. Go straight till you reach Traffic Point A. From Traffic Point A, take left and go till Traffic Point B. Take left from there and keep going till you reach ABC Hospital soon.

Lets see how prepositions are used in giving directions

Prepositions play a major role in showing direction, time, place, location etc. To introduce an object. By continuous practice, one can create more short sentences to communicate their thoughts.

Words such as "for", "in", "until", "to", "before", "along", "besides", "around", "at", etc., to link nouns/pronouns to other words in the sentences. They are known as "Prepositions".

Examples:

1. What are you looking for?
2. He lives at 39, O8, Radcliffe Road.
3. Go down this road until you come to the second intersection.

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ACTIVITY 2

Fill in the blanks using correct prepositions.

1. I am going to _____ college. (to, by)
2. The college is next _____ the hospital. (from, to)
3. You can also see the building _____ the bus stop. (from, to)
4. It is just _____ C.J. Street. (across, by)
5. Our college is located _____ Tiruchirapalli. (of, in)

ACTIVITY 3

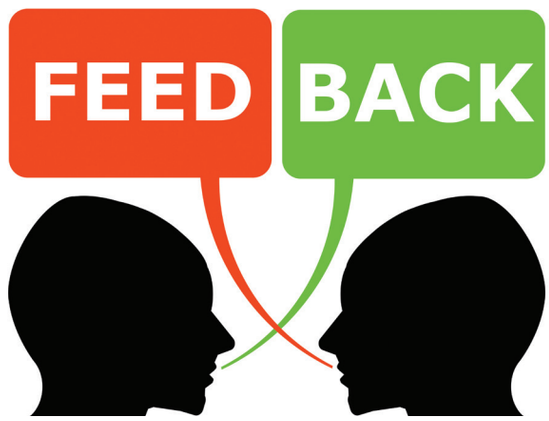
The sentences below have incorrect prepositions. Rewrite the sentences with correct prepositions.

1. Government Hospital can be seen below the next street.
2. It is just a short walk till Bhuvana Cinema Hall.
3. Keep walking until you reach Bhuvana Cinema Hall.
4. Geeta Sweets Corner is till Giri Tailors.
5. You can walk down this road from Geeta Sweets Corner.
6. If you walk from the end of Vivekananda Street, you will easily see Bhuvana Cinema Hall.

2.10 GIVING AND RECEIVING FEEDBACK

INTRODUCTION

The main objective of giving feedback is to improve the knowledge or to strengthen the performance of an individual. It can't be accomplished by being rude, judgmental or offensive. It is possible only when the approach is positive and focused on the development. Giving and receiving feedback increases stimulation, enhances performance, elevates engagement and it acts as a tool for career growth.



ACTIVITY 1

Choose any one of the following and build a conversation around each.

1. Moorthy is talking to his student, Fatima. Fatima used to perform well in commerce, but she has been doing badly in the weekly tests. How would Moorthy give his feedback?
2. Archana and Nivedha are working on a project. Nivedha isn't doing her part, so Archana tells her to start working. What would be the feedback given by Archana?

2.11 GIVING SIMPLE INSTRUCTIONS

INTRODUCTION

The main idea of instructing people is to give command or insist on doing the

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necessary requirements before involving in that particular activity. It helps us to know the overview of that particular proposed pattern and prevents us from doing anything wrong beforehand. Writing instructions find an important place in technical writing. One needs to make instructions for various purposes such as installing a new software package, assembling a piece of equipment, using a new device, troubleshooting a problem and so on. In general, instructions should be clear, precise, understandable, complete and above all, user-friendly.

Guidelines to write instructions

- Use the imperative form. E.g. 'Maintain silence inside the library' and begin each step with an action verb.
- Frame each step in such a way that it focuses on a single task.
- Number the steps to avoid ambiguity and ensure the correct order of the procedure.
- If numbered steps are not practical, use a standard paragraph format with the appropriate transition words such as 'first', 'next', 'then', 'finally', to show the sequence of action.
- Use the words 'Notes', 'Tips', 'Caution' and 'Warnings', wherever necessary in order to highlight the important information.
- Use simple and direct language free from jargon and ambiguity.

ACTIVITY 1

Write down a set of instructions on the following:

(a) How to make tea

(b) How to download an app

CONCLUSION

In this lesson we have seen about the English language skills and how it is integrated into our daily lives.

ASSESSMENT

I. Choose the Correct Answer (1 MARK)

1. One of the fundamental motto of communication is to —------- the other person

   A. Call B. Greet
   C. Introduce D. Order

2. —---------- play an important role in describing and modifying people, places and objects

   A. Verb B. Noun
   C. Adjectives D. Adverb

3. —---------- is better knowledge about a person if we know about them

   A. Likes and dislikes
   B. Understanding
   C. Patient talk
   D. Communication



4. Inviting someone is correlated with the culture of —------

   A. aloofness B. excess
   C. coolness D. Hospitality

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5. People feel more confident when they are surrounded by their —--------

A. known circle of friends

B. neighbors

C. Unknown circle of friends

D. unknown peoples

6. People feel more confident when they are surrounded by their —--------

A. known circle of friends

B. neighbors

C. Unknown circle of friends

D. unknown peoples

7. Which of the following is not an appropriate word to greet people

A. Bye B. Hey

C. Hai D. Hello

8. Which of the following is not the basics to introduce yourself?

A. Name B. Occupation

C. Place D. Weakness

9. Pick out the describing word?

A. Color B. Hello

C. Hai D. Bye

10. Which of the following is not a Pronoun?

A. She B. He C. Kavi D. They

11. Preparing or scheduling a day is known as

A. Management B. Planning

C. Working D. Playing

12. We …… going to play.

A. it B. is C. was D. are

13. How can you order food when the waiter is asking you to place your order?

A. I'd like to have biriyani

B. I'm going to play chess

C. I forget my Purse

D. This is my stop.

14. Storytelling helps us to improve

A. Bargaining B. Stereotype

C. Stamina D. Thinking skill

15. Find out the verb from the following options.

A. Sundar B. Traveling

C. Ooty D. ATM

16. Which of the following sentence conveys you like it

A. I don't bear B. I hate

C. I love D. I detest

17. Which of the describes directions

A. Left B. Right

C. Opposite D. Rose milk

18. I enjoyed the game. It shows you ……. the game.

A. Hate B. Like

C. Dislike D. Detest

19. The main objective of giving ……. is to improve the knowledge or to strengthen the performance of an individual.

A. Chocolate B. Feedback

C. Money D. Food

20. Which of the following is a criteria of a simple instruction?

A. Confusing B. Big

C. Precise D. Risky

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II.Answer the following. (2 Marks)

1. What is the importance of greeting a person?
2. List a few ways to convey your likes.
3. Write some example for closing the conversation.
4. What is "describing" in the communication?
5. Give short notes on story writing.

III. Answer the following. (3 Marks)

1. Write down the ways to greet a friend, an acquaintance and a stranger (Each 3).
2. Fill in the blanks with the correct verb.
   A. Hello! I ___ Divya.
   B. Where ____ you living?
   C. I ____ staying in a hostel.
   D. What ____ your roll number,Andrew?
   E. We ____ playing chess.
   F. How old ____ you?
3. What are the factors to be added while introducing yourself?
4. What is "Describing words" with some examples?
5. Change the sentences from Active voice to Passive voice.
   A. Durai will take a photograph.
   B. The dog chased the cat.
   C. Sudhan caught the ball.
   D. The students were helping the wounded woman.
   E. Sunitha teaches us English.
   F. Who taught you this poem?

IV. Answer the following. (5 Marks)

1. What are the sequences to be followed while introducing yourself?
2. Explain about the "Inviting someone". Also give some examples for the following,(Each 2)
   A. Expressions for inviting people,
   B. Expressions for accepting the invitation,
   C. Declining the invitation.
3. Write short notes on Giving simple instructions and guidelines to write the instructions.
4. Explain briefly,
   A. Likes and dislikes
   B. Planning an outing
   C. Narrating a story

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3 COMMUNICATION SKILLS

LEARNING OBJECTIVE

- Understand the necessity and importance of communication
- Identify the components and types of communication
- Understand the importance of verbal communication
- Understand about written communication and recognize the structure of formal letters
- Explain about the non verbal communication
- Identify formal and informal communication
- Understand about visual communication
- Recognize the ways to improve workplace communication
- Understand the importance of self expression
- Practice the use of effective communication in building a professional network
- Create and use an email account
- Speak confidently using the 7C's of communication
- Understand about public speaking

3.1 INTRODUCTION TO COMMUNICATION SKILLS

Take a quick look around your classroom and observe what your classmates are doing! Some of them are talking, some are observing, some are relaxing on their chairs, some are laughing, some are reading and some might be sitting quietly not doing anything.

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What do they all do?

After observing, share what you observed to your friend, then ask yourself the following:

- Did your friend understand what you explained?
- Did he have doubts and misunderstood your thoughts and information?
- Was the information conveyed effectively?

COMMUNICATION

The word 'Communication' comes from the Latin word commūnicāre, which means 'to share'. Communication skills are those skills which are needed to speak and write properly.

In the present time, a thorough knowledge of language with communication skills is very important in any occupation or business. As a student, you may know and learn many languages, but it is important that we are able to read, write, speak and listen well in order to communicate properly.

Importance of communication in personal life:

It is indeed necessary to develop the ability to communicate clearly so that one can share the thoughts, feelings and ideas which in turn will help to maintain healthy relationships.

Importance of communication in professional life:

Being a good communicator at a job, one can improve confidence, get appreciation, and be a good team player. One needs to listen to other people's ideas, while being able to clearly and effectively communicate one's own. Good communication can also help to build a positive working relationship, so the team works more effectively and productively together. When it comes to developing professional communication skills, there are several things you can try.

- Ask for feedback
- Learn from others
- Work on active listening skill

ACTIVITY 1

Get and Give

- Make students stand in a straight line with 1 feet distance between them.
- The teacher will convey a message to the person standing in the 1st place which may be an action, a dialogue or a line.
- The person in the first place will receive the message and convey the information to the second person.

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- The process continues until the information reaches the last person. Make sure no one else listens while the information is transferring between 2 persons.
- The last student and the 1st student will now convey what message they received to the class.

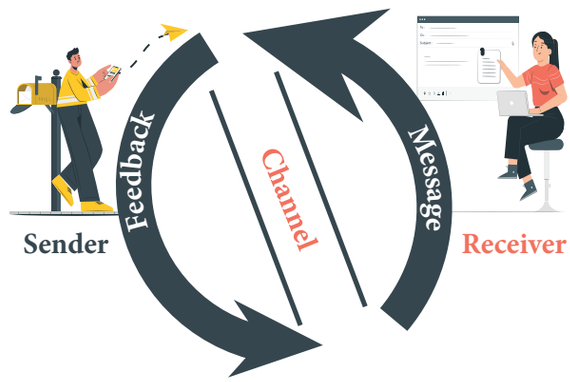
Was the message by both students the same? What did you observe? What miscommunication took place here?

3.2 COMPONENTS OF COMMUNICATION

INTRODUCTION

Communication is a two-way exchange of information, i.e., giving and receiving. Speaking and writing to someone are examples of giving information. Reading and listening are examples of receiving information.Similarly While having a conversation with your friend, the information given or spoken is sent and information is received or listened to.

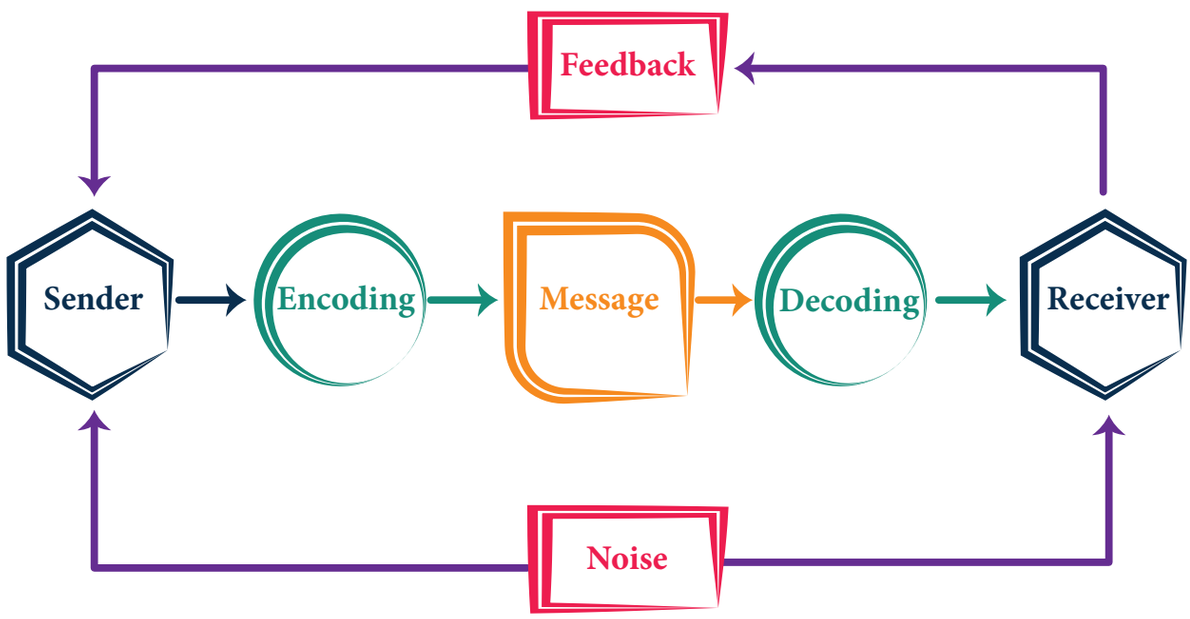
PROCESS OF COMMUNICATION



Key Components

The communication process is made up of six key components. Those components include

- **Sender**- The process starts here. Sender sends the message.
- **Encoding**- The message is converted for security purposes.
- **Medium of transmission**- It is the channel or path through which information passes.
- **Decoding**- The message is converted again to its original form.

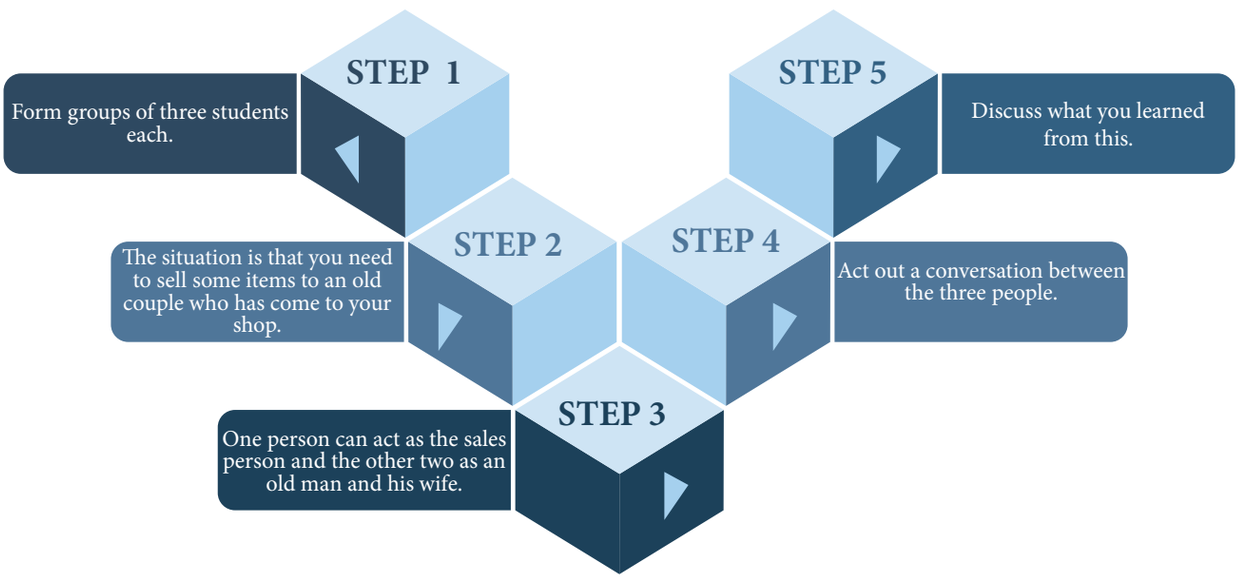


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- **Receiver**- The information intended for the receiver is reached. The process ends here.
- **Feedback**- It is the confirmation for the receiver whether the message is received or not.

ACTIVITY 1

Group Exercise – Role-play on Communication Process



Identify the following:

Sender _____

Receiver _____

Channel _____

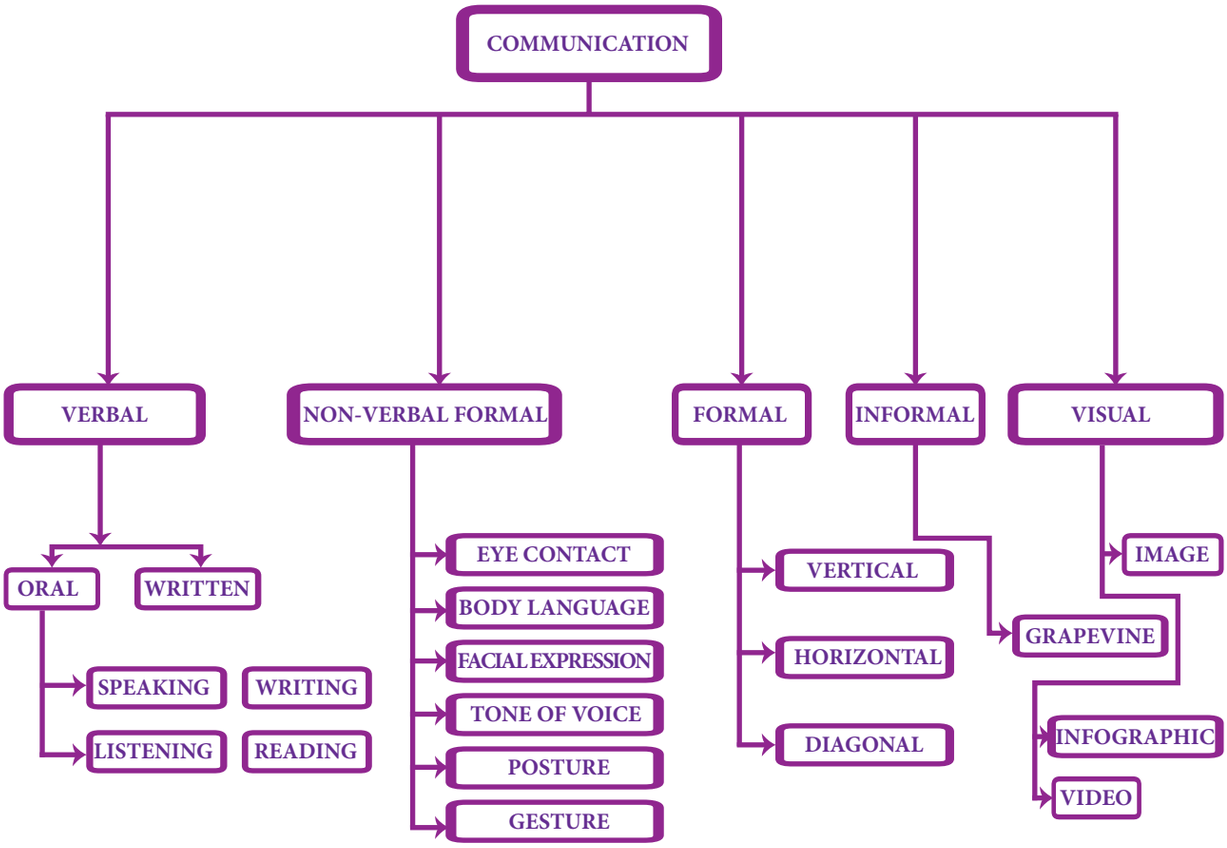
3.3 TYPES OF COMMUNICATION

Do you think communication is done only by words? Have you done mischief against your sister or brother and realized they are angry with you just by looking at their expression, we do not need to ask them!

In our everyday life, we communicate more without the use of words (via body language, tone of our voice, expressions, etc.) than we do using words.

There are numerous types of communication. The major categories are:

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Communication is broadly classified under 5 categories:

Verbal communication: It includes the oral and written form of communication, which involves speaking, listening, reading and writing.

Non Verbal Communication: These are the unspoken and unwritten expressions a human makes during a conversation that mostly includes body language.

Formal and Informal Communication: These are the ways in which certain formats or rules are involved while delivering a message. This type of communication is formal while conveying information to a higher authority, whereas the information conveyed casually to a friend is informal.

Visual communication: These are signs and notifications that are placed everywhere to convey an information

Barriers for Effective Communication

Sometimes, the information we try to convey gets lost or misinterpreted not because we are unable to communicate clearly but because of barriers that stop us from sharing and understanding these messages. Some of these barriers are summarized below:

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3.4 VERBAL COMMUNICATION

Verbal communication is done by using words to share information with other people. It can therefore include both spoken and written communication.

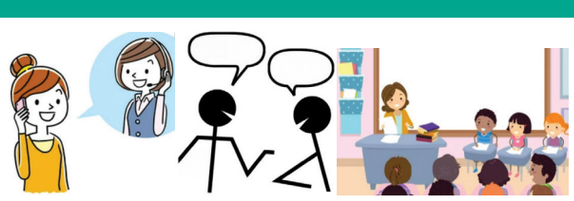
However, many people use the term to describe only spoken communication. The verbal element of communication is all about the words that we choose, and how they are heard and interpreted.



Verbal communication includes sounds, words, language, and speech. Speaking is one of the most effective and commonly used ways of communicating. It helps in expressing our emotions in words.

Advantages of Verbal Communication

- It is an easy mode of communication.
- Enables you to keep changing your interaction as per the other person's response.

Types of Verbal Communication	Examples	
Oral or Spoken Communication: Communication which involves talking	• Face-to-face conversation • Talking on a phone • Classroom conversation • Business discussion • Public speeches	
Written Communication: Communication which involves written or typed words.	Writing letters, notes, email, etc SMS (Short Message Service) Digital Communication Medium Books and newspapers	

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Types of Verbal Communication

- Oral communication
- Written communication

VERBAL COMMUNICATION- ORAL COMMUNICATION

Measures to improve oral communication:

To improve the effectiveness of oral communication many tools and techniques can be used. They are

- Reinforcement
- Questioning
- Reflection

Reinforcement

In order to strengthen the words we speak, the use of nonverbal gestures like head nods, a warm facial expression and maintaining eye contact to build rapport and are more likely to reinforce openness in others.

Questioning

Questioning is an essential way to clarify areas that are unclear and to test our understanding. It can also enable us to seek support from others.

On a more social level, questioning is also a useful technique to start conversations, draw someone into a conversation, or simply show interest. Effective questioning is therefore an essential element of verbal communication.

Reflection

Reflection is the feedback we provide to another person as a confirmation that information conveyed was understood by us the same way.

PHONE SPEAKING ETIQUETTES

Phone Speaking Etiquette is one of the important parts of oral communication. Ability to identify appropriate expressions in making telephone calls is a very important skill. Formal telephone calls to prospective employers, supervisors and others are to be made in professional life.

Learning to make formal telephone calls will help one perform well in the workplace. It is necessary that we will be required to speak on the phone most of the time. Whichever type of phone user one is, it is important to learn proper phone etiquette so we can give others a good impression of ourselves or the business we represent, and also make it a pleasant experience for the other person on the line. There are some things one should say and one should not, here are some tips.

DO	DON'T
Smile when you talk to people.	Be distracted.
When you answer the phone, greet the caller warmly and advise who they are talking to.	Shout or whisper.
Speak clearly.	Leave the caller on hold for too long.
Make small talk.	Talk unnecessarily.

COMMON TERMS WHILE USING TELEPHONE

An example of a phone conversation is shared here.

Pavithra: Hey, Varshini, it's Pavithra. How's it going?

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Varshini: Good, good. Um, sorry Pavithra, I really gotta go in like 2 minutes. What can I help you with?

Pavithra: Oh, don't worry, I just had a very quick question for you…

If the other person says they don't have time, you should be quick or offer to call back later. You can say "Do you want me to call back at a later time?"

But here's a situation where small talk is polite and expected:

Varshini: Hey, Pavithra, this is Varshini from the Chicago office. How are you today?

Pavithra: Good, thanks. We just got back from a weekend in the mountains.

Varshini: Oh that sounds nice! I imagine it's very pretty!

Pavithra: Yeah, really nice! So, what can I help you with?

Since Pavithra initiated a little small talk, it's polite to continue, and to show interest in what she says.

The small talk doesn't need to be long, just a few exchanges before Pavithra transitioned to the "business" subject. And if you want to be the one to make this transition, the key phrase is "So, what can I help you with?"

"Say that one more time, please." When you're having difficulties understanding when you don't understand something.

ACTIVITY 1

GET READY, MAKE A CALL!

You have applied for the post of an intern in XYZ Ltd. You attended the interview a week ago and have not heard from them yet. Make a call to the HR manager to find out your position. Remember to be polite and have all your application information ready before you make the call.

VERBAL COMMUNICATION-WRITTEN COMMUNICATION

WRITTEN COMMUNICATION

Ability to communicate in writing is an important skill. We require some degree of written communication skills for every type of job. Applying for jobs with resumes is a basic requirement when one applies for jobs. Formal letters and informal letters are written for many purposes in real-life contexts. A good letter of application and a resume create a favorable impression on the employer.

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TEMPLATE OF A FORMAL LETTER

Dated : 14 May 2016	→ Date of Writing the letter
To: The Editor Xyz Colony, XYZ City – 400001	→ Receiver's Designation and address
Respected Sir / Madam,	→ Salutation
Subject : a short description of cause of writing the letter	→ Purpose of writing letter in one sentence
Body of the letter : (i) Introduction (ii) Main content (iii) Conclusion + End of letter	→ Main content of the letter. It includes attention acquire from receiver. Your introduction and purpose of writing the letter in details. Also, the conclusion in second para.
Yours sincerely / faithfully / truly,	→ Complimentary closing

ACTIVITY 1

Write an informal letter to your friend about the first day at your new job.

Date:

Place:

Dear _____,

How are you? I am excited to share

_____

_____

Yours lovingly,

_____

Identify the grammatical and Punctuation errors in your letter with the help of your teacher.

3.5 NON-VERBAL COMMUNICATION

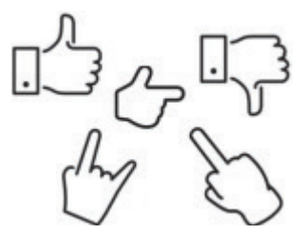
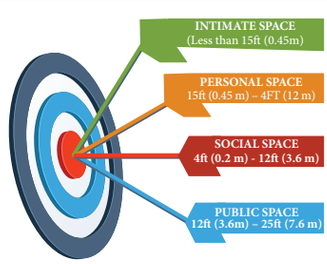
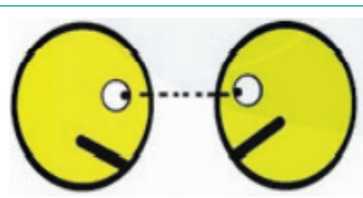
INTRODUCTION

Non-verbal communication is the message we send to others without using any words. In other words, we send signals and messages to others, through expressions, gestures, postures, touch, space and eye contact.

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It plays a significant role in our lives, as it can improve a person's ability to relate, engage, and establish meaningful interactions in everyday life. Non verbal communication is often referred to as body language and takes different forms in different cultures.

Each movement and combination of movements of the body such as shifts in posture, direction of the eyes, gestures of the limbs, and expressions on the face provide signals to others. These cues may be subtle or obvious, and they can be contradictory: A person might say one thing while body language conveys an entirely different message. Body language supports our words and implies whether it is true or not. Because nonverbal communication is often instinctive and typically not easy to fake, it is generally an indication of a person's true feelings.

NON-VERBAL COMMUNICATION		
Gestures	• Raising a hand to greet or say goodbye. • Pointing your finger at someone.	
Expressions	• Smiling when you are happy. • Making a sad face when you are sad.	
Body Language	Postures by which attitudes and feelings are communicated. Standing straight, showing interest.	
Spatial distances	Space is the physical distance between two people. The space between two persons while communicating, generally depends on the intimacy or closeness between them.	
Eye contact	The way we look at someone can communicate a lot. Eye contact shows that we are paying attention to the person as opposed to looking away, which can make the other person feel ignored.	

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BODY LANGUAGE IN NON VERBAL COMMUNICATION SKILLS

Body language communicates more than the spoken word. It includes gestures, postures, facial expressions, eye contact and personal appearance. Identifying appropriate bodily movements help to achieve success in interviews as they create a good first impression.

Gesture	Meaning	Gesture	Meaning
Brisk and erect walk	Confidence	Open palm, Sincere, openness,	Innocence
Sitting with legs crossed, foot kicking slightly	Boredom	Hands clasped, behind back	Anger, frustration apprehension
Arms crossed on chest	Defensiveness	Quick tilt of head	Interest
Biting nails	Insecurity, nervousness	Stroking the chin	Trying to make decision
Rubbing the eye and Rubbing the hands	Doubt, disbelief anticipating	Sitting with legs apart and Hands to cheek	Open, relaxed Evaluation, thinking

Tips for Improving Non-verbal Communication

- Be aware of Self actions.
- Managing our stress effectively.
- Assess the reaction based on spoken words.

ACTIVITY 1

Enact a Dumb Charades game

Procedure:

Divide the class into two groups

One volunteer comes forward and the teacher gives him a word or a phrase or a movie title to him

He volunteers and enacts the meaning of the word or a phrase or a movie title and the rest of the group members should guess the word.

A time limit of 3-4 minutes is given for this enactment. If the group fails to find the word, it will be passed to the next group, if they guessed it right, that group will get half of the marks.

3.6 FORMAL COMMUNICATION



This type of communication involves information exchanging through proper and predefined set of rules. It is followed widely in the workplace because employees are expected to follow formal communication while performing their duties. Some general examples of formal communication are reports, commands, orders, etc.

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3.7 INFORMAL COMMUNICATION

Informal communication is multidimensional, it flows freely without any predefined set of rules. It is comparatively very quick and relational.

In organizations it is often called the 'grapevine'. It is also important for the growth of a company because employees can discuss work-related issues more openly which ultimately saves the company's time and money. Some general examples are - chats between team members, a private journal or diary, etc.

3.8 VISUAL COMMUNICATION

Visual communication involves sending and understanding messages only through images or pictures.The main advantage of this type of communication is that one does not need to know any particular language to understand it. It is simple, easy to understand and remains the same across different places. The below table shows some common types of visual communication.

Visual Communication: Exchanging Information through Images

Traffic symbol which communicates us not to blow horn		Traffic Lights — Red for Stop; Yellow for Wait and Green for Go	
Sign for ladies and gent's toilet		Sign showing railway crossing	
Sign for flammable substances		Sign for steps ahead	
Sign used to pause a video or audio file in smartphone or computer		Sign which communicates that an area is a no smoking zone	

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3.9 WORKPLACE COMMUNICATION

Workplace communication

Workplace communication is the exchange of information and ideas by employees. Communicating effectively is a critical aspect of getting any job done, whether it occurs in-person or virtually and is part of the internal communications efforts within an organization.

Importance of workplace communication

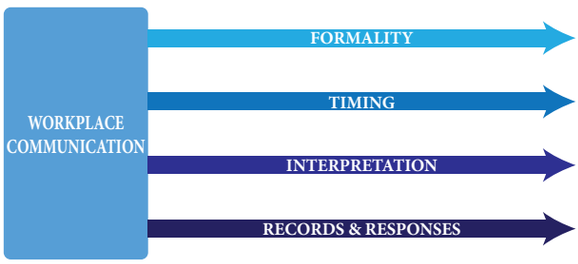
Effective communication in the workplace is an integral part of the company is success. Quality communication in the workplace can eliminate unnecessary problems and promote better performance. The ability to communicate effectively in the workplace can increase overall productivity, and create a strong team. It has the following characteristics:

- Good communication provides purpose and a common goal.
- Good communication can prevent misunderstandings and avoid confusion.
- Good communication stimulates team building and boosts company culture.



- Good communication encourages employee engagement and improves morale.
- Good communication often results in a more productive and talented workforce.

Communicating isn't just about talking—it's also about listening. Being a good listener at work is an important aspect of cooperation and problem-solving too



Ways to Boost Communication at Work

- React and respond to build relationships.
- Speak and listen with respect.
- Consider how, when, or where it makes sense to communicate.
- Give clear instructions on tasks and state what results are expected.
- Encourage open discussion and feedback exchange.
- Communicate frequently and with transparency.
- Provide specific and descriptive constructive criticism.
- Schedule regular employee check-ins.
- Use the right tools for your business.
- Organize team building activities.
- Continually work on your communication development.

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3.10 SELF EXPRESSION

INTRODUCTION

The way that we share ourselves is known as self-expression, and it turns out there are a lot of ways to do it. There are few "wrong" ways of expressing yourself, but there are some things you can do that give you a better chance of hearing and being heard than others.

Self-expression is the expression of your personality, feelings, words, facial expressions, body, movements, clothing, actions, and possessions to express a person's authentic self.

Importance of Self Expression

Self-expression can help a person to reflect on their life, actions, decisions, relationships, beliefs, and thoughts — rather than keep them buried deep down. By expressing ourselves thoughtfully, we can better communicate, collaborate and build a community with others.

Often we keep our emotions to ourselves because we are fearful of the potential backlash our words or actions might create. But the key is to express yourself in a way that produces a positive result both internally as well as externally.



Self-Expression Skills

As with most skills, the best way to improve self-expression skills is to practice them! Self-expression skills include the following:

- Speaking
- Writing
- Body language
- Artistic endeavors (creating music, dancing, etc.)

Ways to Self- Express Yourself

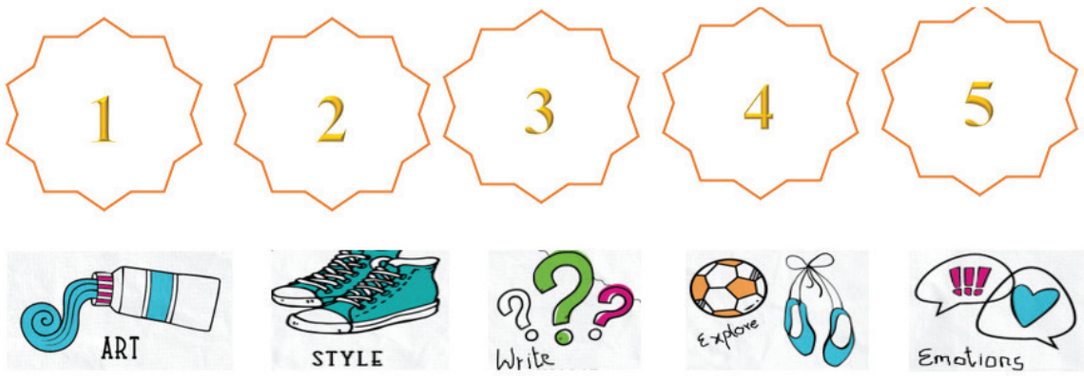
Below are some ways to effectively express yourself to improve communication, as well as to help people around to understand our point of view.

- Acknowledge emotions.
- Write about feelings.
- Verbalize the feelings in a productive way.
- Express oneself creatively.
- Speak the truth in the moment.
- Acquire self-knowledge.
- Develop a keen sense of reality (Place your feet firmly on the ground).

ACTIVITY 1

There are many ways to showcase , select which one is suitable/comfortable for you to showcase yourself and say in what ways you will utilize this.

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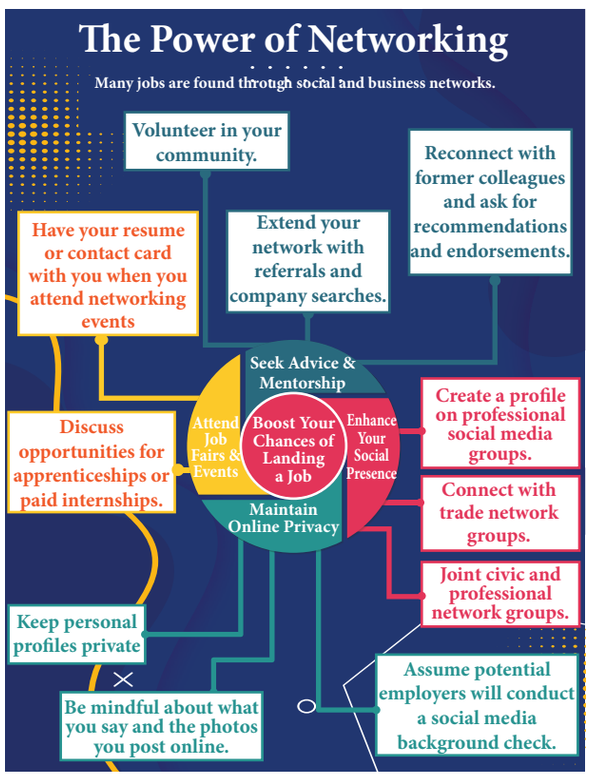
3.11 DIGITAL COMMUNICATION-PROFESSIONAL NETWORKING

PROFESSIONAL NETWORK

Professional networking is the act of developing and maintaining relationships with professionals from our field and others. This lets us foster relationships that are mutually beneficial to us and others. A large professional network can help to find great job opportunities. It can also help to stay updated about industry trends and technology. This network is a resource for life.

Easy ways to create a professional network are:

- Join online networking websites, like LinkedIn,Indeed, etc.
- Attend job fairs organized by both government and private companies.
- Keep in touch with your teachers and fellow students.
- Create Sports groups or teams composed of professionals.



IMPORTANCE OF CREATING A PROFESSIONAL NETWORK

- Finding the right job based on the personal brand.
- Obtaining valuable career advice.
- Discovering opportunities.
- Positioning oneself for a referral.
- Developing long-lasting relationships.

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Support of Professional Network in Career Growth

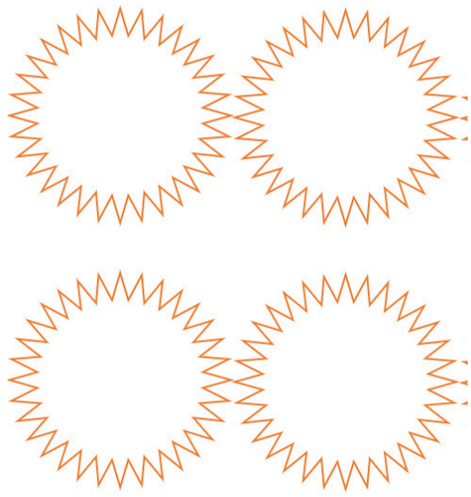
- **Find new jobs:** If one is in a management role and is responsible for hiring new employees, our network can help us to discover a talent one may not otherwise connect with.
- **Learning about Job opening:** If a person is currently unemployed or left the job recently, having a professional network lets him/her enhance opportunities of getting more options and have relevant information about companies currently hiring.
- **Get professional advice:** Whether making a switch in career or presenting a professional session, one might need advice from professional experts in that field, which you can obtain from this professional network.
- **Find potential clients:** If you are expanding or growing your company you are in need of new clients. This network may let you get introduced to new clients.

Professional networking tips



ACTIVITY 1

Your seniors have been placed in a prestigious service sector company in your city. What can be the possible ways to stay in touch with your seniors?



3.12 DIGITAL COMMUNICATION- EXPLORE, CREATE AND COMMUNICATE THROUGH EMAIL

E-MAIL

Electronic mail (E-mail) is an electronic message transmitted over the Internet or computer network from one user to another. It consists of lines of text and can include file attachments. Attachments could be pictures, documents, spreadsheets, audio files, video files, etc.

EXPLORE

To set up an email account, there are a number of popular providers to choose from:

Gmail (run by Google)

Outlook (run by Microsoft)

Yahoo! Mail (run by Yahoo)



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EMAIL MESSAGE FORMAT

From: Shows a sender's email address

To: Shows a recipient's email address. This can be more than one.

CC: The full form of CC is Carbon Copy. Email addresses of other people who have been sent a copy of the email. The recipients of the email can see all of the email contacts to whom the copies have been sent.

BCC: The full form of BCC is Blind Carbon Copy. Email addresses of other people who have been sent blind carbon copies of the email. The recipients of the email do not know that the same email has been sent to another email address in BCC.

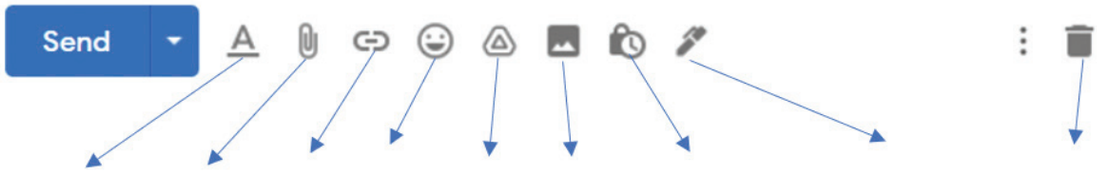
Subject: Shows the topic of the message.

Message body: The body consists of the text message and any attachments to be sent.

When an email appears in an inbox, we can tell if it is a new or unopened email, as it will appear in bold. We can see who the email is from and the subject of the email.

ACTIVITY 1:

Identify the purpose of various symbols provided in the compose mail column. Write them here.



3.13 EFFECTIVE COMMUNICATION

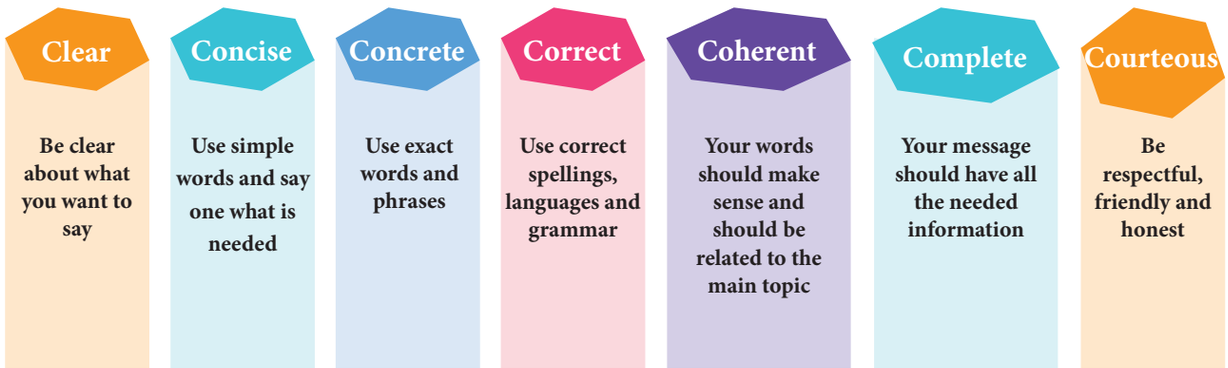
INTRODUCTION

Effective communication is a process of exchanging ideas, thoughts, knowledge and information such that the purpose or intention is fulfilled in the best possible manner. Words are easier to control. We must learn to control our body and tone, if we want to communicate effectively. If our body appears nervous or aggressive, nobody will pay attention to our words.

7 C'S OF EFFECTIVE COMMUNICATION

Effective communication can happen if we follow the basic principles of professional communication skills. These can be abbreviated as 7 Cs, i.e., Clear, Concise, Concrete, Correct, Coherent, Complete and Courteous.

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7c's of Effective Communication

Ways to Overcome the Barriers to Effective Communication:

- Make the ideas clear before communicating.
- Ensure the time of communication is good.
- Use a language that a listener can understand.
- Make the message to the point and short.
- Check if the other person has understood the message.
- Take care of one's body language, tone and content of the message.
- Listen before speaking again.
- Do not interrupt when someone else is speaking.
- Make the message judgment free.

Tips and Tricks to Improve Your Speech



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ACTIVITY 1

Group Exercise — Role-play of a Phone Conversation

1. Form groups with three students in each group.
2. One student acts as caller and the other as receiver. Enact a conversation where you are in need of conveying information about a project and tomorrow is the deadline and the work needs to be completed in an hour. Speak out the conversation aloud.
3. The third student gives feedback. The student gives feedback based on the way one student spoke to the other person.

3.14 PUBLIC SPEAKING

INTRODUCTION

Speaking in front of a large group makes most people nervous. Yes, Speaking to the crowd requires special skill. Effective speaking involves three main areas: the words one chooses, how to say them, and how to reinforce them with other non-verbal communication.

One way is to use the 3Ps (Prepare, Practice, Perform) method to get over the fears, and become a confident and effective speaker.

Prepare: Think about the topic. Think about what the listeners need to know about the topic. Think about the best way to make the listeners understand the topic. Write everything before saying.

Practice: Practice by yourself first. Talk in front of a mirror, talk in front of your family and friends and ask them what they think. Speak clearly, loudly and at the right speed (not very fast nor very slow).

Perform: Take a few deep breaths if feeling nervous. Think about the prepared content and start speaking confidently.

CONCLUSION

In this lesson we have learned about the importance of communication skills and many things involved in it. Use it to improve personal and professional life.

ASSESSMENT

I. Choose the Best Answer (1 MARK)

1. Communication that involves exchanging information without use of words is called.....
   A. Verbal communication
   B. Non verbal communication
   C. Written communication
   D. Pictorial communication

2. Gesture "Quick tilt head" shows .....
   A. boredom
   B. confidence
   C. interest
   D. insecurity

3MQJN

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3. Which one of the following is a barrier to speaking?

A. confidence B. nervousness

C. calmness D. friendliness

4. Communication is a _____ exchange of information

A. single-way B. multi-way

C. three-way D. two-way

5. An angry person's body language will be

A. Calm and composed

B. Friendly and smiling

C. Nervous and aggressive

D. Relaxed and soothing

6. Which of the following should be avoided while speaking before a group?

A. Maintaining eye contact

B. Memorizing the speech

C. Feel energetic

D. Stand rigidly

7. When you want to make a quick point it is better to be

A. Clear and long

B. Clear and concise

C. Concise and confusing

D. Concise and slow

8. Recording oneself speak in a smartphone can be useful for

A. Looking at it whenever you are free

B. Showing to friends

C. Assessing strengths and weaknesses in one's communication

D. Posting it on Facebook

9. LinkedIn is website that can be used to

A. Meet new members of our profession

B. Share photos and videos

C. Watch movies

D. Wish people on their birthdays

10. Non verbal communication includes _____expression

A. Oral and written

B. format and rules

C. signs and notifications

D. Unspoken and unwritten

11. The process of communication starts from the _____

A. Channel B. Sender

C. Receiver D. Decoder

12. Classroom conversation is a form of_____ communication

A. Verbal B. Non verbal

C. Workplace D. Formal

13. Workplace communication is the exchange of information and ideas by_____

A. Students B. employees

C. Non-professional D. kids

14. By_____ourselves thoughtfully, we can communicate better with others

A. expressing B. refraining

C. restraining D. suppressing

15. Learning how to manage conflict in the workplace can help build better_____

A. Space B. Teams

C. Place D. Section

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16. A _____is a circle of acquaintances from our field of work

A. Association

B. Friends network

C. Professional network

D. Consortion

17. Which of the following is an Email service?

A. Google.com

B. KalviTV

C. Cartoon Network

D. Hotcrossmail.com

18. _____shows the topic of the message

A. From B. Subject

C. Message body D. To

19. Full form of CC is

A. Corrected Copy

B. Carbon Copy

C. Carbonated Copy

D. Coordinated Copy

20. Informal communication is often called in organizations as_____

A. grapevine B. vineyard

C. grapeyard D. graveyard

II. Answer the Following (2 MARKS)

1. What is communication?
2. What are the 3 P's of public speaking?
3. What is workplace communication?
4. What is formal communication?
5. What is Email?

III. Answer the Following (3 MARKS)

1. List the different types of communication
2. What is Professional Networking?
3. What is the importance of workplace communication?
4. What are the components in the process of communication?
5. What is visual communication? Give two examples.

IV. Answer the Following (5 MARKS)

1. What are the ways to overcome the barriers to Effective Communication?
2. What is the Email message format?
3. List the various gestures involved in body language and what it means?
4. Explain the steps involved in creating an Electronic Mail.

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4

DIGITAL SKILLS

XLVSY

LEARNING OBJECTIVE

- Learn the various components of computer
- Understand the applications of computer
- Discuss types of operating system
- Create, open, save and close the document in MS word
- Understand the basics of Excel worksheet
- Explain the features of MS - powerpoint
- Learn the uses and benefits of the internet
- Identify good practices on the internet
- Recognize the importance of internet safety
- Explore the advantages of a mobile phone
- Understand the meaning of mobile phone and its application
- Discuss the pros & cons of Social media

4.1 BASICS OF COMPUTER

INTRODUCTION

A computer is an electronic device used to process data, converting the data into information that is useful to users. A computer system consists of hardware and software. Hardware is the physical equipment such as storage drives, keyboard, monitor, cables, speakers, and printers.

Software is a set of computer programs. It is classified as

1. System software
2. Application software

System software

It is used to control entire operations of a computer eg: operating system.

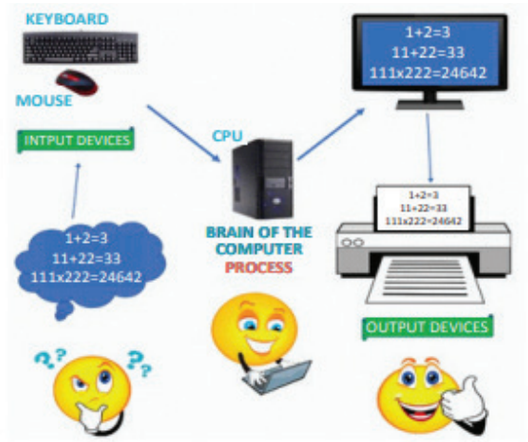
Application software

It is used to perform a particular task for the user eg: MS word, MS excel etc

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BASICS OF COMPUTERS

Computers and the internet have made communication faster and reduced physical distances. They have improved human capabilities to do many tasks. There are many advantages in using computers and the internet today. Computers help us to quickly search for information, learn new things, communicate with people around the world and manage life better. Computers help us to learn anything.



COMPONENTS OF COMPUTER

The components of computers are as follows:

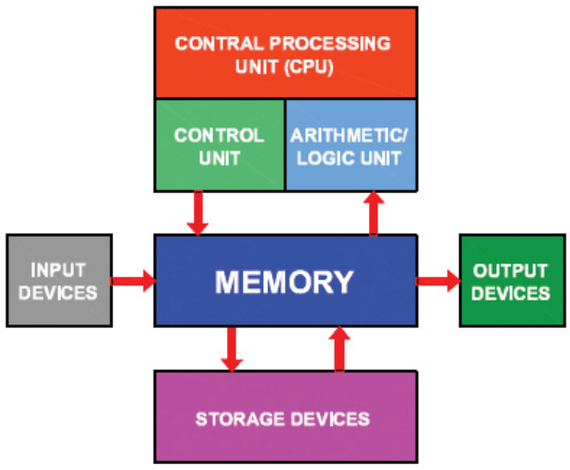
- Input unit
- Central processing unit (CPU)
- Memory unit
- Output unit
- Input unit

This unit is to give a data to the computer

Eg: keyboard, mouse, digital camera ,etc.,

Central Processing Unit (CPU)

The CPU is responsible for handling all instructions it receives from hardware and software. In the CPU, the primary components are the ALU (Arithmetic Logic Unit) that performs mathematical and logical operations and the CU (Control Unit) that directs all of the processor's operations.



Memory unit

This unit is used to store data and instructions into the computer memory. It is classified as main memory and secondary storage memory

Main memory

Main memory is a built-in memory within the CPU which is broadly classified as RAM(Random Access Memory) and ROM(Read Only Memory)

Random-access Memory (RAM)

Temporary storage for data and programs that are being accessed by the CPU

Volatile memory, which means that the contents are erased when the computer is switched off.

Read-only Memory (ROM)

Basic instructions for booting the computer and loading the operating system are stored in ROM.

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Data Representation

Memory of a computer is represented in terms of bytes.

Bit = 0 or 1

1 Byte = 8 bits

1 Kilobyte (KB) =1024 Bytes

1 Megabyte (MB)=1024 Kilobytes

1 Gigabyte (GB)=1024 Megabytes

1 Terabyte (TB)=1024 Gigabytes

Storage devices

Storage devices (or) secondary storage devices are used to store data and information permanently.

Eg: CD, DVD, Hard disk, Pendrive,etc.,



Output unit

Output unit is used to display or print information from the computer.

Eg: Monitor, Printer,etc.,

ACTIVITY 1

Write down the various devices of Computer.

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

4.2 EXPLORING A COMPUTER

A computer also has many uses and benefits. It can help us focus on how to use computers well. It will also inspire us to do things a lot faster, smarter and better. From learning about the desired trade to getting a job, a computer can be the best friend in today's world. It can help one to know and grow to unimaginable heights.

Applications of computer

Word processing, Internet, Digital video or audio composition, Desktop publishing, Computers in medicine, Mathematical calculations, Banks, Travel,Telecommunication, Defence, E– learning, Classes and Examinations.

ACTIVITY 1

- View and Identify the input and output devices of the computer

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- Identify the various devices of the computer by referring.



Write the name of the devices

No.	Label	Name of the device
1	1	
2	4	
3	2	
4	3	
5	7	
6	5	
7	8	
8	12	
9	10	
10	11	
11	6	
12	9	

4.3 BASICS OF OPERATING SYSTEM

A computer has multiple programmes that run in the background. These programmes do different tasks so that we, as users, get to experience and enjoy many of its benefits. When we open a programme like YouTube, the computer runs several software programmes in the background – different software programmes run together for sound, for color display, for video display, for moving the mouse, for internet, etc.

A computer's director has a special name – Operating System (OS). This OS makes sure that different programmes run at the same time and yet do not interfere with each other. The operating system is also responsible for security, ensuring that unauthorized users do not access the system.

The operation of a computer is controlled by a software known as the Operating System (OS). The operating system directs the input and output of data, keeps track of files, and controls



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the processing of computer programmes allocating computer resources to various functions.

The operating system also serves as an interface between the computer and the user. It helps the user give commands to the computer. An OS helps the computer and user to understand each other. For example windows, Mac, linux,etc.,

TYPES OF OPERATING SYSTEM

Operating Systems are classified into the following types depending on their processing capabilities.

1. Single User Operating Systems

   An operating system allows only a single user to perform a task at a time. It is called a Single user or single Task operating system. MS-DOS is an example for a single user or single task Operating System.

2. Multi-user Operating Systems

   It is used in computers and laptops that allow the same data and applications to be accessed by multiple users at the same time. The users can also communicate with each other. Windows, Linux and UNIX are examples for multi-user Operating Systems.

LIST OF OPERATING SYSTEM

- UNIX
- Microsoft Windows
- Linux
- iOS
- Android

4.4 EXPLORING MS WORD

INTRODUCTION

Microsoft Word is a text processing application. A word processing program is a software program that includes tools for entering, editing, and formatting text and graphics. Microsoft Word is a powerful word processing program that allows one to create documents quickly and easily. The electronic files that are created using Word are called documents. One of the benefits of using Word is that document files can be stored on a hard disk, CD, flash drive, or other storage device, making them easy to transport, exchange, and revise.

Open a Document in Word

There are several ways to open a Word document that was previously saved as a file on disk.

Choose the Open command from the File tab menu: Alternatively, it can be opened using the keyboard shortcut Ctrl+O. Locate the document that needs to be open. In the Open dialog box , one can examine various folders on the PC's hard drive, and on any computer network the PC is connected to, for files to open.

When the file is found, select it: The file appears highlighted in the dialog box.

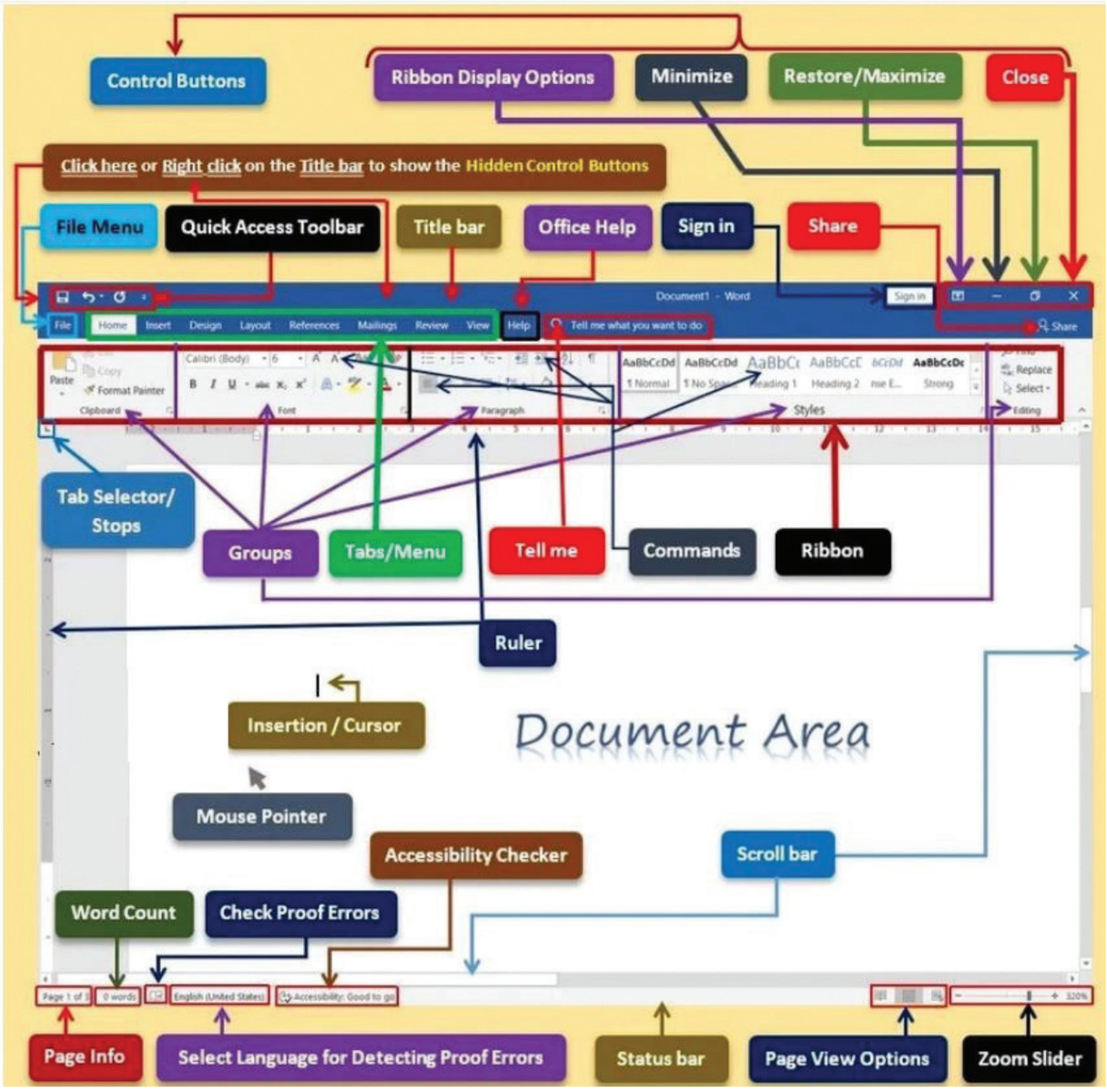
Click the Open button.

Save a Document in Word

1. Click the File tab and select the Save as command: The Save As dialog box appears. While Creating the document for the first time or if needed to save a document with

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The Elements of Word Screen



a new name or need to save it to a different location, Save As Option needs to be used.

2. Type a name for the document in the File Name text box: Word automatically selects the first line or first several words of the document as a filename and puts it in the Save dialog box. Otherwise, type a name in the File Name box.
3. Choose a location of the file (Optional): In the Save As dialog box to choose a specific folder for the document.
4. Click the Save button.

Deleting Text

Deleting text is one of the basic skills of good editing. Word has many ways to delete text. The most basic deletion

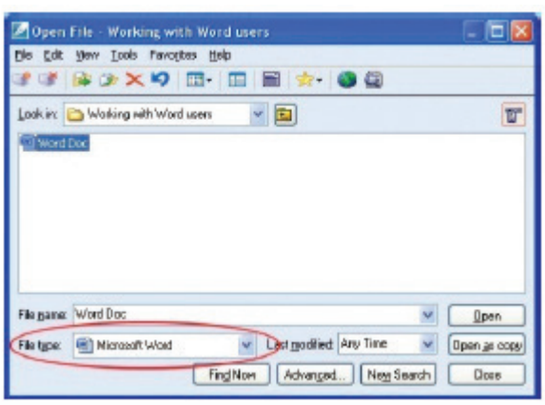
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technique is to delete characters one at a time by pressing one of these two keys:

1. To delete text to the left of the insertion point, press the Backspace key on the keyboard.
2. To delete text to the right of the insertion point, press the Delete key on the keyboard.
3. Select the text that has to be removed, then press the Delete key.
4. If the text is selected and starts typing, the selected text will automatically be deleted and replaced with the new text.
5. **To delete a sentence:** Hold down the Ctrl key and click in the sentence to select it, and then press Delete or Backspace.
6. **To delete a paragraph:** Triple-click the paragraph to select it and then press Delete or Backspace.
7. **To delete the entire document:** Press Ctrl+A to select the entire document and then press Delete or Backspace.

Formatting MS-Word

Arranging words or applying different styles of word on MS-Word is called formatting. Formatting is used to make the document appear the way it is desired. For example, a leave letter format is different from formatting a resume. Well, there are many methods to create different formats on MS-word. We can make a word to look Bold, Italics, Underlined or Colorful.



Adding text or typing in MS-Word

The insertion point

1. The insertion point is the blinking vertical line in the document. It indicates where one can enter text on the page. The insertion point can be used in a variety of ways.
2. Place the cursor where the text has to be added.
3. Start typing.

Add spaces

4. Press the spacebar to add spaces after a word or in between text.

New paragraph line

5. Press Enter on the keyboard to move the insertion point to the next paragraph line.

Manual placement

6. Once the typing is started, use the mouse to move the insertion point to a specific place in the document. Simply click the location in the text where the Text need to be placed.

Arrow keys

7. One can also use the arrow keys on the keyboard to move the insertion point. The left and right arrow keys will move between adjacent characters on the same line. The up and down arrows will move between paragraph lines. Press Ctrl+Left or Ctrl+Right to quickly move between words.

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Formatting specific text

1. Before moving the Text or formatting text, select it. To do this, click and drag the mouse over the text, then release the mouse. A highlighted box will appear over the selected text.
2. Select an option to change the font, font size, font colour, or make the text bold, italics or underline.
3. When the text or images in Word is selected, a hover toolbar with command shortcuts will appear. If the toolbar does not appear at first, try hovering the mouse over the selection.

To select multiple lines of text

1. Move the mouse pointer to the left of any line so that it becomes a right slanted arrow.
2. Left click the mouse. The line will be selected.
3. To select multiple lines, click and drag the mouse up or down.
4. To select all of the text in the document, choose the Select command on the Home tab, then click Select All. Alternatively, Ctrl+A on the keyboard can be pressed.

4.5 EXPLORING EXCEL

INTRODUCTION

Microsoft Excel is an application used for creating and editing spreadsheets. Spreadsheets are commonly used for working with sets of data containing text and numbers and for generating graphs and charts.

A spreadsheet is an electronic worksheet in which data is arranged in rows and columns. It is in the form of a table and is used for calculations.

Features of a Worksheet

A Worksheet provides flexibility, speed and accuracy. Many features and functions are built into it making it easy to use. Microsoft Excel is widely used to make data and tables for official and personal use. Worksheets are used for a variety of tasks, such as:

- maintaining records
- analyzing data
- generating graphs (for pictorial representation of data)
- financial calculations
- budgeting.

Locating Microsoft Excel

1. Click Start
2. From the sub-menu select Microsoft Excel
3. Microsoft Excel will open
4. Microsoft Excel worksheet has the following components:

Worksheet – a grid of horizontal rows and vertical columns. Worksheet is also called array of cells.

Workbook– contains one or more worksheets.

Cell – intersection of the rows and columns. It may contain text, number, date or a formula. It is the fundamental element of a worksheet. This is where numbers or text are entered.

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Column – a vertical arrangement of cells. The columns are named by letters of the English alphabet.

Row – a horizontal arrangement of cells. The rows are named by numbers.

Cell Address – identifies location of the cell. It is a combination of column name and row number of the cell, such as A1 or B3, etc.

Formula Bar – located below the Ribbon. It displays the contents of the active cell. It can also be used to enter and edit data.

Ribbon – contains multiple tabs, each with several groups of commands. These tabs are used to perform most common tasks in Excel.

SAVING A WORKBOOK

It is important to save the workbook whenever a new project is started or when changes are made to an existing one. Saving early and often can prevent the work from being lost. Paying close attention to where the workbook is saved is important to find it easily when needed.

Steps to save the workbook

1. In the office button, click the Save icon.
2. Save As dialog box will appear on the screen.
3. Select Desktop as the location to save the file.
4. Type File name in the File name field box.
5. Click Save.
6. By default all the files were saved with extension .xlsx
7. Close a file
8. To close the file, click the File option from the office button.
9. Select Close.
10. One can also close a workbook by clicking the close icon.

PRINTING A DOCUMENT

There may be times when a workbook has to be printed to view and share data offline. It is easy to preview and print a workbook from Excel using the Print pane.

Printing an Excel document

1. Choose the print command from the office button or press ctrl+P.
2. Print dialog will appear on the screen.
3. Select the printer.
4. Type number of copies.
5. Choose the pages to be printed.
6. Click the 'Print' button.

4.6 EXPLORING POWERPOINT

INTRODUCTION

Microsoft PowerPoint is commonly used to create presentations using slides. Though often used to make simple, bullet-pointed presentations, it has a range of features that can allow a range of media in the presentation. It is also a great tool for creating posters, as the size of a slide can be changed to suit paper sizes and then the image options are utilized to create posters without using image software.

The presentations consist of slides, which may contain text, images, and other media, such as audio clips and movies.

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Sound effects and animated transitions can also be included to add extra appeal to the presentation.

Most PowerPoint presentations are created from a template, which includes a background color or image, a standard font, and a choice of several slide layouts. Changes to the template can be saved to a "master slide," which stores the main slide theme used in the presentation. When changes are made to the master slide, such as choosing a new background image, the changes are applied to all the other slides. This keeps a uniform look among all the slides in the presentation.

CREATE A PRESENTATION

- Open PowerPoint
- In the left pane, select New.
- Select an option:
- To create a presentation from scratch, select Blank Presentation.
- To use a prepared design, select one of the templates.
- To see tips for using PowerPoint, select Take a Tour, and then select Create.
- Make a PowerPoint Presentation Step-by-Step
- Start a blank presentation.
- Type text into the title slide.
- Insert more slides.
- Add content to slides.
- Change the design.
- Add animations & transitions (optional)
- Save the PowerPoint presentation.
- Print the presentation

Add a slide

- In the thumbnails on the left pane, select the slide where the new slide to follow.
- In the Home tab, in the Slides section, select New Slide or press Ctrl+M.
- A new blank slide will be inserted.

Add and format text

- Place the cursor inside a text box, and then type something.
- Select the text, and then select one or more options from the Font section of the Home tab, such as Font, Increase Font Size, Decrease Font Size, Bold, Italic, Underline, etc.
- To create bulleted or numbered lists, select the text, and then select Bullets or Numbering.

Add a picture, shape, and more

- Go to the Insert tab.
- To add a picture:
- In the Images section, select Pictures.
- In the Insert Picture From menu, select the source that is needed.
- Browse for the picture that is desired, select it, and then select Insert.

To add illustrations:

- In the Illustrations section, select Shapes, Icons, 3D Models, SmartArt, or Chart.
- In the dialog box that opens when one of the illustration types is clicked, select the item that is desired and follow the prompts to insert it.

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4.7 INTERNET

INTRODUCTION

The Internet, sometimes simply called "Net", is a worldwide system of computer networks. Global communication has become very easy now.



The Internet is a network of networks in which users on any one computer can get information from many other computers. Computers communicate with each other through the internet and they form networks of connections. These networks help us share a lot of information.

In less than 20 years, the internet has expanded to link up almost all countries. The Internet has made the world into a Global village.The top uses of the Internet are: communication with people, social networking, research about new things, education purposes, online transactions, news updates, online booking of tickets, buying and selling things, job search, etc.

COMPUTER NETWORK

A computer network is an interconnection of various computer systems located at different places. In a computer network two or more computers are linked together with a medium and data communication devices for the purpose of communicating data and sharing resources. The computer that provides resources to other computers on a network is known as a server. In the network the individual computers, which access shared network resources, are known as workstations or nodes.

Computer Networks may be classified on the basis of geographical area in three broad categories.

1. Local Area Network (LAN)
2. Wide Area Network (WAN)
3. Metropolitan Area Network (MAN)

A classification of computer networks can be done to distance as in the table.

Interprocessor Distance	Network Type
0 to 1 Km	Local Area Network (LAN)
1 Km to 10 Km	Metropolitan Area Network(MAN)
10 Km to 1000 Km	Wide Area Network (WAN)
Above 10000 Km	Internet

Local Area Network (LAN)

Networks used to interconnect computers in a single room or within a building is called Local Area Network (LAN).



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Use of LAN

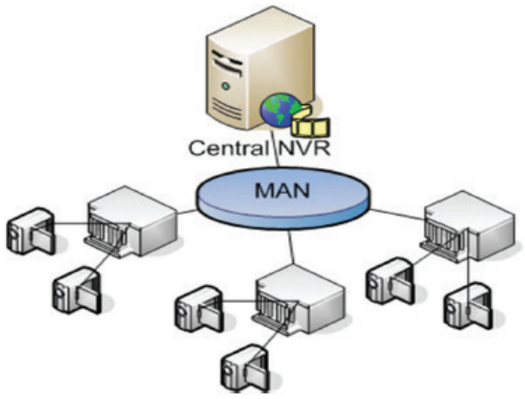
Followings are the major areas where LAN is normally used

- File transfers and Access
- Word and text processing
- Electronic message handling
- Remote database access
- Personal computing
- Digital voice transmission and storage

Metropolitan Area Network (MAN)

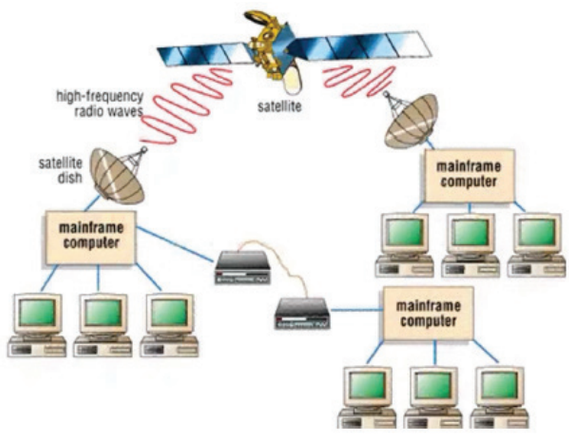
It is a network designed for a town or city.

- This network size falls intermediate between LANs and WANs. Many MANs cover an area the size of a city, although in some cases MANs may be as small as a group of buildings.
- A MAN (like a WAN) is not generally owned by a single organization. The MAN, its communications links and equipment are generally owned by either a consortium of users or by a network service provider who sells the service to the users.
- A MAN often acts as a high speed network to allow sharing of regional resources. It is also frequently used to provide a shared connection to other networks using a link to a WAN.



Wide Area Network (WAN)

The term Wide Area Network is used to describe a computer network spanning a regional, national or global area. For example, for a large company the headquarters might be at Delhi and regional branches at Mumbai, Chennai, Bengaluru and Kolkata. Here regional centers are connected to headquarters through WAN. The distance between computers connected to WAN is larger. Therefore the transmission mediums used are normally telephone lines, microwaves and satellite links.



Setting up of wireless network

Requirements for an Internet Connection

To connect to the Internet, one need a computing device, a connection device and an Internet Service Provider (ISP).

- A computing device can be a laptop, desktop, a tablet or a mobile phone.
- A connection device such as a modem helps connect to the Internet. A modem converts digital information into analog information and transmits over phone lines.
- An ISP is a company that provides Internet connectivity to individuals, businesses and organizations.

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Wireless Internet Connection

To connect to the Internet using wireless technology, the computing device such as laptop should have a WiFi or a wireless fidelity card. This WiFi Card connects to the access point (in a wireless mode), which is a wireless router. The router is then connected to a wired network provided by an Internet Service Provider or an ISP.



Bandwidth

Bandwidth is the amount of data that can be transmitted over a network in a certain amount of time. To understand bandwidth, let's take the example of a pipe. The amount of water flowing through a pipe depends on its size. Similarly, the amount of data the network can receive or send depends on its bandwidth. Bandwidth is measured in Mbps (Megabytes per second). Kbps (Kilobytes per second), bps (bytes per second).



Types of Connections

One can use many types of technologies to connect to the Internet. Each technology supports a different bandwidth. The actual rate of transfer of data depends on the ISP's equipment, the type of Internet connection and the number of people using the same connection at the same time.

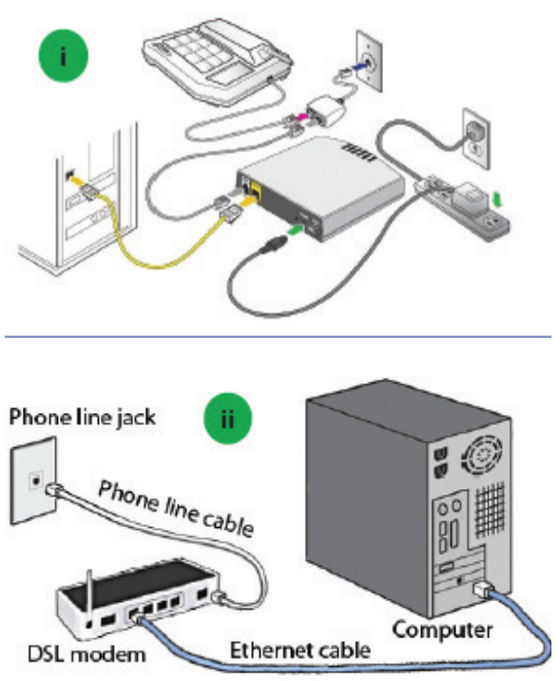
Dialup connection

Most Dial-up connections offered today allow data transfer rates up to 56.6 Kbps.

DSL

If someone uses a DSL connection, they are always connected to the Internet. The data transfer rate of DSL

Internet connection is 384 Kbps to 8 Mbps.



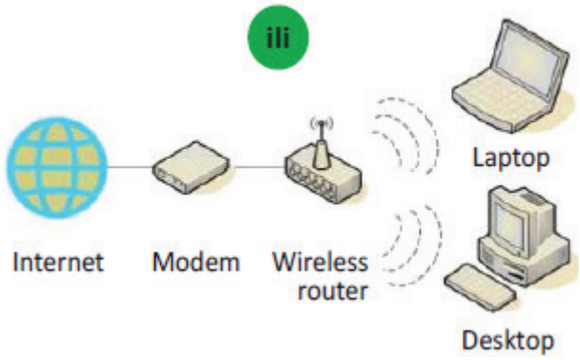
Cable connection

One can get high-speed Internet connection from the cable TV provider. This connection supports data transfer rates of 4 Mbps.

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Wireless connection

One can connect to the Internet by using wireless technology which further connects to a wired connection such as a cable modem. The data transfer rates of wireless Internet connections can range from 11 Mbps to 45 Mbps.



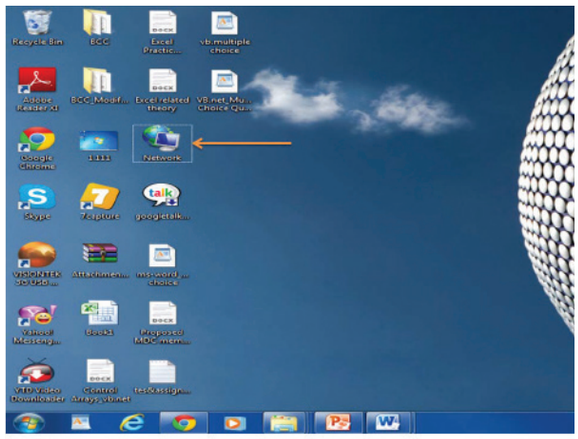
Internet Browser

There are various Internet browsers available. Internet browser is a software which helps to access web pages from various websites. Various Internet browsers are: Google Chrome, Mozilla Firefox, Safari, Opera and Internet Explorer.



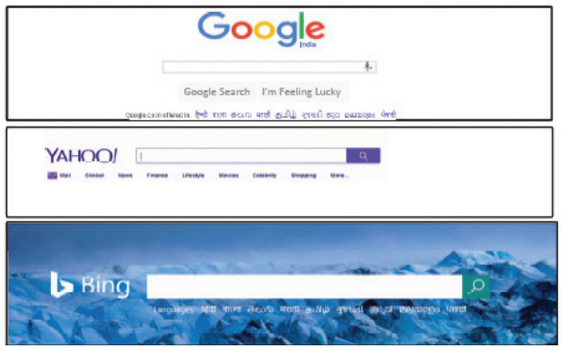
Searching information on the internet

The internet is a wonderful tool that has lots of benefits and can make life easy. The internet has millions of websites and webpages. We can search for almost anything – from learning new things to getting the latest news, to new movies and tips for doing something that we don't know. To search the internet effectively we need a search engine.



Search Engine

A search engine is a software programme that is designed to search for information on the World Wide Web.Type the topic on which we want to find information, a search engine will scan through thousands of websites and webpages on the internet and collect, organize and display the most relevant information. Some examples of popular search engines are: Yahoo, Google and Bing.



Web Address

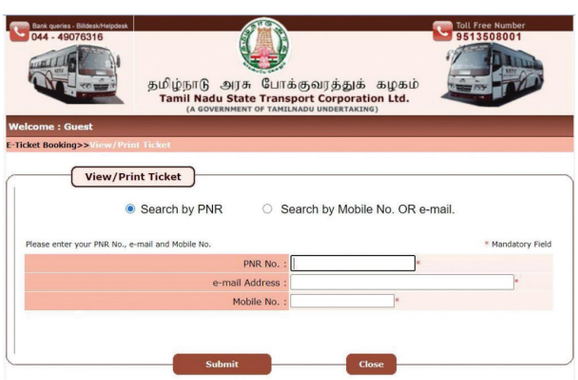
Every website on the internet has an address which is unique. For example, the address for the Facebook site is www.facebook.com. Here, www stands for World Wide Web. Most websites have this at the beginning.

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How to search when the website address is known?

We know that every website on the internet has a unique address. If we know the exact address of the website that we are looking for, the following steps can be used to access that website:

1. Open the browser on a device and type the name of the website in the address space provided.
2. Click on the web page and once it opens, read through it to find the information that we need.



How to search when the website address is not known?

Suppose now we want to search the internet and don't know the exact website. There is a trick to find exactly what we need from among millions of web pages and websites on the Internet. This trick is knowing the keywords. Keywords are words that help us find what we are looking for on the Internet.

1. Open the browser.
2. In the search box, type the keywords. For example, if we are looking to purchase a Tanjore toy in a large market in Tanjore, we can use "Tanjore toy" as key words along with "Tanjore" to get better search results.
3. Click and choose any link from the options given to get more information on what we are searching for.

4.8 BEST PRACTICES TO FOLLOW ON THE INTERNET

INTRODUCTION

It is important to follow safe ways to browse the internet. Careful online transactions, username and password, using protective software are some safe ways to use the internet.

Ways to protect the computer

There are many guidelines that should be followed to protect the computer.

1. **Implement user identification**

   An effective way to prevent unauthorized individuals from accessing the computer is by setting up accounts for authorized users of the computer.

2. **Username and password**

   Increase security and limit unauthorized access to the computer by setting up a username and password.

3. **Keep passwords secure**
   - Some guidelines to keep password secure are:
   - Be careful while typing password to prevent anyone else from seeing it.
   - Do not share the password with others.
   - Do not write the password and leave it on the computer or desk.
   - If we think that the password has been compromised, change it immediately.

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4. **Lock the computer**
When a computer is locked, it immediately hides the content of the screen and does not allow any operation until the computer is unlocked with the correct username and password combination.For example, in Windows, we can lock the computer by pressing CTRL+ALT+DEL, and then clicking the lock this computer option.

5. **Protective Software**
Protect the computer from viruses and spyware by installing antivirus and antispyware software.

6. **Online transactions**
After giving the credit card details on a secure site for the payment, the merchant site will send the information via the Internet using a web payment software to the merchant's bank. The merchant's bank will send the information to the credit card issuing bank via the credit card network for authentication.

Securing online transactions

The actions that can be taken to secure online transactions are:

1. **Strong Passwords** are a combination of upper and lower case letters, numbers and special characters and it must be created for all accounts.
2. **Antispyware:** Spyware are small programs that get installed on the computer and transmit the personal data to hackers. Antispyware deletes such programs installed on the computer and can prevent them from getting installed.
3. **Clear browsing history:** Personal information can be stored in browser history, cache memory and cookies. Delete this content regularly to prevent hackers from getting information.
4. **Avoid sharing personal information:** Give personal information especially bank account or credit card details in online forms only on secure sites.
5. **Use secure site only:** A website is secure if it has https as its prefix and a locked padlock symbol.
6. **Configure security components:** Windows Control Panel provides many utilities such as Firewall, Malware protection, automatic security related updation and Internet settings which provide protection against security threats.
7. **Disable active content:** Use the browser settings to disable active content which are small programs that get installed in the computer while browsing and cause a security threat.

Securing Emails and Instant Messages

Emails and Instant Messages (IM) can be used to send files. To ensure email and IM security:

- Be cautious when opening e-mail and in messages with attachments.
- Do not respond to unknown commercial mails.
- Protect from fake sites that look authentic and try to get your information.
- Limit chat activity to people whom you know.
- Report abuse to Internet Service Provider (ISP).

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Protecting against Online Predators

Online predators assume fake identities to attract children into inappropriate relationships and target adults to financially exploit them. Take the following measures to protect against online predators.

1. **Know the signs**

   Online predators tend to get intimate very quickly. Need to ensure that you and your family members can detect such behavior to avoid contact with potential online predators.

2. **Cautious of gifts**

   Online predators usually attract their targets with gifts or other tempting offers.

3. **Educate the family**

   Educate the family members on appropriate chat room behavior to avoid being targeted by online predators. The screen names must not give away their actual name, age, gender, or contact information because this information can be misused.

4. **Block inappropriate sites**

   Enable the browser's Content Advisor feature to control the type of websites that the family members can visit while browsing the Internet.

Check if the news is real or fake:

Fake news refers to false news that has no basis, but is presented as being factually accurate. Fake news is written and published usually with the intent to mislead in order to damage a person/ group/company's name.

4.9 INTERNET SAFETY

INTRODUCTION

The Internet has made our lives easy. We can communicate via emails, shop online, make reservations, etc., through the internet. Safety on the internet is very important. Email passwords and other passwords should not be disclosed to anyone. While accessing emails and making online transactions, etc., on the computer in browsing centers or personal devices, the account has to be properly logged out.



The internet is a wonderful tool that has lots of benefits. It can make our life easy. Unfortunately, the features that make it easy for people to use, can also be misused by people intending to cheat. Here are a few simple steps that to follow to keep the personal information safe.

1. **Safeguard the personal computer/ mobile**

   Antivirus software will help remove or prevent viruses from causing harm along with other forms of dangerous programs.

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2. **Safeguard the Usernames and Passwords**

Usernames and passwords need to be registered on most websites. It may be email account, Facebook, banking, shopping, online courses or any other online transactions. Username is a unique identity, just like a real name. Password is the secret code or key that helps ONLY to access online accounts.

Choose a password that is easy to remember and not easy for someone else to guess. The best type of passwords mix letters and numbers. This is known as a strong password. A strong password has more than 8 characters (the longer, the better), numbers and symbols, upper and lowercase alphabets or letters. For example, Moon&star901@we; Qwerty6378*wr#; #@375dofguard.

Tips for creating a strong password

- Never use personal information such as name, birthday, user name, or email address. This type of information is often publicly available, which makes it easier for someone to guess the password.
- Use a longer password. Passwords should be at least eight characters long, although for extra security it should be even longer.
- Don't use the same password for all accounts. If someone discovers the password for one account, all of the other accounts will be in danger.
- Never give the password to anybody.
- Change the passwords regularly.

3. **Safeguard the email account**

To protect the emails, follow these tips:

- Don't open an email from someone you have never heard of. Delete it immediately.
- If you open it by accident, don't click on any links.
- Never reply to a SPAM email.
- We can put a block on unwanted SPAM email on our email account. This will also block most unwanted emails.
- Don't tell the password or any personal information to anyone or even on any website. No legitimate company will ever ask for the password.

4. **Safeguard yourself from false information**

Just like in the real world, the Internet is full of good and bad information. Good information comes from verified sources and standard websites such as BBC News, WebMD, government portals, etc. Some sites often offer something for "free" and tell us to click on a link to win lots of money or valuables. Never open such sites or click on these links which offer such promises. They are false and may contain viruses. Similarly, many sites offer unscientific and incorrect information, especially about health, science, religion and technology. Ensure to check the website and verify with the help of the teacher/ someone else who knows the Internet well, before downloading or believing such information

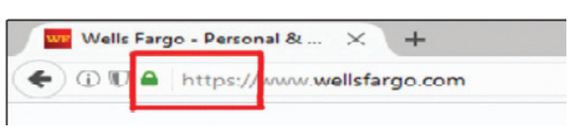
5. **Safeguard yourself while shopping on the Internet**

One of the benefits of the Internet is the ability to shop from a wide range of stores and buy items on sale. Many times, you may get things on the Internet websites that are much cheaper than in actual stores.

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Follow these tips to protect yourself when shopping online.

- Visit sites that have a good reputation as 'trusted brands".
- Follow the security advice carefully on websites that you trust.
- Make sure that you are on a secure site when you need to give credit or debit card details.
- Do not ever give credit or debit card details on the phone if someone calls claiming to help with online shopping. One of the best ways to identify safe websites is to check for the lock symbol in the address bar. This is most commonly seen with certain types of websites, like online stores and banking sites. This means the website is safe to enter personal information.



4.10 MOBILE PHONE

INTRODUCTION

Mobile telephone, also called mobile phone, portable device for connecting to a telecommunications network in order to transmit and receive voice, video or other data.

There are various pros and cons of Mobile Phone, which are given below.

Mobile phone - Pros :

- Call and Text.
- Stay Connected with Family and Friends.
- Latest News Updates.
- Take Photos and Videos.
- Find Directions and Search Places.
- Play Games.
- Portable Music Library.
- Research Anything Anytime.



Mobile phone - Cons :

- Constantly Distracting
- Socially Disruptive
- The Work Never Finishes
- Photos and Video Mean No Privacy
- Constant Expense
- Spam

4.11 MOBILE APPLICATIONS

INTRODUCTION

If a young person is seen with a mobile phone, the most common words they get to hear are 'why are you wasting time on your phone', isn't it? Many people today see the mobile phone as a tool that is meant for distraction or entertainment. Mobile phones are used to send and receive several messages, play games, talk to others, browse on social media, click pictures and watch videos. While it is true that mobile is a big source of entertainment, if used properly, they can have many advantages too.

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Mobile application

A mobile application, most commonly referred to as an app, is a type of application software designed to run on a mobile device, such as a smartphone or tablet computer. Apps are generally small, individual software units with limited functions. Mobile Apps can be free or paid. we can download apps from the play store or app store.



Here are a wide range of things we can use the mobile phone for:

- internet search – search anything we want by typing keywords
- google maps – to find route from one place to another and find out traffic information
- recorder – record important audio (lectures, conversations, etc.)
- clock – to set alarm and reminders
- connecting to friends and family
- listening to music
- organizing time using calendar
- learning new topics and skills.

There are several applications to order food, watch videos and TV shows online, pay bills, scan documents, book tickets for travel, movies, shop and even order services like electrician, carpenter, plumber, beautician etc., to our homes.

One of the most important benefits of a mobile phone is learning. Many people do not use a mobile phone for learning purposes. But education institutions and universities (especially abroad) are encouraging students to learn using different apps and websites. Learning using mobile phones is a very unique and new way of learning.

Simple Mobile Applications

Mobile phones have become very important and are everywhere. If you observe carefully, you will notice that mobile phones are used like computers. For example, a computer was used to send emails, calculate numbers, create videos, edit photos, search for information online, etc. Modern smartphones have many new features that make them as effective as a computer.

One of the best options is to use a payment app (short form for application), such as BHIM UPI, Paytm, Google Pay, etc. In most of the shops today, shopkeepers display a black square image. We can scan this image and make the payment using an app on the phone. The best part is, we can even make a payment of 1 rupee using this app. This kind of application is known as a UPI app.



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ACTIVITY 1

Ranjith's father recently bought a mobile phone. It is a touch screen smart phone, with 4G Internet. Ranjith's father cannot read and write English very well. He is also not comfortable using mobile phones. In fact, Ranjith's father thinks a mobile phone can be used only for making calls and sending/receiving SMS. Help Ranjith explain the benefits of a smartphone to his father. Below are some hints to get you started.

A smartphone can be used for

- making simple calculations using Calculator
- taking pictures
- reading news on the internet.

4.12 EXPLORING POPULAR SITES FOR LEARNING AND CAREER GROWTH

GOOGLE INPUT TOOL

Google IME, also known as Google Input Tools, is a set of input methods edited by Google for 22 languages, including Tamil, Telugu. It is a virtual keyboard that allows users to type in their local language text directly in any application without the hassle of copying and pasting.

Google translation

Google Translate is a multilingual neural machine translation service developed by Google to translate text, documents and websites from one language into another. It offers a website interface, a mobile app for Android and iOS, and an API that helps developers build browser extensions and software applications.

4.13 SOCIAL MEDIA

INTRODUCTION

Social media are interactive technologies and digital channels that facilitate the creation and sharing of information, ideas, interests, and other forms of expression through virtual communities and networks. These social interactions are made through the use of the Internet.

Social media pros

- staying connected with family and friends worldwide via email, text, Facebook, etc.
- quick access to information and research
- banking and bill pay at our fingertips
- online learning, job skills, content discovery (YouTube)
- involvement in civic engagement (fundraising, social awareness, provides a voice)
- great marketing tools
- opportunities for remote employment

Social media cons

- **Online vs Reality.** Social media itself is not the problem. It is the way people use it in place of actual communication and in-person socializing. "Friends" on social media may not actually be friends, and may even be strangers.

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- **Increased usage.** The more time spent on social media can lead to cyberbullying, social anxiety, depression, and exposure to content that is not age appropriate.
- **Social Media is addictive.** When you're playing a game or accomplishing a task, you seek to do it as well as you can. Once you succeed, your brain will give you a dose of dopamine and other happiness hormones, making you happy. The same mechanism functions when you post a picture to Instagram or Facebook. Once you see all the notifications for likes and positive comments popping up on your screen, you'll subconsciously register it as a reward. But that's not correct, social media is full of mood-modifying experiences.
- **Fear of Missing Out.** FOMO has become a common theme, and often leads to continual checking of social media sites. The idea that you might miss out on something if you're not online can affect your mental health.
- **Self-image issues.** Social media sites provide tools that allow people to earn others' approval for their appearance and the possibility to compare themselves to others. It can be associated with **body image concerns.** The "selfieholics" and people who spend most of their time posting and scrolling are the ones most vulnerable to this. In fact, most college students who use Facebook at least five times a day are likely to link their self-worth to their looks. That doesn't mean that the main problem is social media; it only provides a medium for it, which further elevates the problem. It also promotes the same sort of behavior to others.

CONCLUSION

In this chapter we learned about digital skills. It has become a crucial part of our life. Without digital advancements, so much of our everyday lives would be drastically different. As technology develops,it strives to fulfill the changing needs of society.

ASSESSMENT

I. Choose the Best Answer (1 MARK)

1. 1 byte = _____

   A. 2 bits

   B. 4 bits

   C. 8 bits

   D. 16 bits

DGVNO

2. _____is a software which helps to access web pages from various websites

   A. Internet browser

   B. Mobile applications

   C. Web Address

   D. Operating system

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3. CPU stands for

   A. Central Processing Unit

   B. Central Programming Unit

   C. Central Planning Unit

   D. Central Progress Unit

4. For short distance, _____ network type is used

   A. LAN B. WAN

   C. MAN D. CAN

5. In Excel, the intersection of a row and column is called as a _____

   A. Cell B. Label

   C. Square D. Worksheet

6. Computer network that spans a regional, national or global area is called _____

   A. LAN B. MAN

   C. WAN D. CAN

7. In MS excel, collection of worksheet is known as _____

   A. Worksheet

   B. Workbook

   C. Excel book

   D. Sheet book

8. Spreadsheets are saved with extension

   A. .xlsx B. .docx

   C. .pdf D. .mp3

9. The expansion of LAN is

   A. Local Area Name

   B. Local Area Network

   C. Logical Area Network

   D. Legal Area Network

10. _____is a multilingual neural machine translation service developed by Google

    A. Voice Message

    B. Google Translate

    C. Google Meet

    D. Google Forms

11. The expansion of ROM is

    A. Read Octet Machine

    B. Read Only Memory

    C. Random Only Memory

    D. Rewrite Octet Machine

12. One of the most important benefits of a mobile phone is _____

    A. Learning

    B. Listening to music

    C. Playing

    D. Chatting

13. Which one is a search engine?

    A. Flickr

    B. Hotmail

    C. Facebook

    D. Google

14. Which one is an input device?

    A. Speaker

    B. Joystick

    C. Monitor

    D. Printer

15. Which one is an output device?

    A. Printer

    B. Mouse

    C. Keyboard

    D. Scanner

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16. Which one is not a storage device?

A. Printer

B. Video tape

C. USB flash drive

D. Memory

17. _____ is the presentation program

A. U_torrent

B. Mozilla firefox

C. MS powerpoint

D.Slide panel

18. MS powerpoint is software of

A. Google

B. Apple

C. Android

D. Microsoft

19. Which is the right term for a presentation page?

A. Chart

B. Slides

C. Clipport

D. image

20. _____ technology is used for communications over large distances wirelessly

A. Mobile communication

B. Land communication

C. Wired Communication

D. All the above

II. Answer the Following

(2 MARKS)

1. List out the input and output devices.
2. Write about CPU.
3. What is an operating system?
4. What is MS word?
5. What is the Internet?

III. Answer the Following

(3 MARKS)

1. Define - LAN, WAN, MAN.
2. What is a search engine? Give some examples.
3. What is internet safety?
4. What are the applications of a computer?
5. List out the mobile phone pros and cons.

IV. Answer the Following

(5 MARKS)

1. Define Computer and its parts.
2. Define operating system and its types.
3. What are the steps to open a MS word document?
4. Define Mobile application. How to use mobile phones in our day to day life?

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5

ENTREPRENEURSHIP

KSTM2

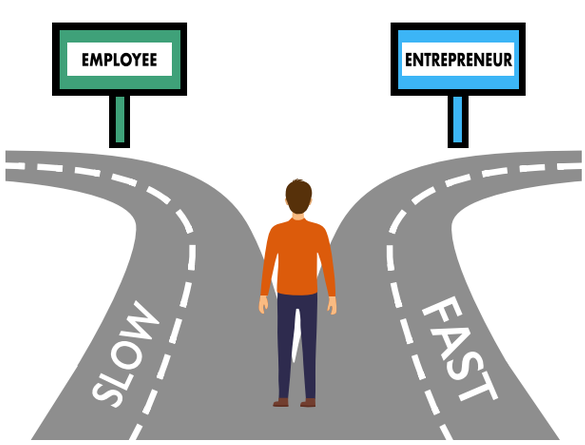
LEARNING OBJECTIVE

- Define entrepreneur, entrepreneurship and enterprise
- Assess the abilities as an entrepreneur
- Identify the entrepreneurial motivation and its sources
- Understand entrepreneurial performance and reward
- Create and list multiple sources of business idea
- List out the functions of MSME
- Explain the concept of marketing
- Discuss the concept of advertisement and publicity
- Explain the benefits of SWOT analysis
- Explain the project report, its feasibility, estimation and costing, legal formalities
- Describe briefly about the factors to be considered for the project report

5.1 ENTREPRENEUR AND ENTREPRENEURSHIP

INTRODUCTION

Everyone aspires to be placed in a job after completing the education, one can choose to be an employee working for an organization or an entrepreneur who can create his/her own organization. Here are some differences for you.



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ENTREPRENEUR	EMPLOYEE
They plan a task.	They execute a task.
Creates schedule.	Follows a schedule.
They embrace risk.	they avoid risks.

Entrepreneur

An entrepreneur is a person who aspires with new ideas or ways of doing business and makes profit in return. "An entrepreneur is a person who takes the risk of setting up his own business venture for perceived rewards. The person who initiates the idea, formulates a plan, organise resources and puts the plan into action to achieve the goal"

Prerequisites while Planning to be an Entrepreneur

- Identify a problem to solve.
- Find ways to solve a problem.
- Built up a diverse skill set.
- Ensure Financial Stability.
- Create a wide network.

Capital for Entrepreneurs

Entrepreneurs can obtain financial resources or capital from various ways. Some of them are listed below:

Bank Loan: Indian Government supports entrepreneurs by providing loans like MSME loan, Business loan for Women, Working capital Loan, MUDRA loans, Stand up India loan and many more for start-ups and small businesses.

Crowdfunding has also become a popular way for entrepreneurs to raise capital, particularly through Kickstarter. An entrepreneur creates a page for their product and a monetary goal to reach while promising certain givebacks to those who donate, such as products or experiences.

Bootstrapping refers to building a company solely from the savings as an entrepreneur as well as from the initial sales made from the business. This is a difficult process as all the financial risk is placed on the entrepreneur and there is little room for error.

Advantages of Being an Entrepreneur

a. Follow the Passion: Being an entrepreneur offers one with the flexibility and freedom to pursue interests and abilities. It also helps to make quicker decisions because of a smaller organisation structure.

b. Be Innovative: An Individual is free to try new and creative ideas because an entrepreneur's risk taking capacity is higher than that of large organisations.

c. Fulfil Customer Needs: Entrepreneurs identify problems that their customers have and turn those into new business opportunities for themselves.

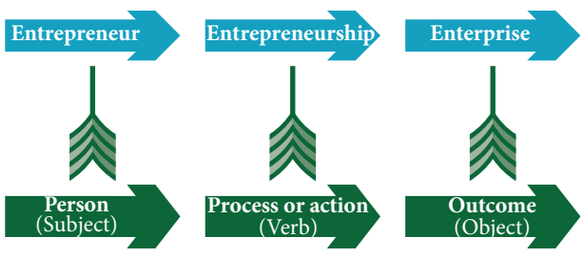
d. More Jobs With Growth Of Business: entrepreneurs look for more people to help them. They buy more material from more people. They also hire more people to work for them.

e. Use Local Go Global: Entrepreneurs use the material and people available around them, to make products at low cost. This increases the income of the individuals around them and the local population is also able to access products and services at a lower cost.

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Entrepreneurship

Entrepreneurship is the process of planning, organising, operating, and assuming the risk of a business venture. It is a process involving various actions to be undertaken to establish an enterprise. Innovation and risk bearing are regarded as the two basic elements involved in entrepreneurship. Individuals performing these functions are the entrepreneurs and their enterprising ability and skill is known as 'entrepreneurship'.



Entrepreneurship refers to an individual who has an idea and intends to execute the action on that idea. Entrepreneurship usually starts as a small business but the long-term vision is much greater, to seek high profits and capture market share with an innovative new idea.

Intrapreneur

An intrapreneur is an employee who works in a company and creates an innovative idea and obtains resources within the company. He/She is the entrepreneur of the company or organisation.

Enterprise

An enterprise is the business organisation that is formed, which provides goods and services, creates jobs, contributes to national income, exports and overall economic development.

Types of Business Activities

TRADING	Buying and selling of Goods and Services
PROFESSIONALS	Gaining knowledge and training in a particular field (Lawyers, Doctors) to provide services
MANUFACTURING	Making products or services using simple machines
INDIVIDUALISED SERVICES	Services rendered by individuals through personal skills (Tailoring, Motors repair)

ACTIVITY 1

Think of 4 entrepreneurs you know. In the below tables, mention the businesses they run and what are the advantages of that business to the society.

Entrepreneurs I know

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5.2 BEING ENTREPRENEUR

INTRODUCTION

Being an entrepreneur is a way of thinking that enables one to overcome the challenges and provides a perspective that helps to improve. Generally, most of the successful entrepreneurs have certain personal attributes in common.

SKILLS OF AN ENTREPRENEUR



a. **Leader:** Entrepreneurs are good leaders. They guide and support their employees to grow the business and be a role model for others.

b. **Creative:** Entrepreneurs are creative and innovative. They come up with different and unique ideas for their business to work and grow.

c. **Ambitious:** An entrepreneur is ambitious and keeps thinking of new ways to make the business bigger and better.

d. **Goal-Focused:** Entrepreneurs are goal-focused. They know the targets that they are working towards.

e. **Hard working:** An entrepreneur works hard to achieve goals

f. **Risk Taker:** An entrepreneur isn't afraid of taking calculated and informed risks to make their business better.

Qualities of a good Entrepreneur

The following are the qualities of good entrepreneur:

- **Initiative**- acting out of choice rather than compulsion, taking the lead rather than waiting for others to start.
- **Competent**- A mindset where one is trained to look for business opportunities from everyday experiences, and takes a plunge.
- **Persistence**- A 'never say die' attitude, not giving up easily, striving hard, information seeking, continuously trying until success is achieved.
- **Knowledge** - Acquires knowledge, consults experts, continuously willing to learn and have an overall openness to ideas and information.
- **Concern for High Quality of Work**- Attention to details and observance of established standards and norms to achieve quality.
- **Commitment to Work** - Taking serious efforts & personal pains to complete a task as scheduled.
- **Efficiency Orientation**- Highly concerned for conservation of time, money and effort.
- **Ethical leader**- Conscious in creating some values and morals around the organisation for the common good.

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- **Systematic Planning**- Breaking up the complex issues into parts, close examination of the parts and inferring about the whole; e.g. simultaneously attending to production, marketing and financial aspects (parts) and the overall business strategy (the whole).
- **Problem solving**- Observing the symptoms, diagnosing and taking corrective action to sort out problems.
- **Self-confidence**- Not being afraid of the risks associated with business and relying on one's capabilities to successfully manage the enterprise.
- **Assertiveness**- Conveying emphatically one's vision and convincing others of its value.
- **Monitoring**- Ensuring the progress of the venture as planned.
- **Concern for Employee Welfare**- Believing in employee well being as the key to competitiveness and success. There by initiating a program for employee welfare.

ACTIVITY 1

Write the names of some of the businesses that you observe around you. In your opinion, which business is making the most profits and why?

_____

_____

_____

If you had an opportunity to start a business, what would you want to do in your business? Who will be your customers?

_____

_____

_____



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5.3 ENTREPRENEURIAL MOTIVATION, PERFORMANCE AND REWARD

INTRODUCTION

Entrepreneurial motivation may be defined as the process that activates the entrepreneurs to exert a high level of effort for the achievement of their goal. Starting a new venture and sustaining in the venture for a long time depends on the entrepreneurial motivation. If this fails automatically the venture will fail.



Sources for motivation includes

Internal factors like:

- Personal goals
- Need for achievement
- Ambition

External factors like:

- Societal needs
- Support
- Successful entrepreneurs(Role models)
- Access to capital
- Status

ACTIVITY 1

List some personal and social factors that motivate you to become an entrepreneur.



PERFORMANCE

The various measures of business performance includes,

- sustainability
- sales growth
- growth in market share
- growth in market scope (local, national or international)
- growth in investment (in the same unit)
- diversification
- growth in number of employees
- growth in profit.

Both physical growth and financial growth parameters have been the traditional measures of entrepreneurial performance. Later, other measures of performance such as customers' satisfaction, employee satisfaction, image, credit rating, etc. are also becoming increasingly relevant.

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Entrepreneurial Rewards

The personal rewards of entrepreneurship extend beyond business performance.

Intrinsic Rewards

As the names would suggest, intrinsic rewards vest in the activity itself- ask a musician the joy of making music, the craftsman or the artist the joy of creative work or a cricketer the joy of playing the game. Likewise, the entrepreneur enjoys the creativity and innovativeness that they bring to their venture.

Extrinsic Rewards

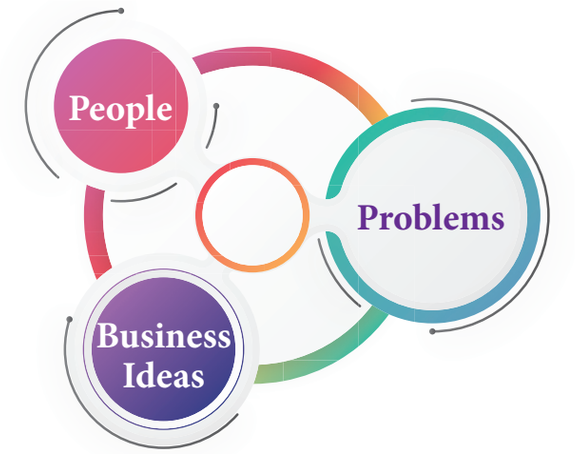
An extrinsic reward usually has a monetary value and is given for achieving something. For example, competing for a project to receive praise and recognition.



5.4 SOURCES OF BUSINESS IDEA

INTRODUCTION

A business idea is a solution that an entrepreneur thinks of, to serve the customer. An idea determines what business activity an entrepreneur would take up to make financial gains. An idea can be product/service based or a hybrid model (combination of product and service).



Sources of Business Idea

- Invent a new product or service
- Add value to an already existing product
- Franchising
- Mass media
- Exhibitions, Expos and Trade shows
- Industrial Surveys
- Listen to customers complaints
- Brainstorming

ACTIVITY 1

Now, think of someone you know who is related to this sector or works in it. It could be a friend, neighbour or classmate. Think of the problems this person faces relating to that sector. If you could come up with business ideas to solve those problems, what would those ideas be? An example is given for reference.

Sector	Spa and salon
Person	Best friend Rama
Problem	The products used in the local beauty parlour are harsh on her skin. They give her rashes.

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Business Idea to Solve It	1. Make ayurvedic products at home and sell them to her. 2. Make ayurvedic products at home and sell them to the parlour. 3. Work at the parlour and start an ayurvedic wing there. 4. Source homemade remedies for skincare from a person I know that already makes it and sells it. 5. Help people find the right beauty parlours, depending on their skin type.

Sector	
Person	
Problem	
Business Idea to Solve It	

5.5 MICRO,SMALL AND MEDIUM ENTERPRISE (MSME)



INTRODUCTION

Micro, Small, Medium Enterprises (MSME's) are entities that are involved in production, manufacturing and processing of goods and commodities.

The concept of MSME was first introduced by the government of India through the Micro, Small & Medium Enterprises Development (MSMED) Act, 2006.

Classification of MSME

MSME are classified as per their turnover and investment. The new classifications as per the Atmanirbhar Bharat Abhiyan Scheme in 2020(Investment in Plant and Machinery or Equipment) is given in the table below.

Size of the Enterprise	Investment and Annual Turnover
Micro	Not more than Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore
Small	Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore
Medium	Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

- Creation of new Micro Enterprises through Prime Minister's Employment Generation Program (PMEGP)
- Growth and development of Khadi and Village Industries (KVI) sector
- Growth and development of Coir Industry

Functions

- Facilitation and credit flow to MSMEs
- Improving competitiveness of MSMEs
- Improve manufacturing base through upgradation of technology
- Promotion of MSMEs through cluster based approach
- Marketing support to MSMEs
- Skill development and entrepreneurship development training

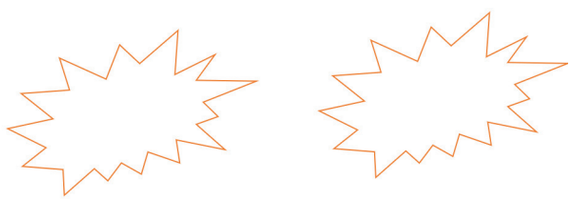
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ACTIVITY 1

Identify some Small and Large scale enterprises in your locality and list them in the shapes given below.

Large Small

Large **Small**

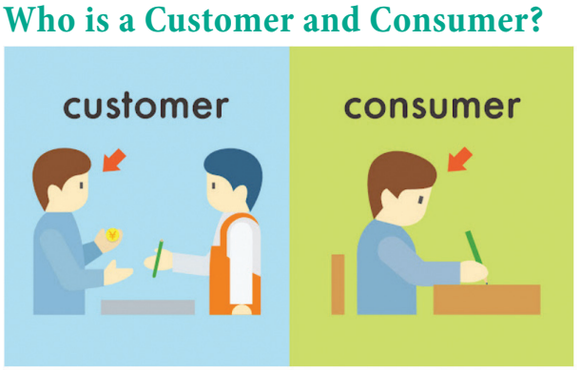


5.6 MARKETING, ADVERTISEMENT AND PUBLICITY

MARKETING

Marketing is the management process responsible for identifying, anticipating, and satisfying customer requirements profitably. In simple terms, marketing relates to selling of products or services by generating a strategy that underlies sales techniques, business communication, and customer relations. It begins with the customer (by finding their needs) and ends with the customer (by satisfying their needs).

Who is a Customer and Consumer?



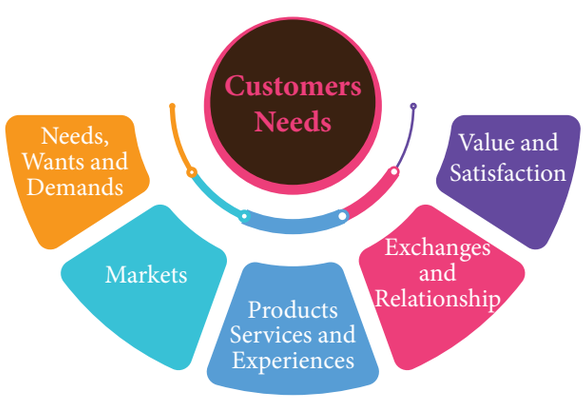
Customer is a person who purchases a product from the buyer.	Consumer is the end user of the product.

Eg. Karthick buys a pen for his friend prakash. Prakash uses the pen for his exam

Karthick is the customer, Prakash is the consumer

Understanding Customer Needs and Behaviour

Marketing is different from selling. Marketing starts with buyers and focuses constantly on customer needs whereas selling focuses on selling needs. Therefore it is necessary to understand customer needs before marketing.



CUSTOMER BEHAVIOUR

Customer buying behaviour includes:

(i) Buying habit

(ii) Living habits

(iii) Purchasing power

(iv) Attitude and preferences

(v) Local environment

MARKET SURVEY

A market survey is an important requirement for initiating any successful business. The objective of a market survey

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is to collect information on various aspects of the business. This survey is a tool through which we can minimise risk. After the market survey, the results must be analysed in order to finalise a business plan.



Advertisement

An activity which establishes non-personal contact with the customers regarding the product, idea and service. It is an effort to create and sustain the demand for the product. To some the definition can be even broader than that, extending to any paid communication designed to inform or influence. It carries the message about quality and utility of the goods or services.

Purpose of advertisement



- To give information regarding the existence.
- To create new demand for the product
- To instruct about the use of the product
- To encourage the consumer
- To remove doubt and confusion about the products

Methods of marketing through advertisement

- Print advertisements - for example in newspapers and magazines. It reaches lots of people.
- TV/Radio Advertisement - for example to advertise promotions and competitions or events
- Leaflets - for example door to door, shops, posters, trade shows, cafes. It is simple, cheap and focuses on the local area only.
- Websites - advertisements can be put on websites.
- Social media - for example blogging, facebook, linkedin, youtube and twitter. Social networking can be a great way of building up the clients and promoting developments in business
- Word of mouth - through friends, family customers and even competitors.

PUBLICITY



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Publicity is an unpaid mention of the company, its product and brand by the media in newspapers, journals, websites, radio or television. It is an uncontrolled form of promotion. Favourable publicity increase the credibility and result in building faith in the product or company whereas unfavourable publicity will result in creating doubt in the mind of people for the product and company

ACTIVITY 1

Sell me a pen!

Come up with a creative way to sell a pen to someone in the class (someone who is not a friend). Let the class vote for the best sales idea. What are the different things you have to do to convince people to buy from you?

5.7 SWOT AND RISK MANAGEMENT

INTRODUCTION

SWOT is a strategic planning method used to evaluate a project's Strengths, Weakness, Opportunities and Threats.



Some examples of internal and external factors are given below:

INTERNAL FACTORS	
STRENGTH	**WEAKNESS**
• Excellent sales staff with strong knowledge of existing products	• Currently struggling to meet deadlines - too much work?
• Good relationship with customers	• High rental costs
• Good internal communications	• Market research data may be out of date
• High traffic location	• Cash flow problems
• Successful marketing strategies	• Holding too much stock
• Reputation for innovation	• Poor record keeping

EXTERNAL FACTORS	
OPPORTUNITIES	**THREATS**
• Similar products on the market are not as reliable are more expensive	• Competitors have a similar product
• Loyal customers	• Competitors have launched a new advertising campaign
• Product could be on the market for Christmas	• Competitor opening shop nearby
• Customer demand - have asked sales staff for similar product	• Downturn in economy may mean people are spending less

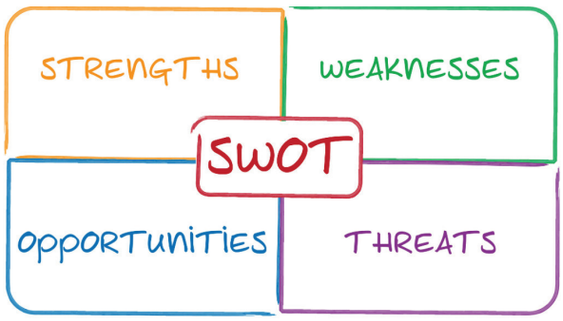
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Importance of SWOT Analysis

Identification of SWOTs is essential because subsequent steps in the process of planning for achievement of the selected objective may be derived from the SWOTs. Setting the objective should be done after the SWOT analysis has been performed. This would allow achievable goals or objectives to be set for the organisation.

ACTIVITY 1

Conduct a personal SWOT analysis (write the details inside the box)



RISK MANAGEMENT

It is a technique used to identify and assess the factors that may threaten the success of a project. Risk analysis involves examining how project outcomes and objectives might change due to the impact of the risk event.

Once the risks are identified, they are analysed to identify the qualitative and quantitative impact of the risk on the project so that appropriate steps can be taken to reduce them.

Risk is now defined as the "effect of uncertainty on objectives", which focuses on the effect of incomplete knowledge of events or circumstances on an organisation's decision making.

The risk stems from a variety of sources including financial uncertainties, legal liabilities, technology issues, strategic management errors, accidents and natural disasters.It is the process of identifying, assessing, controlling and reviewing threats to an organisation's capital and earnings.



Principle of Risk Management (RM)

- Create value - the gain should exceed the pain.
- Be an integral part of the organisational process.
- Be the part of the decision making process.
- Explicit address uncertainty & assumptions.
- Be systematic & structured process.
- Be based on the best available information.
- Be flexible (not rigid)
- Be transparent
- Be dynamic, interactive & respond to change.
- Be capable of continual improvement & enhancement.

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Some Examples of Risk for an Entrepreneur:

- Emotional risks
- Trusting key employees
- Committed employees health
- Interest in product/service

5.8 PROJECT FORMATION, FEASIBILITY AND LEGAL FORMALITIES

INTRODUCTION

A Project report is the formal written expression of the entrepreneurial vision, describing the strategy and operations of the proposed venture. The project report when it is intended to be presented to a banker, it may be called a "loan proposal."

The advantages of writing a project report of the firm is to think about their business in a comprehensive way, to communicate their objectives, to have a basis for making decisions, and to facilitate the planning process.

Factors to be Considered for Creating a Project Report

While there is no defined format for writing a project report, there are several elements that are typically included. Here's important points to consider when writing your project report.

- Executive summary
- Market analysis and opportunity
- Competitive analysis
- Execution plan: operations, development, management
- Marketing plan
- Financial history (funds) and projections



ACTIVITY 1

Create a checklist of the top 5 things that must be decided and be in place before you begin your business.

Feasibility

A feasibility study is defined as a controlled process for identifying problems and opportunity, determining objectives, describing situations, defining successful outcomes and accessing the range of costs and benefits associated with several alternatives for solving problems. This would encompass factors such as description of the product specifications to be adopted, raw material availability as per requirements, outline of manufacturing process inclusive of a flow process chart, quality control measures, power supply, availability of water, transport facilities and communication network.

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Types of feasibility

1. Market feasibility - includes current market, anticipated future market, potential competition etc.
2. Technical feasibility - details of how to deliver a product.
3. Financial feasibility - source of capital, how much start-up capital is needed, returns on investment etc.
4. Organisational feasibility - defines legal and corporate structure of business

Estimation and Costing

Project costing includes nonrecurring expenses such as land and building, plant and machinery, pre-operative expenses and so on , recurring expenses such as working capital needs, raw material needs, wages for personnel, etc. will have to be worked out in detail. Besides profit per month, percentage of profit on investment and percentage of profit on expected sales should also be computed and furnished.

LEGAL FORMALITIES

Starting a new business venture in India is not as easy as it might seem. Several legal formalities are to be complied with, for both new as well as established businesses and startups. Some of these formalities include financial regulations, tax obligations as well as employment law regulations, which are central to the functioning of every business organisation in India.

Some of the crucial legal formalities that entrepreneurs should be aware of before setting up a business venture are:

1. Deciding on a business name
2. Creation of a founder's agreement
3. Acquire all the legal licences and registrations
4. Be acquainted with the relevant tax regime and accounting norms
5. Be acquaint with labour laws
6. Safeguard Intellectual Property
7. Creating a proper business policy
8. Get business insurance of your choice
9. Have a clear idea about the mode of winding up

CONCLUSION

In this lesson we have learned about entrepreneurship ,entrepreneur and enterprise and many other things that are necessary for professional life. Also we looked at MSME,Marketing, SWOT analysis and etc.,

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ASSESSMENT

I. Choose the Best Answer (1 MARK)

1. Which of the following is an external source for motivation …….

   A Personal goal
   B Need for achievement
   C Ambition
   D Support

2. The work is done mostly by larger machines and more automation is termed as ……..

   A Small scale business
   B Large scale business
   C Service industry
   D Medium scale business

3. The objective of …… is to collect information on various aspects of the Business

   A Market survey
   B customer survey
   C Credibility
   D Publicity

4. …… is an unpaid mention of the company and its product/brand

   A Publicity
   B Advertisement
   C Word of mouth
   D Promotion

5. The project report when it is intended to be presented to a banker, it is a ……

   A Checklist
   B Loan proposal
   C Transparent
   D Value

6. Details of how to deliver a product is …… feasibility

   A Market
   B Technical
   C Financial
   D Organisational

7. As compared to an employee, an Entrepreneur …….

   A Execute the task
   B Follows a schedule
   C Plan a task
   D Has fixed salary

8. Buying and selling of goods is …….. business

   A Selling
   B Trading
   C Manufacturing
   D Service

9. Starting a new venture and sustaining the venture for long time depends on ……

   A Entrepreneurial motivation
   B Entrepreneurial media
   C Entrepreneurial rewards
   D Entrepreneurial idea

10. MSME stands for .....

    A Micro, Scale and Medium Enterprises
    B Macro, Small and Medium Enterprise
    C Micro, Small and Medium Enterprise
    D Minor, Small and Medium Enterprise

11. Consumer's buying behaviour does not depend on which factor?

    A Buying habits
    B Education
    C Purchasing power
    D Living habit

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12. In "SWOT" analysis, "w" stands for .....

A Wealth B Wait
C Weakness D Wipe

13. _____ analysis involves examining the changes in project outcomes and objectives

A Ranks B Rationale
C Risk D Reliance

14. In SWOT analysis which pair is not helpful?

A Strengths, Weaknesses
B Strengths, Opportunities
C Threats, Weaknesses
D Threats, Opportunities

15. Aid forms of ideas, goods and services are called .....

A publicity B good will
C public relation D advertisement

16. Which of the following studies about the capital and other money matters.

A Technical feasibility
B Financial feasibility
C Capital feasibility
D Money feasibility

17. Which is not a factor to be considered while preparing a project report.

A. Executive summary
B. Market analysis and opportunity
C. Height
D. Execution plan

18. Market feasibility studies of the following markets.

A. Future market
B. Current market
C. Both A and B
D. Software market

19. _____ is the management process responsible for identifying, anticipating, and satisfying customer requirements profitably.

A. Marketing B. Banking
C. Insurance D. Premium

20. Which one has Not more than Rs.1 crore and Annual Turnover?

A. Micro B. Scale
C. Medium D. Large

II. Answer the Following (2MARKS)

1. Who is an entrepreneur?
2. What is risk management?
3. Define MSME?
4. What is advertisement?
5. What is enterprise?

III. Answer the Following (3MARKS)

1. What is entrepreneurship?
2. Explain the types of business activity?
3. What is an entrepreneurial reward?
4. Mention some purpose of advertisement.
5. What are the functions of MSME?

IV. Answer the Following (5 MARKS)

1. Who is an Entrepreneur? List the advantages of entrepreneurship.
2. Write a note on SWOT analysis.
3. List some of the functions of MSME.
4. Explain feasibility and its types.

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LEARNING OBJECTIVE

- Recognize the importance of attitude
- Explain different stages of problem solving
- Apply decision making skills to certain problems
- Listout negotiation skills
- Identify the causes of stress and stress management
- Understand about time management
- Realize the role of teamwork in workplace
- Discuss about collaboration
- Practice handling conflict and criticism

INTRODUCTION

The 21st century needs diverse skills to develop oneself. Learning these skills will help to live our life in the best way and to be one step ahead of others. Some of these skills will be seen in this lesson.

6.1 ATTITUDE

INTRODUCTION

Attitude is what one can think about something or someone. Our attitude plays a huge part in how life is seen from ourself. It shapes how to react to the things that happen to us. It is not possible to control everything that happens to us. But it is possible to develop a positive attitude to deal with the situations in personal and professional life. One can find various creative ways to keep a positive attitude.



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Here are a few suggestions:

- Enjoy small pleasures (eating something nice, looking at a beautiful flower, etc.)
- Try and adapt to change easily and quickly (what you cannot change, you accept.)
- Find the positive in negative situations (if you lose your purse, try to understand what you can learn from it.)
- Frame the problem in a positive way (You fell from your new bike. Bike is badly scratched and you are bleeding. Instead of thinking of it as a huge problem, you understand that things could have been worse. You could have had a fracture)
- Value yourself and find inspiration (you have problems because you are capable of handling them! Find inspiration from how well you have overcome your problems in the past.)

6.2 PROBLEM SOLVING

INTRODUCTION

Problem solving is the act of defining a problem; determining the cause of the problem; identifying, prioritizing, and selecting alternatives for a solution; and implementing a solution. Everyone solves problems every day. Sometimes, we get confused about how to solve a problem.

Stages of Problem Solving

1. Identify the problem.
2. Break down the problem into parts.
3. Find solutions to the different parts of the problem.
4. Select the best set of solutions.
5. Apply the solution and test what happens.
6. As more problems are solved, Problem solving capability could get better.
7. If the solution is not working, try another way.



ACTIVITY 1

Identify a problem in your day to day life. Now write down how you can solve that problem using problem solving skills.

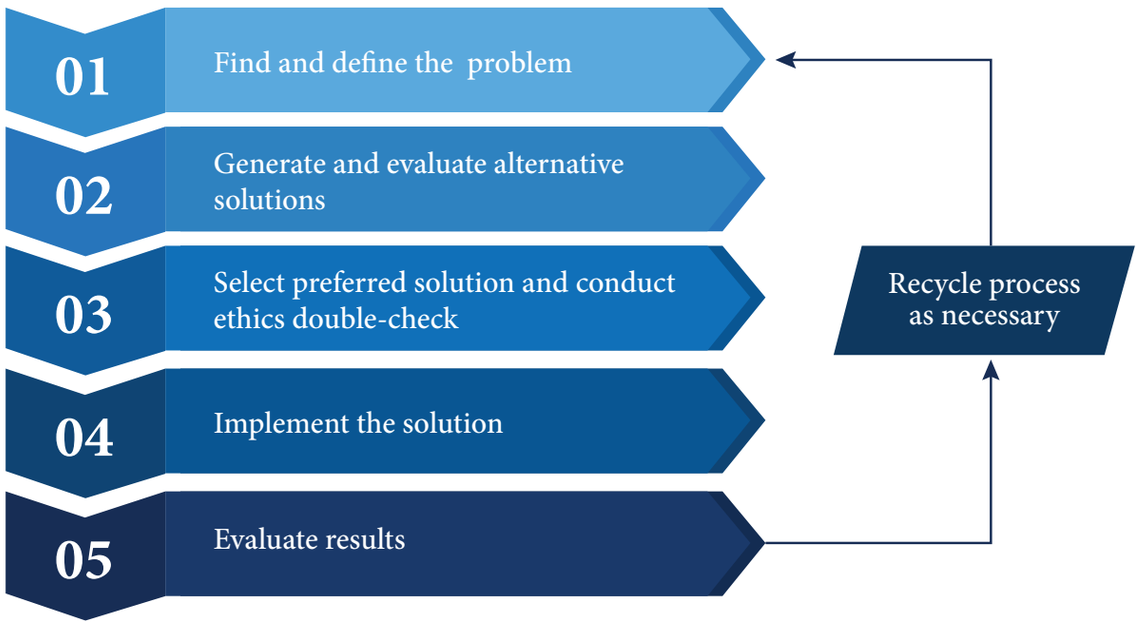
6.3 DECISION MAKING

INTRODUCTION

Decision making is a process of choosing between two or more options. Each one of us makes a lot of decisions in our everyday life. Usage of a step-by-step decision-making process helps to make a thoughtful decision. Critical thinking helps to make better decisions.

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5 STEPS IN DECISION MAKING



Steps followed in decision making:

- Identify problem
- Generate options
- Select best option
- Implement decision
- Evaluate and learn from decisions

Steps for Decision-Making

There are five steps, which one could follow to make a decision.

1. **Find and define the problem:** Thinking about what exactly is the real issue. Try to be as specific as possible.
2. **Generate and evaluate alternative solutions:** Think of different ways to solve the issue. Think out of the box and come up with a variety of solutions.
3. **Select Preferred solution and conduct ethics double check:** Think of the pros and cons of each option. One needs to think about the personal and family values and the impact that a particular solution would have on his/her life.
4. **Implement the solution:** Choose a solution that has the most pros or the least cons.
5. **Evaluate results:** Evaluate the implementation and recycle the process if necessary

ACTIVITY 1

Think of an issue that you face where you need to make a decision. Think of the problem that you deal with every day. Use the four steps of decision making.

What is the problem you need to take decision about?	
What are the various alternatives you can explore?	Alternate 1: Alternate 2: Alternate 3: Alternate 4:

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What are the pros of each alternative?	Alternate 1: Alternate 2: Alternate 3: Alternate 4:
What are the cons of each alternative?	Alternate 1: Alternate 2: Alternate 3: Alternate 4:
What is the decision that you want to take?	

6.4 NEGOTIATION SKILL

INTRODUCTION

Negotiation is a dialogue between two parties to resolve conflicts or issues so that both parties find the solution that is acceptable. Negotiation results when each party compromises to resolve a conflict for everyone›s benefits. In the workplace, negotiations may take place between managers, departments, colleagues or between a team member and a manager. Even before joining the workplace, one may negotiate the job offer with the interviewer or HR manager.

Tips for Negotiating

- Communicate clearly in an appropriate style
- Highlight the benefits
- Use evidence to support the idea
- Think from the other person's perspective
- Look for areas of compromise
- Use positive body language
- Be enthusiastic

6.5 STRESS MANAGEMENT

INTRODUCTION

Stress is what we feel when we are worried or uncomfortable about something. It can be a physical, mental, or emotional reaction.

One can be stressed when He/She:

- Face big changes in the life
- Worried about something, especially family, health, money, job etc.
- Have a lot of responsibilities - in personal life and workplace
- Feel a lot of pressure, especially at work



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- Don't have a supportive manager or coworkers
- Don't have enough work or change in your life
- Don't have good and comforting relationships



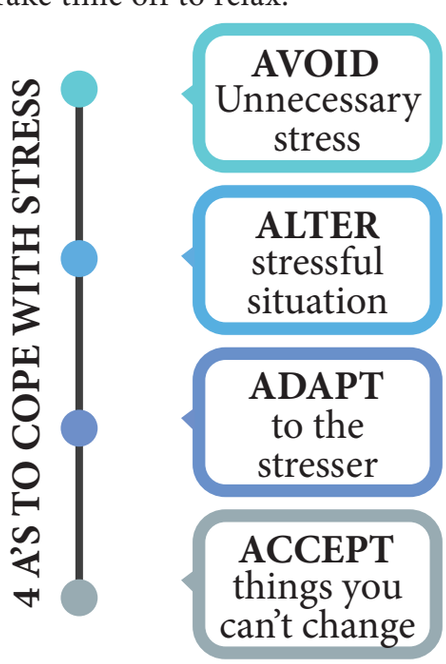
Types of stress

In everyday life, generally the word 'stress' is used to describe negative situations. This may make one believe that any type of stress is bad. But, that's not true! Not all stress is bad. Good stress is the type of stress that one can feel when he/she rides a roller coaster, starts a new job or appears for a test or a job interview. Good stress is helpful to perform well. Bad stress is caused by painful events such as loss of a loved one, injury or illness, lack of important needs, or being bullied or abused. Long term stress can lead to lifelong physical and mental health issues. It can cause headaches, sleeplessness, weight gain, anxiety, pain and high blood pressure.

Good Stress	Bad Stress
• It for a short term. • Makes you feel excited, and motivated. • Increases focus, and improves performance.	• Can be for a short term or long term. • Makes you feel fearful and hopeless. • Leads to poor concentration and performance.

Some of the healthy ways to deal with stress:

- Identify the reason for stress
- Try to sort out the problem as soon as possible, by talking to the opposite person
- Communication and honesty is the best way to deal with stress
- Eat healthy, well balanced meals.
- Make a list of all the tasks that need to be completed and prioritize them.
- Practice relaxation techniques like deep breathing exercises, and meditation.
- Try to get some restful sleep.
- Take time off to relax.



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6.6 TIME MANAGEMENT

INTRODUCTION

Time management is one of the most important skills as a professional. In today's world of work, work pressure is high. One has to achieve high targets in a short period of time. Without time management, one cannot perform the job well.

By Good time management skills in the workplace one can:

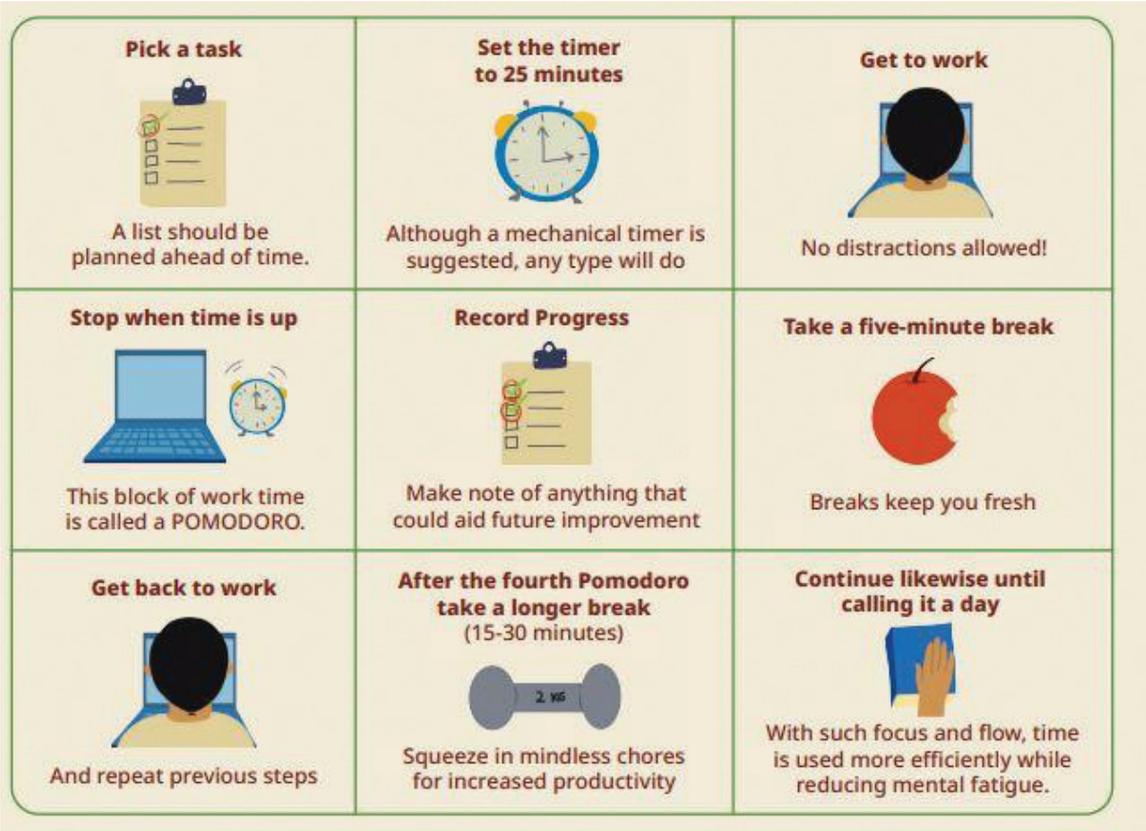
1. Learn more skills than others
2. Grow in the career
3. Support the team's growth
4. Improve the performance at work
5. Meet work deadlines
6. Achieve better work-life balance

Ways to manage time in our daily lives

- Set a self goal
- List out all the tasks to achieve this goal.
- Create a daily planner
- Give each task a time limit
- Set reminders for all the tasks
- Block out distractions
- Establish routine

Pomodoro Technique:

Pomodoro technique is a famous technique for managing the time efficiently. It was developed in the late 1980s by then university student Francesco Cirillo. Cirillo was struggling to focus on his studies and complete assignments. Feeling overwhelmed, he asked himself



Pomodoro technique

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to commit to just 10 minutes of focused study time. Encouraged by the challenge, he found a tomato (pomodoro in Italian) shaped kitchen timer, and the Pomodoro technique was born.

ACTIVITY 1

Try to study one chapter from employability skills using pomodoro technique and discuss with your classmates.

6.7 TEAMWORK AND COLLABORATION

INTRODUCTION

Teamwork is when different people work together on the same task. Whether it is at home, in a classroom or at an office, teamwork is an important part of interacting with others.

Everyone cannot do everything: It is not possible for the same person to do the construction, plumbing, wiring and carpentry for an entire house. Even if it is possible, it would take a very long time to complete all the work. By working together, the work gets done faster. Working with people who have specialized skills also means the quality of work will be higher.

Teamwork brings new ideas: Working with other people is a great way to listen to new ideas! Each person will have their own thought process and opinion. When deciding what color to paint the house, everyone is sure to have a different answer! By working together, these opinions get shared and the best option can be chosen.

Working as a Team: Sometimes working alone can get lonely and boring. Imagine building an entire house all alone! Working with a team gives us other people to speak to, share ideas with and learn from. Everyone feels happier and learns more when everyone works together! The concept of 'synergy' best describes the importance of teamwork. Synergy means that the work done by a team will always be better than the work done by each of the team members separately.

Role of Teamwork at Workplace

Teamwork helps solve problems: When an individual fails, an individual alone needs to find a solution which takes time.



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But in teamwork a collection of solutions is provided and the solution is realized much faster.

Teamwork increases the potential for innovation: A greater brainstorming for a problem leads to multiple set of solutions and innovation to arise that not only helps the individual but also the company as a whole

Teamwork enhances personal growth: As an individual we work on fewer projects in a wide timeline, but working in a team exposes us to a number of projects in a limited time and hence paces up the speed of self-growth.

COLLABORATION

Collaboration is the process of working with one or more people with different skills who help in completing a project or task, develop a shared idea and many more mutually. In the workplace collaboration helps in improving productivity, solving problems and fostering better teamwork.

Collaborative skills include:

- Decision making
- Open mindedness
- Adaptability
- Stress management
- Leadership
- Dependability
- Communication skills
- Tolerance
- Leadership

Collaboration skills in workplace:

- Communicating updates to your manager to solicit feedback
- Recognizing other team members for their hard work
- Sharing insights and helpful tips with team members to improve group processes
- Intervening when there's tension among team members and working to dissolve it
- Facilitating inclusive workplace practices to make all team members feel respected

6.8 HANDLING CONFLICT AND CRITICISM

INTRODUCTION

In a working environment where people have contrasting views toward the same problems, disagreements are bound to



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happen. As an individual or as a team it is necessary that these conflicts and criticism are to be taken seriously to avoid bigger issues in the workplace.



CONFLICT

Conflict is not a strange thing for people. Human beings experience it in their day-to-day lives with their friends, families, and more so their professional lives. In the workplace, conflict causes a massive degree of frustration, pain, discomfort, sadness, as well as anger.

With different personalities, goals and working styles, workplace disagreements are inevitable. When handled properly, however, they can lead to innovative solutions and more cohesive relationships. However the negative effects of workplace conflict can include work disruptions, decreased productivity, project failure, absenteeism, turnover and termination. Emotional stress can be both a cause and an effect of workplace conflict.

Learning how to manage conflict in the workplace can help business owners build better teams and healthier workplace culture.

Managing conflicts at work

Tips that help us to manage conflict:

- **Take immediate action:** Resolving conflicts as soon as possible minimizes tension and keeps other employees out of disagreement. Many miscommunications are resolved with simple, transparent discussion.
- **Frame the discussion positively:** Referring to meetings as "conflict resolution" can create unnecessary tension. Instead, frame the meeting with employees as a "brainstorming" discussion or a "chat session" or simply say you'd like to get opinions on the matter.
- **Focus on the issue, not the person:** Encourage parties to avoid personal attacks and focus on problem-solving.
- **Practice active listening:** Active listening is about listening to each speaker and trying to understand their message without interruption. The best way to accomplish this is to ask open-ended questions that encourage parties to speak instead of asking questions that yield "yes" or "no." If the discussion becomes heated, it is better to ask each party to clarify how work processes were impacted by the situation or what they need to do for their jobs. Restate what you heard in your own words. Then, it is better to ask for opinions and encourage consensus on a solution.

CRITICISM

Criticism is necessary for a healthy workplace, it is the judgment about someone or something's positive and negative qualities. Accepting criticism at work can be an important step towards increasing the efficiency and professional success.

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Types of Criticism

CONSTRUCTIVE CRITICISM	DESTRUCTIVE CRITICISM
It is given with compassion and helpful attitude	It is given with the intention to harm or insult someone
Focus on shortcomings of the work or strengths and weakness of the creator	Focus on the creator of the work not the creation
Main intention is to help a person improve his work	Main intention is to hurt and embarrass the creator
Offer suggestion and tips to improve	Do not offer suggestion and tips
Specific, clear, detailed and actionable	Vague and nonspecific
Critics are usually experts	Critics tend to be ignorant

Steps to Handle Criticism at Work

Handling criticism is a difficult but necessary part of being an employee. In the workplace, one will frequently have to hear and digest criticism from a supervisor, manager or other coworkers. To use their criticism to improve, one needs to know how to listen, understand and apply their suggestions.

1. **Control your reaction**

   Everything about our reaction matters, as our response can be taken as an indicator of our maturity and professionalism. Also, keep in mind that facial expressions and body language are just as important as our words in how one reacts to criticism.

2. **Try not to take it personally**

   Many people see their work at a job as an extension of themselves. It is easy to take criticism of our work performance personally. Criticism is usually aimed at our work, not on us.

3. **Process the criticism**

   Try to avoid excuses and defensiveness. Instead, articulate what we plan to do differently to improve. Then, follow through and make those changes.

4. **Give yourself some grace**

   Everyone makes mistakes, and no one knows everything. No matter how good we are at our job and how much experience we have, there is still always more to learn.

5. **Show appreciation**

   Though it may be difficult at that moment to get the words out, we need to acknowledge the person's honesty and their delivery if it was kind and constructive.

6. **Apologize conservatively**

   A detailed explanation or an elaborate plan to make amends where none is requested only makes the conversation more awkward. Also, if delivered poorly, the words may come out sounding defensive.

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7. Do not dwell on the criticism

The temptation is often to replay the conversation over and over in our mind. Everyone may second-guess every word and wish they would say something different.

CONCLUSION

In this lesson we have seen many skills needed for the 21st century.Attitude,Problem solving skill,Decision making skill,Negotiation skill,Time management skill, Team work, Collaboration, Conflict and Criticism are covered under this lesson.We also have looked at these skills in detail with examples.

ASSESSMENT

I. Choose the Best Option (1 MARK)

1. It is Possible to develop a _____ with the situations in personal and professional life
   a. Negative Attitude
   b. Positive Attitude
   c. Creative Thinking
   d. Critical Attitude
2. _____ helps us to make better decisions
   a. Critical Thinking
   b. Moderate Thinking
   c. Positive Thinking
   d. Negative Thinking
3. We have to be _____ as possible to define a problem
   a. Variety
   b. Broad
   c. Specific
   d. Problematic
4. _____ is a dialogue between two Party to resolve conflicts or issues to find a solution
   a. Negotiation b. Collaboration
   c. Criticism d. Team work
5. Negotiation results when each party compromises to resolve a conflict for_____ benefits
   a. Company's
   b. Employers
   c. Employee's
   d. Every one's Organizations
6. _____ Stress in helpful to perform well
   a. Good b. Moderate
   c. Bad d. None of the Above
7. Accepting _____ at work can be an important step towards increasing the efficiency and professional success
   a. Stress b. Criticism
   c. Question d. Opinion

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8. _____ is when different people work together on the same task

a. Collaboration b. Criticism
c. Team work d. Co operation

9. By good time management skills in workplace skills in workplace one can achieve better work – life balance

a. Work life balance
b. Job Balance
c. Account Balance
d. Time Balance

10. Negotiation results when each party compromises to resolve a conflict for _____ benefits

a. Employer's b. Employee's
c. Everyone's d. Organization's

11. Which of the following is symptom of good stress

a. Headaches b. Sleeplessness
c. Pain d. Excitement

12. Communication and _____ is the best way to deal with stress

a. Honesty b. Sincerity
c. Boldness d. Target

13. _____ is a famous technique for managing the time efficiently

a. Pomodora b. Promodora
c. Pomodorn d. Pemadora

14. In Pomodoro Technique, we have to work without distraction for _____ Minutes

a. 30 b. 25 c. 20 d. 15

15. ____ Means that the work done by a team will always be better that work done alone

a. Synergy b. Energy
c. Onergy d. None of the above

16. In workplace, _____ helps in improving Productivity

a. Team work b. Cooperation
c. Collaboration d. Criticism

17. Which of the following is not a collaborative skill?

a. Dependability b. Tolerance
c. Argument d. Adaptability

18. In the workplace, conflict causes a massive degree of _____

a. Discomfort
b. Comfort
c. Excitement
d. Positivity

19. _____ can be both a cause and an effect of workplace conflict

a. Ratiral Stress
b. Emotional Stress
c. Negative Attitude
d. Communication

20. _____ Criticism is given with the intention to harm or insult someone

a. Constructive
b. Destructive
c. Clear
d. Optimistic

II. Answer the Following (2 MARKS)

1. What is Attitude?
2. What is stress?
3. Mention the 4 A's to cope with stress.
4. What is collaboration?
5. What is meant by Active listening?

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III. Answer the Following (3 MARKS)

1. Differentiate the types of stress.
2. Write down some ways to manage time in our daily lives.
3. What is the role of teamwork at the workplace?
4. What is meant by collaboration skills in the workplace?
5. Write down the 3 tips that help us to manage conflict.

IV. Answer the Following (5 MARKS)

1. Explain the different stages of problem solving.
2. Give a brief note on steps for decision making.
3. Differentiate constructive and destructive criticism.
4. What are the steps to handle criticism at work?
5. Write down some tips for negotiating.
6. What are some healthy ways to deal with stress?

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7

GENDER



4NW1Y

LEARNING OBJECTIVE

- Understand the term Sex, Gender, stereotypes and violence
- Differentiate Sex and Gender
- Explain gender based stereotypes
- List out the bias and how to face it
- Understand the Discrimination and its consequences
- Learn the Indian Laws that protect against violence

7.1 UNDERSTANDING THE DIFFERENCE BETWEEN SEX AND GENDER

INTRODUCTION

Most people tend to use the terms "sex" and "gender" interchangeably, but it is wrong sex and gender are different, and it is crucial to understand.

"Sex" refers to the physical differences between people who are male, female, or intersex. A person typically has their sex assigned at birth based on physiological characteristics.

"Gender", on the other hand, involves how a person is identified. These are defined as the socially constructed roles, behaviours, and attributes that a society considers appropriate for men and women.

Difference between Sex and Gender:

SEX	GENDER
SEX refers to the biological and physiological differences between men and women	GENDER refers to the social and cultural differences between men and women
Sex has two main categories: Male and Female	Gender has two main categories: Masculine and Feminine

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Sex remains the same regardless of time and culture	Gender roles, expectations may differ across time and culture
Sex is created by the reproduction needs, that is biological features	Gender distinctions are created by social norms

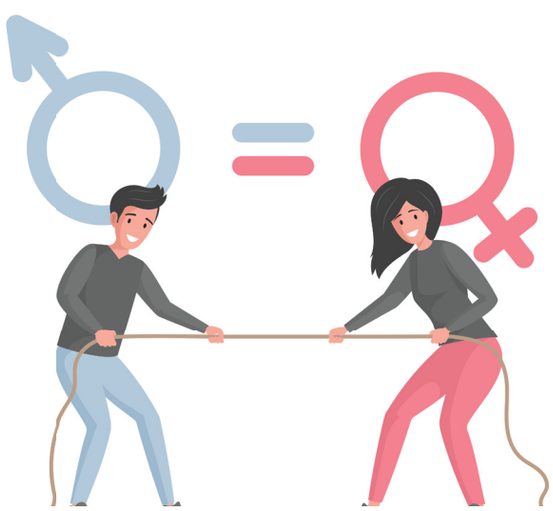
ACTIVITY 1

Have you noticed gender discrimination around you?If yes, what will you do to eliminate them?

7.2 STEREOTYPES AND GENDER BASED STEREOTYPES

INTRODUCTION

Stereotypes are characteristics imposed upon groups of people because of their race, nationality, and sexual orientation. These characteristics tend to be oversimplifications of the groups involved and, even if they look "positive," stereotypes are harmful.



Stereotype is a fixed or over generalized belief about a particular group or class of people. By this definition, It is Understood that if a person in a group has a whole range of characteristics and abilities that implies that all members of that group have. (Eg. By seeing one Indian who is more than six feet, we presume and say that all the Indians are more than six feet)

Gender Stereotypes

Gender stereotyping is defined as an overgeneralization of characteristics, differences and attributes of a certain group based on their gender. Gender stereotypes can create wide biases about certain characteristics or traits about a gender and their behaviour.

There are four basic kinds of gender stereotypes:

1. **Personality traits**

   For example, women are often expected to be accommodating and emotional, while men are usually expected to be self-confident and aggressive

2. **Domestic behaviours**

   For example, some people expect that women will take care of the children, cook, and clean the home, while men take care of finances, and do the home repairs.

3. **Occupations**

   For example, some people are quick to assume that teachers, nurses are usually women, and that pilots, doctors, engineers are usually men.

4. **Physical appearance**

   For example, women are expected to be thin and graceful, while men are expected to be tall and muscular.

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Address the gender stereotypes:

If the observation of gender stereotypes is started by us, it can be realised that gender stereotyping is all around us. As a responsible youth, here are some simple ideas to stop or reduce this:

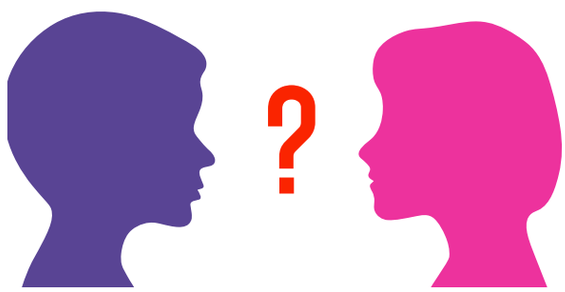
- Talk about it: With friends, classmates and family members. Point it out in real life, in media/ social media, in books and in advertisements. Help people around to make them realise this is a serious issue.
- Lead by example: Try and stay away from gender stereotyping so that those around us are inspired by us.
- Act: If someone is seen suffering as a result of gender stereotyping, try and support them in whatever way possible.

Effects of gender stereotypes in our daily lives:

Gender stereotype	Impact(s)
Women are soft-spoken and forgiving	Many women go through emotional and physical abuse because they are not expected to raise their voices.
Men should not cry	Mens are discouraged from expressing their emotions, sometimes leading to other emotional health issues.
Women should stay at home and take care of the family	Women are often not educated well and discouraged from working, especially after marriage.
Men are strong, can fight and like to play sports	Men who are soft spoken, don't like to fight etc., are often harassed, called nicknames or insulted at school or work
Trans Persons are not normal or real	Transpersons feel harassed, stressed and extremely unsafe in our world.

ACTIVITY 1

Is it a girl thing or a boy thing?



Activity Instructions: Read the following list and Mark whether it is a boy thing or Girl Thing.

- Computer programmer
- Rescuing
- Dancing
- Teacher
- Cooking
- Pink
- Doctor
- Nurse
- Mathematician
- A six pack
- Energy drinks
- Scientist
- Blue
- Cleaning
- Lawyer
- Engineer

7.3 UNDERSTANDING BIAS AND DISCRIMINATION

INTRODUCTION

A bias is a type of opinion against a person, event, situation, or a group. In simple terms, it's when a person or group of people is treated unfairly. Sometimes bias occurs intentionally, but often,

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people form biased opinions and attitudes without being aware of doing so, which is called an unconscious bias.

Bias is usually created without us knowing it. The people around ourselves, our families, our friends, our workplace, our religion, and our social groups are all factors that can influence our opinions and biases.



Discrimination

Discrimination is the unfair or favorable treatment of people and groups based on characteristics such as race, gender, age or sexual orientation. Discrimination can be direct or indirect. The concept of discrimination can, in a broad sense, include events or chains of events that a person has experienced as for instance insulting, unfair, racist, unjust, unequal and so on. The disavowed treatment or the violation of a person's dignity must also be related to one of the seven grounds of discrimination.

- Sex
- Transgender identity or expression
- Ethnicity
- Religion or other belief
- Disability
- Sexual orientation
- Age

Forms of discrimination

There are different forms of discrimination in the law. They are

- **Direct discrimination**
  Direct discrimination is when a person is disadvantaged by being treated less favorably than another person in a comparable situation.

- **Indirect discrimination**
  Indirect discrimination is when there is a rule or a procedure that appears to be neutral but in fact that rule is at disadvantage to a certain group of people.

- **Inadequate accessibility**
  Inadequate accessibility is when a person with a disability is disadvantaged through a failure to take reasonable accessibility measures that would put that person in a comparable situation with others without the disability.

- **Harassment**
  Harassment is a conduct that violates a person's dignity. Harassment is the expression of treatment or degrading others that have a connection to the grounds of discrimination.

- **Sexual harassment**
  Harassment may also be of a sexual nature. Besides comments and words, this could involve unwanted touching or probing someone by looking, commenting or insulting.

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- **Instructions to discriminate**

  An instruction to discriminate is when one person or group gives an order or instructs others who are in some way dependent, such as an employee, to discriminate against another person.

ACTIVITY 1

Unscramble and find out the words related to bias/discrimination.

(unfair, inequity, prejudiced, perception, favoritism, partiality)

1. **tsvoiifmrr**

2. **oprcietpen**

3. **rdecijupde**

4. **inrauf**

5. **yqiutine**

6. **iaptairlyt**

7.4 GENDER EQUALITY

INTRODUCTION

Equality means that in the same situation, people should be treated in the same way. This means that they have the

- same rights
- same status
- same opportunities

Gender Equality refers to equal rights, responsibilities and opportunities for both women and men. It implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men. Article 16 of the Indian constitution protects people from gender discrimination in employment. It states that all citizens will have equal opportunity for employment under the state

Importance of gender equality:

Equality is a basic human right. It is protected by our constitution also. It saves lives. Equal access to healthcare and nutrition ensures good health of children and mothers. It reduces poverty. Where both genders have the right to work, and to equal pay, the family income will rise.

Benefits of gender equality:

- It prevents violence against all the gender
- It is good for the economy
- It is equality is a human right
- It makes an individual safer and healthier

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7.5 UNDERSTANDING VIOLENCE AND INDIAN LAWS THAT PROTECT AGAINST VIOLENCE

INTRODUCTION

Violence, an act of physical force that causes or is intended to cause harm. The damage inflicted by violence may be physical, psychological, or both. Violence is a relatively common type of human behaviour that occurs throughout the world. People of any age may be violent, although older adolescents and young adults are most likely to engage in violent behaviour.

Indian Laws that protect against Domestic Violence

Domestic Violence, which is also known as Intimate Partner Violence, Domestic Abuse, Dating Violence and Intimate Partner Abuse, is a type of violence committed by someone in the victim's domestic circle. This incorporates partners & ex-partners, family members, close relatives and family friends.

What Constitutes Domestic Violence?

Section - 3 of the Domestic Violence Act, 2005 says that what comprises Domestic Violence as indicated by which Domestic Violence will include: -

Types of Violence

Physical Violence Physical violence occurs when someone uses a part of their body or an object to control a person's actions.	**Sexual Violence** Sexual violence occurs when a person is forced to unwillingly take part in sexual activity.	**Emotional Violence** Emotional violence occurs when someone says or does something to make a person feel stupid or worthless.
Psychological Violence Psychological violence occurs when someone uses threats and causes fear in an individual to gain control.	**Spiritual Violence** Spiritual (or religious) violence occurs when someone uses an individual's spiritual beliefs to manipulate, dominate or control that person.	**Cultural Violence** Cultural violence occurs when an individual is harmed as a result of practices that are part of her or his culture, religion or tradition.
Verbal Abuse Verbal abuse occurs when someone uses language, whether spoken or written, to cause harm to an individual.	**Financial Abuse** Financial abuse occurs when someone controls an individual's financial resources without the person's consent or misuses those resources.	**Neglect** Neglect occurs when someone has the responsibility to provide care or assistance for an individual but does not.

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(a) Threats in life, health & safety etc., whether physical or mental, incorporating sexual abuse, physical abuse, verbal and emotional abuse and economic abuse, or

(b) Harassment through any forms such as injuries, harms to the aggrieved person by coercing her or any other person related to any unlawful demand for dowry or other property or valuable security; or.

(c) Otherwise injuring or causing harm, through mental or physical means to the aggrieved person.

TYPES OF DOMESTIC ABUSES

- **Physical Abuse**

  It includes any sort of violent conduct inflicted on the victim (Slapping, biting, beating, hitting, kicking, etc.) It also includes forcing someone to use Alcohol/ Drug and denying someone's medical treatment.

- **Sexual Abuse**

  It happens when the abuser forcefully tries to make physical contact with the victim without his/her consent. This mostly takes the form of Marital Rape, Physical Violence followed by sex, attacks on the sexual parts of the body.

- **Emotional Abuse**
  It implies discrediting or emptying the victim's sense of self-esteem. Emotional abuse also includes constant humiliation, insults, threats of harm, belittling, threats to take away children.

- **Economic Abuse**
  It happens when the abuser makes or attempts to make the victim financially reliant.

- **Technological Abuse**
  It incorporates the utilisation of technology to hold and control a partner.

Laws on Domestic Violence



- Protection of Women against Domestic Violence Act, 2005
- Section 498A of the IPC (Indian Penal Code)
- Dowry Prohibition Act, 1961
- Domestic Violence under the statute such as Section 304B of IPC
- Under Section 313-316 of IPC female infanticide has been made punishable which implies forcefully ending the pregnancy of a women
- Other Sections of IPC dealing with these matters are Section 305-306 related to Abetment of Suicide and 340, 349 of IPC respectively wrongful confinement and wrongful restraint.

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ACTIVITY 1

Recommend ways in which you can prevent violence in schools among your friends during lunch or interval time.

CONCLUSION

In this lesson we have learned about sex, gender, difference between gender & sex, gender based stereotypes, bias, discrimination, violence and Indian Laws that protect against violence. This should be used to promote gender equality in personal and professional life so that individual's progress and the progress of the country will increase.

ASSESSMENT

I. Choose the Best Answer (1 Mark)

1. Which one refers to the physical difference between people who are male, female or intersex.

   A. Sex
   B. Gender
   C. Appearance
   D. Behaviour

2. A person typically has their sex assigned at birth based on _____.

   A. Family
   B. Physiological characteristics
   C. Psychological
   D. Society

3. Gender distinctions are created by _____.

   A. Family norms B. Cultural norms
   C. Social norms D. Locality norms

4. Which one refers to the social and cultural difference between men and women?

   A. Gender B. Sex
   C. Behaviour D. Attitude

5. Stereotype is a _____ belief about a particular group or class of people.

   A. Fixed B. Moderated
   C. Variable D. Relevant

6. "Women are often not educated well and discouraged from working, especially after marriage"

   The above statement is one of the impacts of _____.

   A. Gender equality
   B. Gender discrimination
   C. Myth
   D. Rumour

7. Although stereotypes look positive, It is _____.

   A. Joyful B. Great
   C. Harmful D. Useful

8. Which one is necessary for recovering from gender stereotypes?

   A. Talk about it
   B. Ignore
   C. Blaming
   D. Accepting

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9. Discrimination is the _____ of people and groups based on characteristics such as race, gender, age or sexual orientation.

A. Supportive B. Equitable
C. Fair D. Unfair

10. Harassment is conduct that violates a person's _____.

A. Time B. Work
C. Mind D. Dignity

11. A person or group of people who are treated unfairly is called _____.

A. Bias B. Attitude
C. Respect D. Humanity

12. Which is not a form of discrimination?

A. Direct discrimination
B. Indirect discrimination
C. Impartiality
D. Inadequate accessibility

13. Choose one benefit of gender equality.

A. Good for the economy
B. Good for the discrimination
C. Good for the bias
D. Good for the violence

14. Which article in the Indian constitution protects people from gender discrimination in employment?

A. Article 15 B. Article 16
C. Article 17 D. Article 18

15. Equality is a basic _____.

A. Priority rights
B. Women rights
C. Human rights
D. Unequal rights

16. Gender equality prevents violence against _____.

A. Women and girls
B. Men and women
C. Children
D. All the gender

17. Dowry prohibition Act, _____.

A. 1961 B. 1962
C. 1963 D. 1964

18. Protection of women against domestic Act,____.

A. 2005 B. 2006
C. 2007 D. 2008

19. IPC Stand for _____.

A. Indian Penal Code
B. Indian Postal Code
C. Indian Program Code
D. Indian Project Code

20. When the abuser makes or attempts to make the victim financially reliant is _____.

A. Sexual abuse
B. Emotional abuse
C. Economic abuse
D. Physical abuse

II. Answer the Following (2 Marks)

1. What is meant by gender?
2. Define gender stereotypes.
3. What is bias?
4. Write the benefits of gender equality.
5. What is violence?

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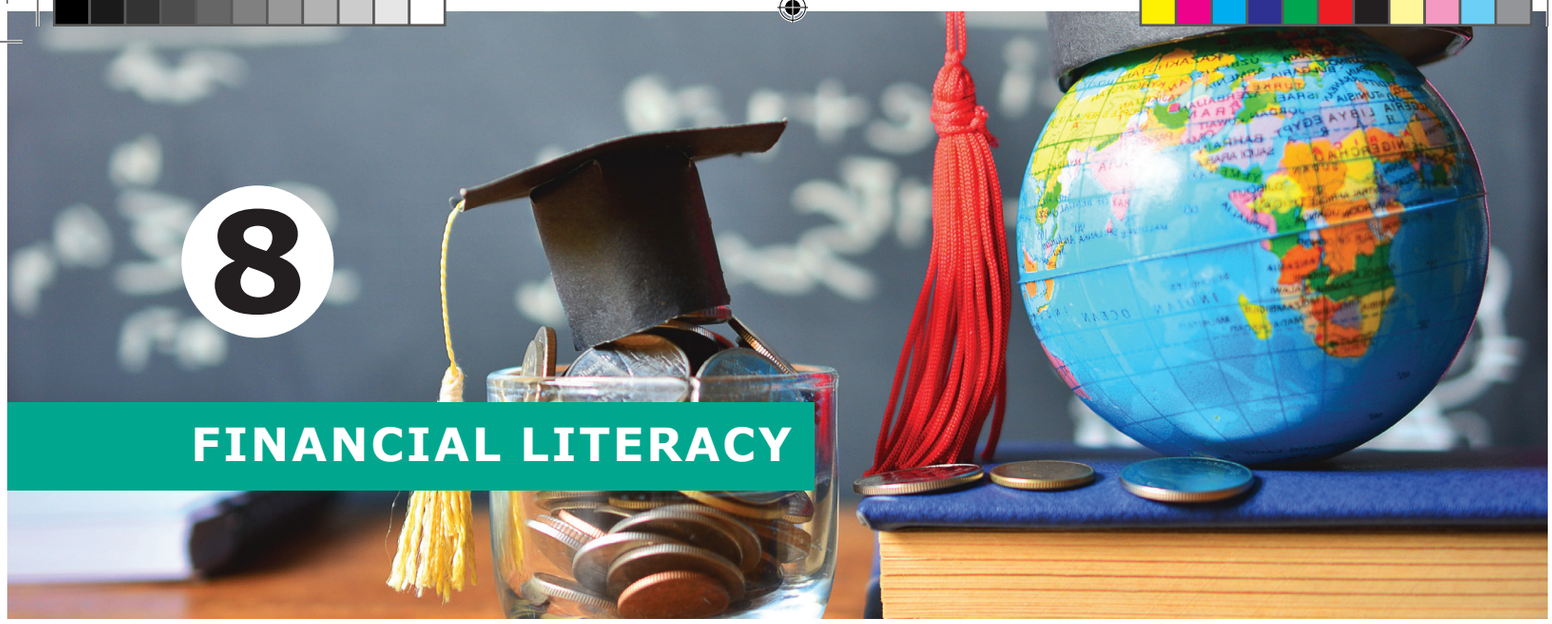
III. Answer the Following (3 Marks)

1. Differentiate sex and gender.
2. What are the 4 basic kinds of gender stereotypes?
3. Briefly explain about the discrimination.
4. Note down the importance of gender equality.
5. What are the Indian laws that protect against domestic violence?

IV. Answer the Following (5 Marks)

1. Write down the effects of gender stereotypes in our daily lives.
2. What is discrimination and explain their forms?
3. Explain about the violence and different types in it.
4. Explain the types of domestic abuse.

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8 FINANCIAL LITERACY

LEARNING OBJECTIVE

- Understand the concept of money, savings and Investment
- List out the diverse functions of banking
- Discuss the functions of RBI
- Learning various payment and settlement systems
- Explain loans and advances

8.1 INTRODUCTION TO CONCEPT OF MONEY

INTRODUCTION

When you accompany your parents to the market, do you observe how they purchase various items? Every purchase requires the use of money.

As you are able to observe, money is the accepted medium of exchange. It allows you to buy the things you require, right from basic things such as bread to high-value things such as a car. In our country, money is used in the form of Indian currency known as the 'Rupee'.

Concept of Money

Money is a medium of economic exchange, in which prices and values are expressed. It circulates from person to person and country to country, facilitating trade and it is the principal measure of wealth.

Evolution of Money



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Money has evolved through different stages according to the time, place and circumstances.

Some of the major stages through which money has evolved are as follows:

1. Commodity Money
2. Metallic Money
3. Paper Money
4. Credit Money
5. Plastic Money
6. Electronic Money
7. Crypto currency

1. Commodity Money

In the earliest period of human civilization, any commodity that was generally demanded and chosen by common consent was used as money. Goods like furs, skins, salt, rice, wheat, utensils, weapons etc. were commonly used as money. Such exchange of goods for goods was known as 'Barter Exchange'.



2. Metallic Money

With the progress of human civilization, commodity money changed into metallic money. Metals like gold, silver, copper, etc. were used as they could be easily handled and their quantity can be easily ascertained.



3. Paper Money:

The first use of paper money occurred in China more than 1,000 years ago. By the late 18th and early 19th centuries, paper money and banknotes had spread to many other parts of the world. In India, paper money is regulated and controlled by the Central bank of the country (RBI in India).



4. Credit Money

People keep a part of their cash as deposits with banks, which they can withdraw at their convenience through cheques. The cheque (known as credit money or bank money), itself, is not money, but it performs the same functions as money.



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5. Plastic Money

The latest type of money is plastic money in the form of Credit cards and Debit cards. They aim at removing the need for carrying cash to make transactions.

6. Electronic Money

E-money is a monetary value that is stored and transferred electronically through a variety of means like mobile phones, tablet using UPI Ids, contactless card (or smart cards) and computer hard drives or servers.



7. Crypto Currency

A crypto currency is an encrypted data string that denotes a unit of currency. It is monitored and organized by a peer-to-peer network called a block chain, which also serves as a secure ledger of transactions, e.g., buying, selling, and transferring.



Functions of Money

Functions of money can be broadly categorized into the following two types:

(a) Primary functions

(b) Secondary functions

(a) Primary functions

- Medium of exchange
- Measure of value

(b) Secondary functions

- Standard of deferred payments
- Store of value
- Transfer of value

ACTIVITY 1

Identify what type of payment can be done in recent days for some of the daily day necessities listed below:(commodity money, metallic money, paper money, credit money, plastic money, electronic money, crypto currency)

To recharge your phone	
Buy groceries	
Purchase a new dress	
Travel on a taxi	
Lend a friend	
Book train tickets	
Fill petrol to your vehicle	

8.2 BASICS OF BANKING

ORIGINS OF BANKING

Banking in India started in a major way in the form of the Imperial Bank of India in 1921. This was later nationalized and renamed the State Bank of India (SBI) in 1955. The Reserve Bank of India was established in 1935, in 1969, 14 major banks were nationalized and a second

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round of nationalization of six more commercial banks followed in 1980.

Banks and their Importance



A bank is a financial institution that accepts deposits from the public and provides Lending. It provides security and confidence to the economy. Major functions of banks are accepting deposits and withdrawals, providing loans, offering diverse types of accounts, bill payments, internet banking and consumer support.

Types of Banks

In India banks are commonly classified into

- Central bank
- Commercial bank
- Scheduled banks
- Non-scheduled banks
- Cooperative banks
- Payment banks
- Small finance bank

Types of Bank Accounts

Savings Account: The key purpose of SB account is inculcating the habit of saving among people. It is easy and convenient for common people. This kind of account is popular with students, salaried individuals and senior citizens which earns a nominal interest.

Current Account: These accounts are opened by business owners who require unlimited cash deposits and withdrawals. It does not earn interest. On the other hand, banks charge interest from account holders for an overdraft facility.

Fixed Deposit: Fixed deposit needs a lump sum amount with a bank or a financial institution for a specified period of time. This account type is ideal for long term depositors. Fixed deposits provide a higher rate of interest compared to savings accounts.

Recurring Deposit: Very popular with students, recurring deposits are designed to encourage the habit of regular savings amongst people. It is a monthly deposit with the bank for an agreed period; interest is credited on the accumulated balance at regular intervals. These deposits earn interest higher than savings accounts.

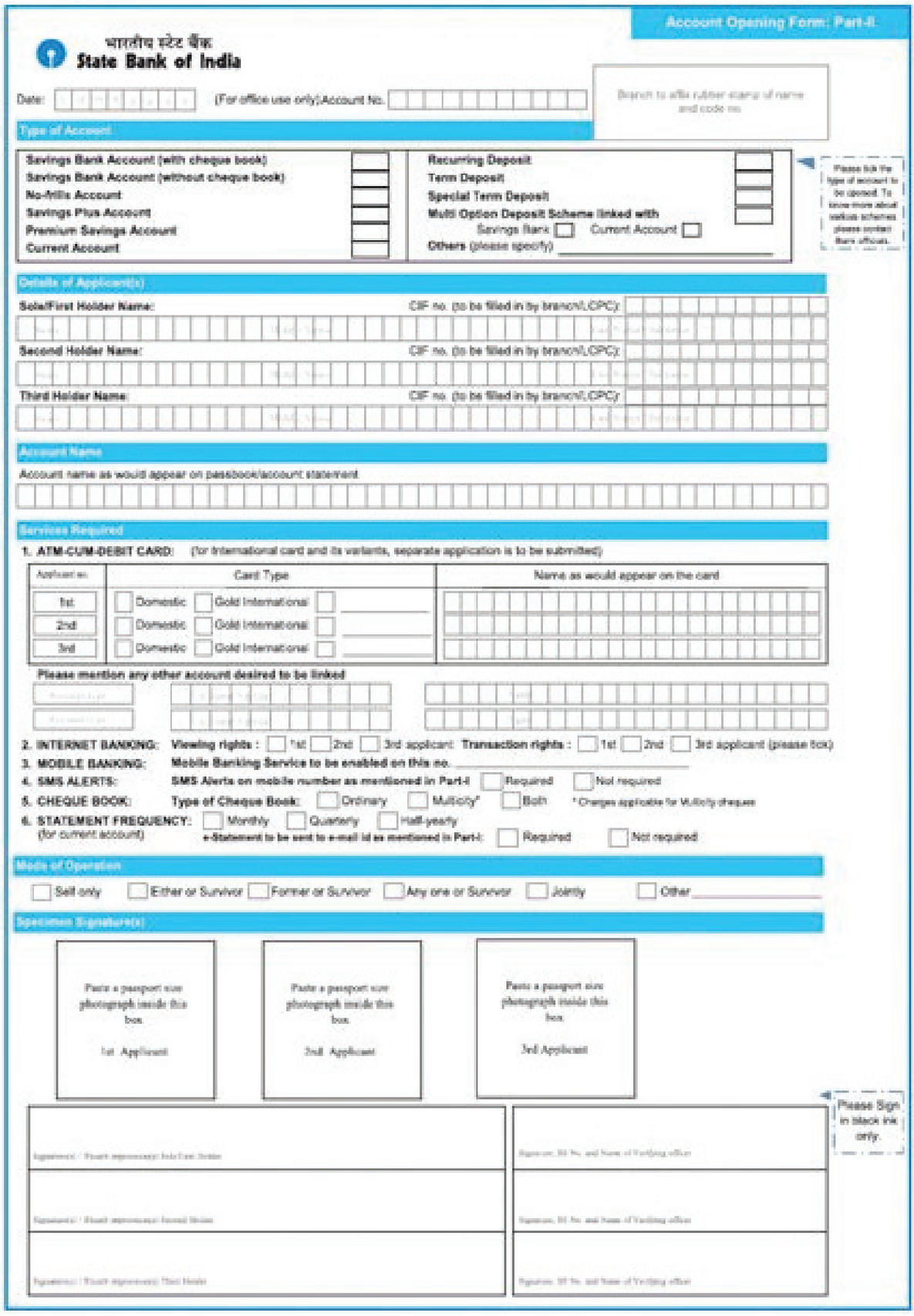
Steps to open a savings account:

To open a savings account at any Bank branch, customers will have to follow the steps mentioned below.

- Visit the branch closest to you.
- Request the bank executive for an account opening form.
- On the account opening form, applicants will have to fill all the necessary details with passport size photographs if necessary.

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Form 1 - Name, address, signature, various other details and assets.



भारतीय स्टेट बैंक
State Bank of India

Account Opening Form: Part-I

Date: (For office use only) Account No.

Branch to affix rubber stamp of name and code no.

Type of Account

Savings Bank Account (with cheque book)		Recurring Deposit	
Savings Bank Account (without cheque book)		Term Deposit	
No-frills Account		Special Term Deposit	
Savings Plus Account		Multi Option Deposit Scheme linked with Savings Bank / Current Account	
Premium Savings Account		Others (please specify)	
Current Account			

Please tick the type of account to be opened. To know more about various schemes please contact Bank officials.

Details of Applicant(s)

Sole/First Holder Name: CIF no. (to be filled in by branch/LCPC):

Second Holder Name: CIF no. (to be filled in by branch/LCPC):

Third Holder Name: CIF no. (to be filled in by branch/LCPC):

Account Name

Account name as would appear on passbook/account statement

Services Required

1. ATM-CUM-DEBIT CARD: (for International card and its variants, separate application is to be submitted)

Applicant no.	Card Type	Name as would appear on the card
1st	Domestic / Gold International /	
2nd	Domestic / Gold International /	
3rd	Domestic / Gold International /	

Please mention any other account desired to be linked

2. INTERNET BANKING: Viewing rights : 1st 2nd 3rd applicant Transaction rights : 1st 2nd 3rd applicant (please tick)
3. MOBILE BANKING: Mobile Banking Service to be enabled on this no.
4. SMS ALERTS: SMS Alerts on mobile number as mentioned in Part-I Required Not required
5. CHEQUE BOOK: Type of Cheque Book: Ordinary Multicity* Both *Charges applicable for Multicity cheques
6. STATEMENT FREQUENCY: (for current account) Monthly Quarterly Half-yearly
e-Statement to be sent to e-mail id as mentioned in Part-I: Required Not required

Mode of Operation

Self only Either or Survivor Former or Survivor Any one or Survivor Jointly Other

Specimen Signature(s)

Paste a passport size photograph inside this box
1st Applicant

Paste a passport size photograph inside this box
2nd Applicant

Paste a passport size photograph inside this box
3rd Applicant

Please Sign in black ink only.

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Form 2 - Customers will have to fill in this part if they do not have a PAN card.

भारतीय स्टेट बैंक
State Bank of India

Form 60

Form of declaration to be filed by a person who does not have either a Permanent Account Number or General Index Registration Number and who makes payment in cash in respect of transaction specified in clause (a) to (h) of rule 114B

Full name and address of declarant: PADALA SURESH
D NO: 12-1-146, GREEN PARK ROAD, MAHARANI PETA,
VISAKHAPATNAM, ANDHRA PRADESH 530003.

Particulars of transaction - Opening of SAVINGS account(s)

Amount of transaction

Are you assessed to tax? ☐ Yes Tick ☐ No

If yes,

i) Details of Ward/Circle/Range where the last return of income was filed

ii) Reason for not having Permanent Account Number/General Index Register Number: Write the reason for not having PAN
Ex: Recently applied but not received

Details of documents being produced in support of address in column (1)

Verification

I, PADALA SURESH, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the 26 day of 04 20 19

SIGNATURE
Signature of the Declarant

Place: VISAKHAPATNAM

Form DA-1 (Nomination Form)

Nomination under section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits

Nomination Serial No.

I/We PADALA SURESH nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by State Bank of India,

(Name and address of branch / office in which the deposit is held)

Details of Deposits:

Type of deposit: Account number:

Additional details, if any:

Details of the Nominee

Name: PADALA SUNITHA (First Name | Middle Name | Last Name / Surname)

Relationship with the depositor: WIFE Age: 25 Date of birth of nominee: 08 03 1983

Address: D NO 12-1-146 GREEN PARK ROAD MAHARANI PETA

City: VISAKHAPATNAM PIN: 530003 State: ANDHRA PRADESH

CIF No. of Nominee (to be filled by LCPC):

As the nominee is a minor on this date, I/We appoint Shri/Smt./ age: years

Address:

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Date: 26 04 2019
Place: VISAKHAPATNAM

SIGNATURE OF DEPOSITOR
Signature(s) / Thumb impression(s) of depositor(s)

Please Sign in black ink only.

Signature/Thumb impression of 1st witness**
Name:
Address:

Signature/Thumb impression of 1st witness**
Name:
Address:

* Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.
** Thumb impression(s) shall be attested by two persons.

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- Ensure that all the fields are filled with correct details. The details mentioned in the application form should match those mentioned in the KYC documents that are submitted along with the opening form.
- The customer will now have to make an initial deposit of Rs.500 (or more depends of each bank)
- As soon as the bank completes the verification process, the account holder will be granted a free passbook and cheque book.
- Simultaneously, customers can submit the internet banking form.

Following approval from the bank, the customer will receive a savings account welcome kit. The kit will contain

- ATM debit card
- The PIN will be sent in a separate post.
- cheque book of 10 leaves.
- Pay-in slips

ACTIVITY 1

Make a list of banks available in your residential locality and school locality. Find out what type of banks they are.

8.3 RBI AND THEIR FUNCTIONS

INTRODUCTION

RBI was established in 1935 by the RBI Act 1934, Reserve Bank of India (RBI) is the highest monetary authority of India. It is responsible for printing of currency notes and managing the supply of money in the Indian economy. RBI works as a custodian of foreign reserve, banker's bank, banker to the government of India and controller of credit.



Functions:

Monetary Authority:

- Formulates, implements and monitors the monetary policy.
- Maintaining price stability while keeping in mind the objective of growth.

Regulator and supervisor of the financial system:

- Prescribes broad parameters of banking operations within which the country's banking and financial system functions.
- Maintain public confidence in the system, protect depositors' interest and provide cost-effective banking services to the public.

Manager of Foreign Exchange

- Manages the Foreign Exchange Management Act, 1999.
- To facilitate external trade and payment and promote orderly development and maintenance of foreign exchange market in India.

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Issuer of currency:

- Issues, exchanges and destroys currency notes as well as puts into circulation coins minted by Government of India.
- To give the public an adequate quantity of supplies of currency notes and coins in good quality.

Regulator and Supervisor of Payment and Settlement Systems:

- Introduces the upgraded safe and efficient modes of payment systems in the country to meet the requirements of the public at large.
- Maintain public confidence in payment and settlement system

Banker to the Government: Performs merchant banking function for the central and the state governments; also acts as their banker.

Banker to banks: Maintains banking accounts of all scheduled banks.

8.4 PAYMENTS

INTRODUCTION

Payment is an obligation one owes to another. Financial institutions facilitate payments by various modes for the convenience of users. These include various modes such as UPI, RTGS and BHIM etc.

Standing instructions

It gives payment instructions by account holders to financial institutions to pay bills at particular times. Eg: Repayment of loan, Salary payments

Plastic money

Cards are a form of plastic money in which only the value of money is transacted. It ensures safety, portability and also facilitates international transactions. Debit card, credit card, ATM card, Mastercard and Visa are some of the forms in which plastic money is used.

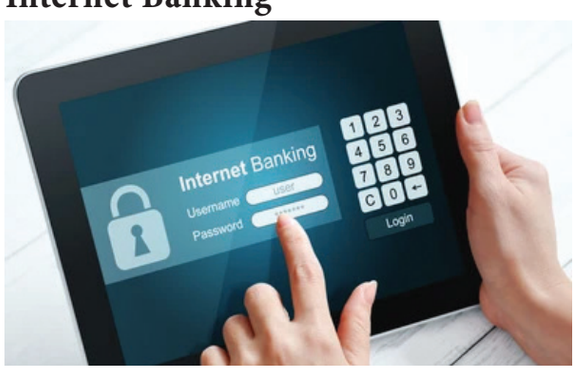


Debit Cards: Debit cards allow the account holders to perform banking transactions through the ATM machine such as deposits, cash withdrawals and access account information.

Credit Cards: Credit cards are instruments that provide instant credit to cardholders. Card holder uses the money and pays it back to the financial institution with a time period generally, a month.

Digital Payment methods:

Internet Banking



Internet banking allows you to transact on your bank account over the internet using your laptop, tablet or smartphone.

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National Electronic Fund Transfer (NEFT)

National Electronic Funds Transfer (NEFT) is a nation-wide centralized payment system owned and operated by the Reserve Bank of India (RBI). It does not have any payment limits. The payment mode enables companies and individuals to transfer funds electronically to other companies and individuals.

Real-Time Gross Settlement (RTGS)

RTGS is a real-time settlement system that allows for fast processing of money transfers between any two accounts. 'Real Time' means the processing of instructions at the time they are received; 'Gross Settlement' means that the settlement of funds transfer instructions occurs individually. The payments made via RTGS are final and irreversible.

Immediate Payment Service (IMPS)

IMPS
IMMEDIATE PAYMENT SERVICE

An IMP is a product made available by the National Payments Corporation of India (NPCI). It allows for 24x7 instant funds transfer service that can be accessed on multiple channels like Mobile, Internet, ATM and SMS.

Unified Payments Interface (UPI)

UPI
UNIFIED PAYMENTS INTERFACE

UPI is a system developed by the National Payments Corporation of India (NPCI) which helps to combine the power of multiple bank accounts into one single mobile app. UPI helps in seamless fund routing and merchant payments. It also provides "Peer to Peer" collect requests which can be scheduled and paid as per requirement and convenience.

Bharat Interface for Money (BHIM)

BHIM
BHARAT INTERFACE FOR MONEY

It is a payment app that lets you make simple, easy and quick transactions using the Unified Payments Interface (UPI). You can make direct bank payments and request money through the app. BHIM can be used without the internet, by dialing *99# from any phone and avail the same features of BHIM on your mobile.

QR Codes, an Easy Way to Pay

QR code stands for Quick Response code. It converts every account into a unique and readable code. By scanning the unique code one can make transactions.

Mobile Banking - Bank in Your Pocket



Most popular banks today offer the facility of Mobile Banking. It is offered in the form of a dedicated and secure app that provides the following key services such as checking the account balance, making

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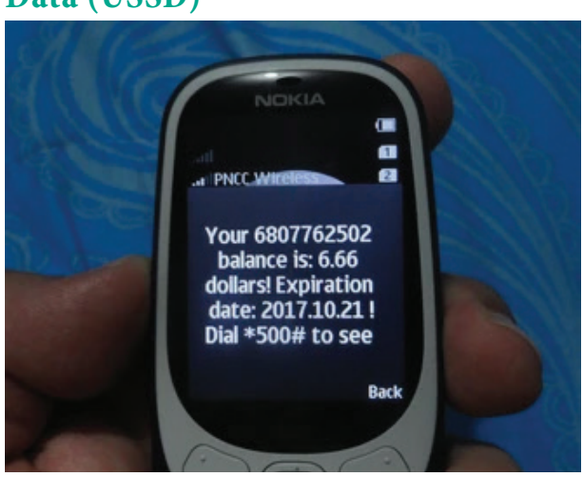
funds transfers, Bill payments and card payments and Service requests such as ordering cheque books.

Aadhaar Enabled Payment System (AePS)

AADHAAR ENABLED PAYMENT SYSTEM

Aadhaar Enabled Payment System (AePS) is a payment system operated by NPCI. AePS empowers a bank customer to access his/her Aadhaar enabled bank account to perform basic banking transactions like balance enquiry, cash deposit, cash withdrawal, mini statement & Aadhaar to Aadhaar fund transfers through a business correspondent.

Unstructured Supplementary Service Data (USSD)



Unstructured Supplementary Service Data (USSD) allows users without a smartphone or data/internet connection to use facilities such as mobile banking by using the *99# code. The key objective of this technology is to allow financial inclusion of the less privileged sections of society and integrate them into mainstream banking.

National Automated Clearing House – NACH (Earlier Known as Electronic Clearing Service)

NATIONAL AUTOMATED CLEARING HOUSE

NACH (Debit) and NACH (Credit) aim at facilitating interbank high volume, debit/ credit transactions, which are repetitive in nature, electronically using the NPCI service.

Point of Sale (PoS)



A PoS is a system that automatically keeps track of each sale transaction and the amount received from the customer. It also enables card-based transactions.

MPoS - Mobile Point of Sale

Unlike traditional PoS, mPoS provides great technological advantages. It is a mobile phone-based application that is designed for simple use by the merchant.

Soft PoS

Soft PoS is an innovative payment acceptance segment, which uses 'Tap-on-Phone' technology. This technology allows merchants to accept payment from contactless cards directly on their Near Field Communication (NFC)-enabled

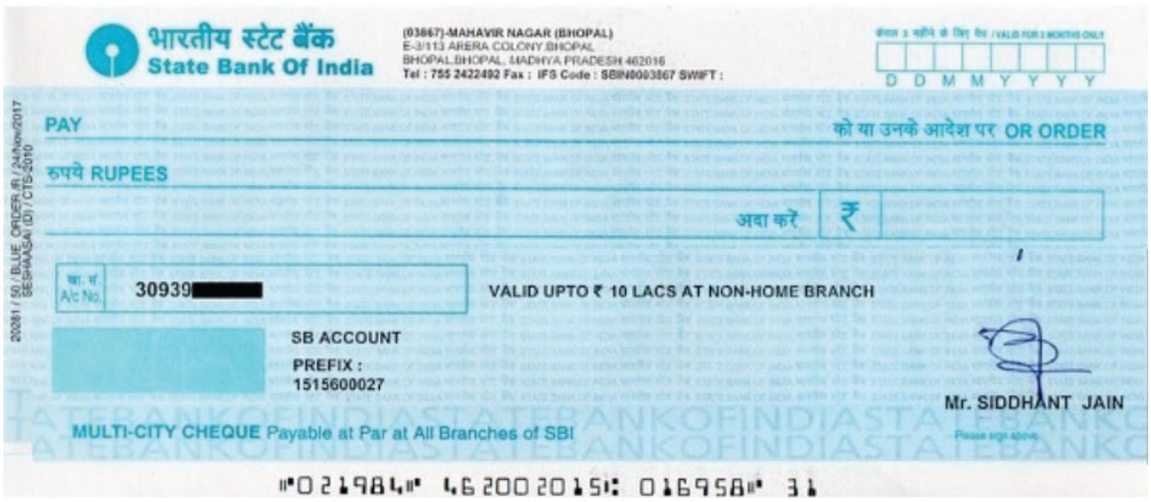
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android mobile devices via software-based payment application, without the requirement for any additional connected hardware.

Negotiable instruments

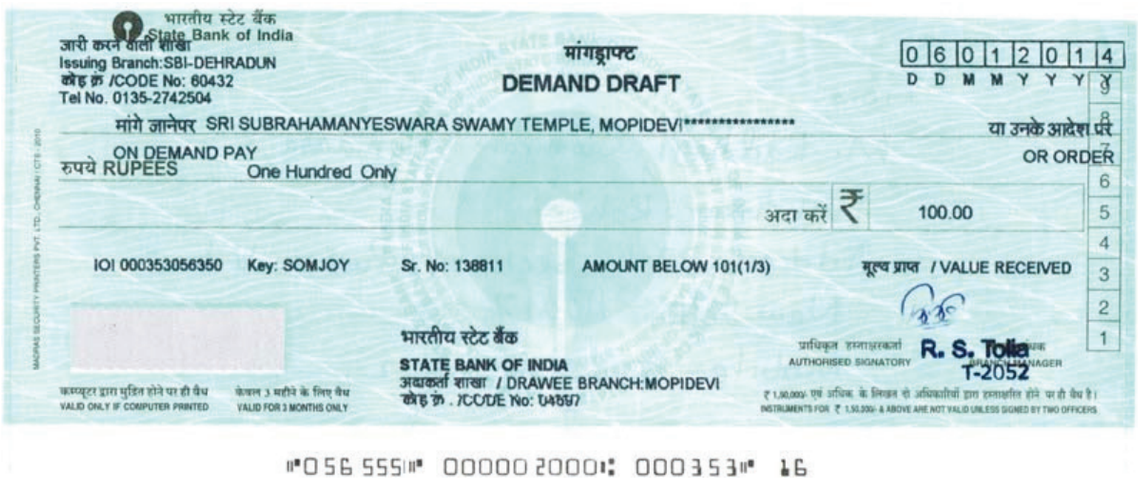
A negotiable instrument is a document which guarantees payment on demand and time. The following are two main examples of it.

Cheque:



A cheque is a financial instrument given by an account holder in place of cash. The bearer can deposit the cheque to receive the money subject to time lapse. Only an account holder can issue a check.

Demand draft:



Demand draft is given by financial institutions to a person who can deposit it to get cash. Not only account holders but non account holders can also use Demand draft.

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Automated Teller Machines (ATMs)



ATMs enable bank account holders to withdraw cash, check balances, and do other banking transactions at their own convenient time without the need for bank staff involvement.

ATM – Benefits to Customers

- Reduced visits to the bank branch
- Shorter travel time as ATMs are situated nearby
- Convenient access to cash 24x7
- Additional services such as balance inquiry, mini statement, PIN change, etc.
- With ATMs being interoperable, customers can visit any bank ATM to withdraw cash, do balance inquiries, PIN changes, etc.

ACTIVITY 1

Which mobile payment app makes your life easier? Give reasons.

8.5 LOANS AND ADVANCES

INTRODUCTION

Loans are the form of cash borrowing one can make from financial institutions with repayment liability. Loans are of many types which are housing loan, education loan, vehicle loan and crop loan etc. Based on the time period it is classified into long term loan, medium term loan and short term loan.

Advances are similar to loans but only for a short term period. It can be given to business establishments and individuals by a financial institution.



Types of lending

Overdraft/Cash credit:

An overdraft facility is given to an account holder by a financial institution to withdraw money exceeding their deposits with repayment liabilities. When money is allowed from the same account it is known as overdraft. In case of cash credit a separate account is created.

EMI:

EMI stands for Equated Monthly Installment. The sum of the amount is equally divided for a time period and paid back. It reduces immediate payment burden.

Pledge:

Pledge is a type of loan where bailment of commodities is secured against loan. E.g.: Gold pledge.

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Hypothecation:

Hypothecation is securing a commodity as collateral in exchange of loan. E.g.: Car loans.

Mortgage:

Mortgage is a loan financing particularly given to purchase and maintenance of fixed assets. E.g.: Housing loans.

PRIORITY SECTOR LENDING

Priority Sector Lending is giving loans to particular sectors which RBI considers as pillars of development. Interest rate is comparatively lower than commercial lending.

In India 8 Sectors are classified as priority sectors. Those are, Agriculture, MSME, Export credit, Education, Housing, Social infrastructure, Renewable Energy and other marginalized sections.

8.6 SAVINGS AND INVESTMENTS

INTRODUCTION

The money you earn is partly spent and the rest saved for meeting future expenses. Instead of keeping the savings idle, you may like to use savings in order to get returns on them in the future. This is called Investment.



Saving

Saving is referred to as that part of income that is not used for immediate consumption; it is the act of keeping aside money that is required for later use.



Investment Meaning

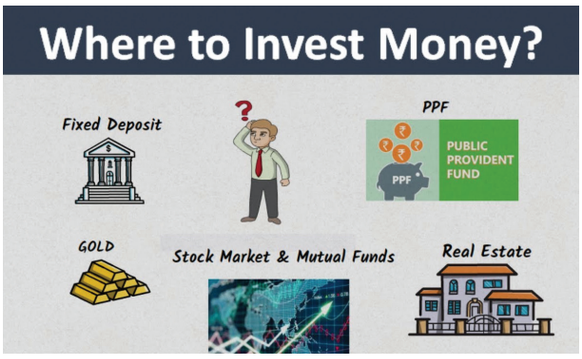
Investment is the process of buying an asset that is acquired with the purpose of generating income over a long period of time. It is done with saving to generate wealth and returns.

The main purpose of investing is to create capital appreciation and investment can be done through assets such as land, gold and instruments such as bonds, shares, mutual funds, etc.,

Why should one invest?

One needs to invest to

1. Earn a return on your idle resources.
2. Generate a specified sum of money for a specific goal in life.
3. Make a provision for an uncertain future.



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INVESTMENT AVENUES

Investment in shares

Investment in the equity of a company involves buying shares of private and public companies. It is one of the most rewarding and at the same time volatile instruments for investing. When you invest in shares of a company, you become part-owner of the company and, hence, share both the profit and losses that the companies make. A return on investment in shares is obtained through dividends and share price appreciation. The market price of the share depends on the number of buyers and sellers of the share.



Bonds

Bonds are issued by the government and other individual institutions to collect capital that is required. The buyer of the bond can get the return on investments once the bond matures



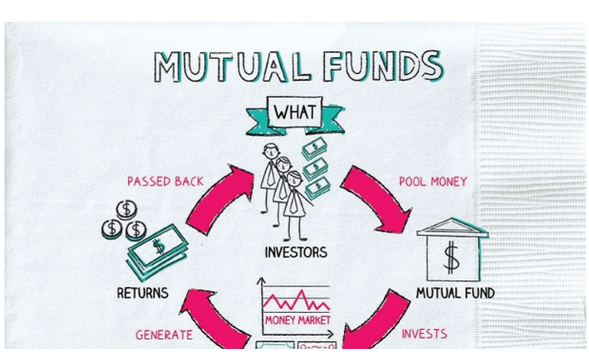
National Saving Certificates

National Saving Certificates are bonds issued by the central government with tenure of six years and sold through post offices. Individuals including minors and trusts can invest in NSCs. They are issued in denominations ranging from Rs. 100 to 10,000. The accumulated amount is paid on maturity. Premature encashment is also possible.



Mutual funds

Investors who lack information regarding the profiles of companies can invest their funds in corporate securities through mutual funds. The pooled funds are invested by expert portfolio managers. They help the clients to invest in SIPs(Systematic Investment Plan). Since mutual funds allow investment in numerous stocks, it enables investors to achieve broad diversification. Unit Trust of India was the first mutual fund set up in 1964.



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Fixed Deposits

One of the oldest investment avenues in India is bank fixed deposits. It gives returns of 6%-8% per annum depending on the tenure. It is a safe investment device for those who do not have a risk appetite and have traditionally put their money in them.



Insurance

It is an investment-cum-risk management instrument. The objective of insuring one's life is to provide financial security to oneself and to the family members. A policy can be opted after evaluating one's needs.



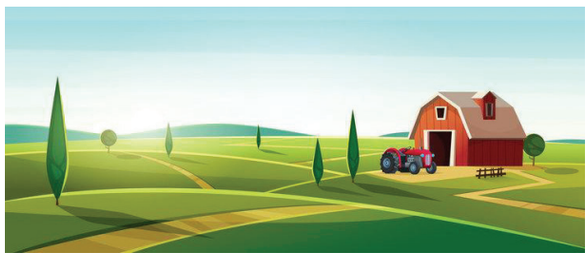
Investment in agricultural land

Income from agricultural land may be in various forms like land rent and sale proceeds of agricultural produce. The value of agricultural lands has been highly appreciated in some parts of the country.



Farmhouse

Income can be generated by investment in farmhouses by giving them for rent or by selling the product of the agricultural land. A farmhouse is any building owned or occupied by a cultivator.



Urban land

Due to the increasing pressure of population on land, land prices have gone up all over the world. Investment in urban land can also be profitable.

Gold

It lends stability to the portfolio and protects against inflation and is highly a liquid asset which means it can be used as desired. Jewels, bars and coins can be purchased from jewelers and bullion traders. An individual can gain by selling the bars, coins and biscuits when there is a hike in gold prices.



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Gold Electronically Traded Funds (ETFs)

It is equivalent to 1 gram of gold, which is held electronically in the Demat form and traded on exchanges. They offer investors the advantage of security, convenience and liquidity. These products are regulated by SEBI and the risk is lower. There is transparency in pricing of ETFs.



E-gold

It offers liquidity more than most gold. Each unit of e-gold is equivalent to one gram of physical gold and is held in the Demat account. It is the only form of paper gold that allows conversion to physical gold or dematerialization. Offered by the National Spot Exchange Limited (NSEL), e-gold can be bought by setting up a trading account.

CONCLUSION

In this chapter we learned a lot about financial literacy,with these you can become an entrepreneur or achieve a great position in life. All topics are good for personal and professional life.

ASSESSMENT

I. Choose the Best Option (1 MARK)

1. Which of the following account types are opened by business owners to meet their requirement for an unlimited number of cash deposits and withdrawals?

   A. Saving account

   B. Current account

   C. Fixed deposit

   D. Recurring deposit

   YKLMF

2. A cheque is a financial instrument given in place of _____?

   A. Goods B. Services

   C. Cash D. Deposit

3. Choose the correct full form of NEFT?

   A. National Electronic Fund Transfer

   B. National Electric Fund Transfer

   C. National Electrical Fund Transfer

   D. National Eligibility Fund Transfer

4. AePS empowers a bank customer to access his/her _____?

   A. Father's bank a/c

   B. All bank a/c

   C. SBI bank a/c

   D. Aadhar enabled bank a/c

5. USSD mobile banking is available by pressing _____ in your phone?

   A. *99# B. #99*

   C. *89# D. *98#

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6. UPI - stands for?

A. Unify Payment Interface

B. United Payment Interface

C. Unified payments Interchange

D. Unified Payment Interface

7. Cards allow the account holder to perform banking transactions through the atm machine?

A. Debit B. Credit

C. Plastic D. PAN

8. Pick out the function of RBI?

A. With draw

B. Locker facilities

C. deposit

D. Monetary authority

9. Who issues currency notes in India?

A. Govt of India B. RBI

C. SBI D. PNB

10. RBI act was passed in the year_____.

A. 1935 B. 1934

C. 1933 D. 1954

11. Which of the following is not the type of bank?

A. LIC

B. Central bank

C. Scheduled bank

D. Cooperative bank

12. What is the fullform of ATM ?

A. Any Time Money

B. Automated Teller Machine

C. All Time Money

D. Automatic Teller Money

13. NEFT was owned & operated by

A. Finance ministry

B. Government bank of India

C. Reserve bank of India

D. State bank of India

14. IMPS - stands for

A. Immediate Payment Service

B. Immediate Payment System

C. Integrated Payment System

D. Integrated Payment Service

15. UPI was developed by _____?

A. RBI

B. GOI

C. Finance ministry

D. National Payment Corporation of India

16. Loans are examples for ?

A. Borrowing

B. Deposit

C. Withdrawal

D. Savings account

17. What is the first stage in money evaluation?

A. Commodity money

B. Metallic money

C. Paper money

D. Credit money

18. Mortgage is a loan financing particularly given to purchase and maintanance of _____?

A. Current assets B. Fixed assets

C. Tangible assets D. Movable assets

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19. Stands for EMI.

A. Equaled Monthly Installment

B. Equal Monthly Installment

C. Equal Money Installment

D. Equaled Money Installment

20. An _____ is given to an account holder to withdraw money exceeding their deposits.

A. Cash credit

B. Demand draft

C. Overdraft facility

D. Letter of credit

II. Answer the Following (2 MARKS)

1. Define Currency.
2. Explain the various types of Bank Accounts.
3. What is a mPoS?
4. List any two Do's and Don'ts of Digital Banking.
5. Define Investment.

III. Answer the Following (3 MARKS)

1. Describe ATM and its purpose
2. Explain the various modes of Digital Payment.
3. Discuss the Security features of various Mobile Payment Apps.
4. Explain the various investment avenues available.
5. Define the features of shares and its importance.

IV. Answer the Following (5 MARKS)

1. Briefly explain about the evolution of money.
2. Explain the functions of RBI.
3. What is ATM and write down the benefits of ATM for the customers?
4. Explain in detail about different investment avenues.

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9

PREPARATION TO THE WORLD OF WORK



LEARNING OBJECTIVE

- Identify aspects that one needs to focus on to prepare for the world of work.
- Distinguish between job and career
- Practice in setting SMART goals
- Identify how to handle and overcome the rejections or failures
- Practice writing own resume
- Explain Interview skills and Preparing for interview
- Perform Mock interview

9.1 INTRODUCTION TO THE WORLD OF WORK

INTRODUCTION

"The world of work is made up of things most of us recognize, like occupations, jobs, career, employers, employees, paychecks, promotions, etc."

World of Work

World of work is the world of the workplace. This can include finding a job, moving up in the job, finding new jobs, learning to be better at a job, etc. Everyone needs to learn about the world of work so that all of us can stay up-to-date about the different skills and technologies that need to be learned.

- Provides early exposure and self-awareness aligned to career paths
- Encourages student-centered instruction focusing on student strength and interests
- Builds student self-belief, aspirations, future learning and engagement
- Families can support their child to explore career paths that are best aligned to their child's interest and education.

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9.2 DIFFERENCE BETWEEN JOB AND CAREER

INTRODUCTION

Whether it is a job, or career; they all account for one simple thing- something done for living. Although these 2 terms are used quite interchangeably in common life, their meaning at border sense is completely different.

Job	Career
A job has a definite starting point and ending point. For example: A Job can be a teacher in a school.	Our career is the real progression of our professional life. It can include many different jobs over the years. For ex: In a teaching career, one can be a tuition teacher, school teacher, principal, trainer of other teachers etc.,
Jobs are well defined and have a fixed title and salary	Careers are broad and include a person's educational qualification, interests, abilities, skills, certification.
The career is the connection between these multiple jobs.	A person's career may include multiple jobs.



ACTIVITY 1

Pick out a job and career from the following list.

School Teacher -_____

Author -_____

Artist -_____

Tuition teacher -_____

Principal -_____

9.3 SETTING GOALS FOR CAREER

INTRODUCTION

A goal is a deeply desired or wish for one›s life. It is something one needs to select from many choices, make a plan to achieve it and take the right actions to achieve it.

Goal Setting

Goal setting turns imagination and dreams into reality. The goals should be focused on timeframes. A long-term goal

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is something that one wants to achieve well into the future. Eg: Starting a own company.

A short-term goal is something that an Individual plans to achieve within a year. Usually, it is one more step towards achieving one of the long-term goals.

Eg: Identify 3 investors for the start-up.

Make sure the goals are "SMART"

- Specific
- Measurable
- Achievable
- Relevant
- Time-based

1. Specific:

To reach the goal, it needs to be specific and well-defined.

For example, instead of setting a goal to get better grades this year, It should be defined which grades have to be achieved in which subjects.

2. Measurable:

Having quantifiable data or criteria makes the goal measurable.

In the example above, if the goal is to get better grades, think specifically about what "better grades" means to you. For example, does it mean getting straight A's or bringing up your GPA to a particular level.

3. Achievable:

The goals that are set should be achievable. For Example: I'm going to make 2 Lakh profit every month by choosing best business practices

4. Relevant:

A relevant goal is results-focused. The goal should help advance in some way, either academically, personally or professionally.

For Example: I am going to join IIT after my 12th Standard (Since you are student and you wanted to be scoring better marks in exam)

5. Time-Bound:

A goal should always have a defined deadline.

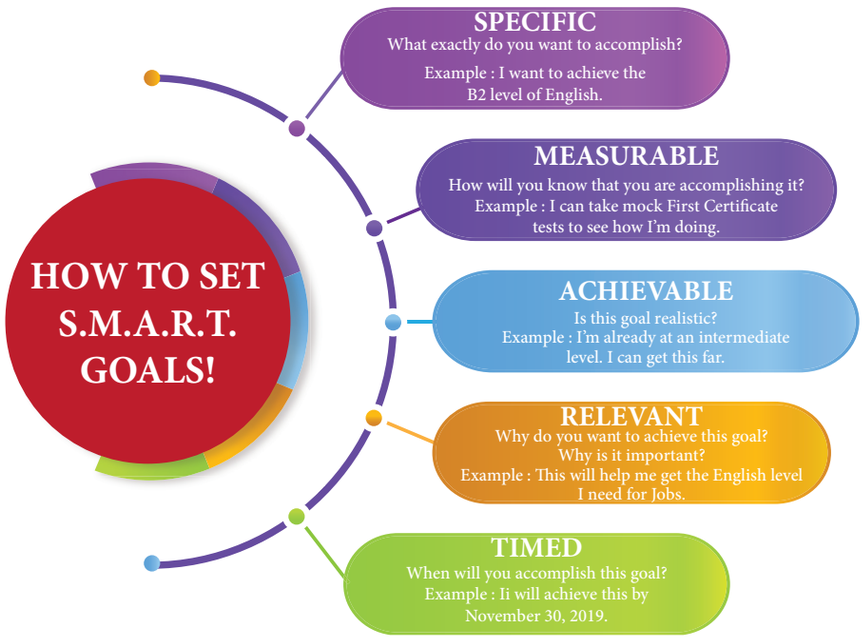
For Example: In the forthcoming Term Exam, I will be scoring more than 92%



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Sample of an Academic S.M.A.R.T. Goal

Overall Goal: I want to get into a good engineering college.



S.M.A.R.T. Goal: I will focus on my lowest subject marks in order to raise my overall Percentage.

Specific: I want to improve my overall percentage so that I can apply for the best colleges for engineering.

Measurable: I will get 85% or better on my midterm exam.

Achievable: I will meet with a mathematics teacher every week to help me focus on my weak spots. (Since mathematics is a weak subject for me)

Relevant: I would like to reduce my father's burden of fee payment in college. Scoring higher marks will open new doors for me.

Time-based: I still have six weeks until midterms. This leaves me plenty of time to meet with a teacher and decide if any additional steps are necessary.

ACTIVITY 1

What is your career goal? Use the SMART goal method to detail your goal.

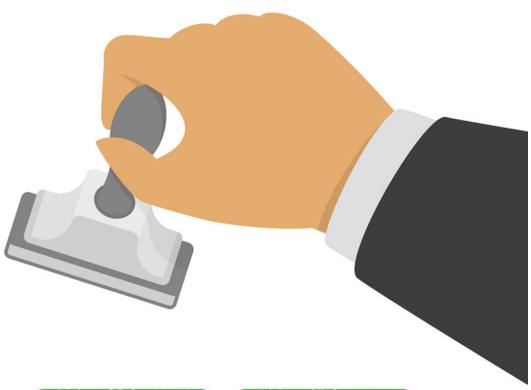
Goal	
Specific	
Measurable	
Achievable	
Relevant	
Time-based	

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9.4 HANDLING FAILURES AND REJECTIONS

INTRODUCTION

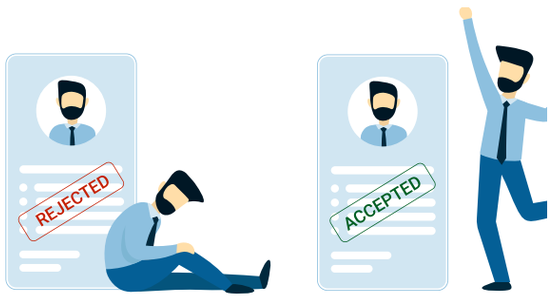
Failure means lack of success in a goal or a task. When the goal is set, but if it is not achieved, it is a failure. If something is not accepted by someone it is called rejection. We all experience failure and rejection many times in our life. To be more successful in the future, we need to learn to handle failure and rejection with a positive attitude. Failure and rejection can make us sad or frustrated. But in reality, they are the best opportunity for us to learn something new. By learning from failure, we can discover our weaknesses and work on our strengths.





Some of the reasons for rejection in an interview is:

- Situations that are beyond control.
- Did something wrong at the interview.
- Was not able to justify with right answers for the questions asked.
- Other interviewees have done it better than us.



Areas to improve and avoid interview rejections

- Set the right attitude
- Maintain professionalism
- Do homework about the company and the job
- Work on soft skills
- Knowing our worth (in terms of salary)

ACTIVITY 1

List the possible things you should do before appearing for an interview.

_____

_____

_____

9.5 BUILDING MY RESUME

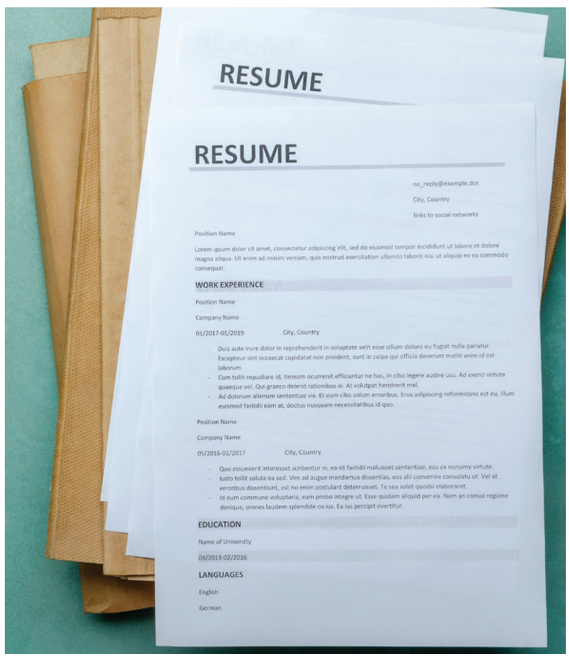
INTRODUCTION

Have you made a resume before? What details should be mentioned on a resume?



A resume is a brief written account of personal, educational, professional qualifications and experience, as prepared by an applicant for a job.

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A resume is the first mode of introduction to the prospective employer. An impressive and information-rich resume will create a good impression about us. A resume that is poorly formatted, written with spelling errors and lacking in vital information will get rejected from the first round of many hiring processes. Hiring managers look at many resumes in a single day. Hence, it is important for us to take great care to make our resume stand out and easy to understand.

Types of Resumes:

Chronological: This is the most traditional format and lists experiences according to the order in which they took place

Functional: This is a type that lists the experiences according to skill. This is the format to use if changing career direction

Combination: This type combines the best aspects of the chronological and functional styles. While using this Combination, the Length of the format has to be ensured.



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Dos while making a resume	Don'ts while making a resume
• Resume has to be one or two pages. • Make the resume error free. • Seek someone's support to proofread it for you. • Use a simple, easy to read font style, 10- 14 points. • Keep it in a neat folder. • Different formats of resume can be found online. Hence, choose the resume that suits you the best. • Mention all trade related and technical skills in detail. • Provide information about past work experience and role.	• Put an incorrect phone number or email id on resume • Lie on your resume about any information • Using an unprofessional email address • Write anything negative in the resume. • Mention salary expectations on your resume



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9.6 INTERVIEW SKILLS

INTRODUCTION

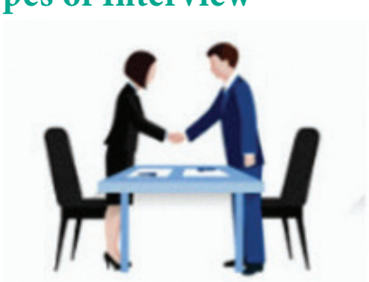
An interview is a conversation between two or more people (the interviewer and the interviewee). Interviews are done by employers to check if the candidate is suitable for the job. Many candidates are interviewed before the final candidate is chosen. Interview skill is the ability to convince the interviewer that we are suitable for the job role.



The important interview skills are:

- Clear communication
- Positive body language
- Active listening
- Confidence
- Preparing for interview questions

Types of Interview



Face to Face Interview



Online Interview



Group Interview

Stages of Interview



Resume writing service



Job interview



Job offer

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Ravichandran is selected for an interview at ABC Company. He is very nervous as this is his first interview. His sister Laksmi is helping him to prepare. Let us observe and learn!

Ravichandran: What Is an Interview?

Laksmi: An interview is a conversation between two or more people (the interviewer and the interviewee) where questions are asked by the interviewer to obtain information from the interviewee.

Ravichandran: What is the purpose of the interview?

Laksmi: An employer needs to find out if you are the best candidate for the specific job. You also need to find out if this is a good opportunity for you. Hence, the interview is the best opportunity for you and the company to understand each other. The interviewer will ask you some questions to understand your knowledge, the skills you have and also to test your attitude. You can also ask questions to the interviewer.

Ravichandran: How should I prepare? I am scared!

Laksmi: Interviews make a lot of people nervous. So don't worry, the more you prepare, the less scared you will be. There are 3 stages to the interview process: Before, During and After

Ravichandran: What should I take to the interview?

Laksmi: Here is a checklist for you

- Multiple copies of the resume.
- Original & photocopies of the educational qualification certificates.
- Photographs
- ID proofs
- Experience certificates, if any.

Ravichandran: What should I wear to the interview?

Laksmi: Here is a checklist for you

- Neatly ironed, formal clothes
- Be tidy and maintain hygiene
- Comb your hair well
- Wear well polished shoes

Ravichandran: How do I prepare for the interview?

Laksmi: Here is a checklist for you

1. Read the job description.
2. Read about the company.
3. Attend mock interviews.
4. Prepare for few of the general questions given below:

   Tell me about yourself
   What do you know about the company?
   Why are you interested in this job?
   What is your previous experience?
   What are your strengths and weaknesses?
   Why should I hire you?
   What is your salary expectation?

ACTIVITY 1

Practice your responses for the above mentioned questions and get reviewed by the teacher.

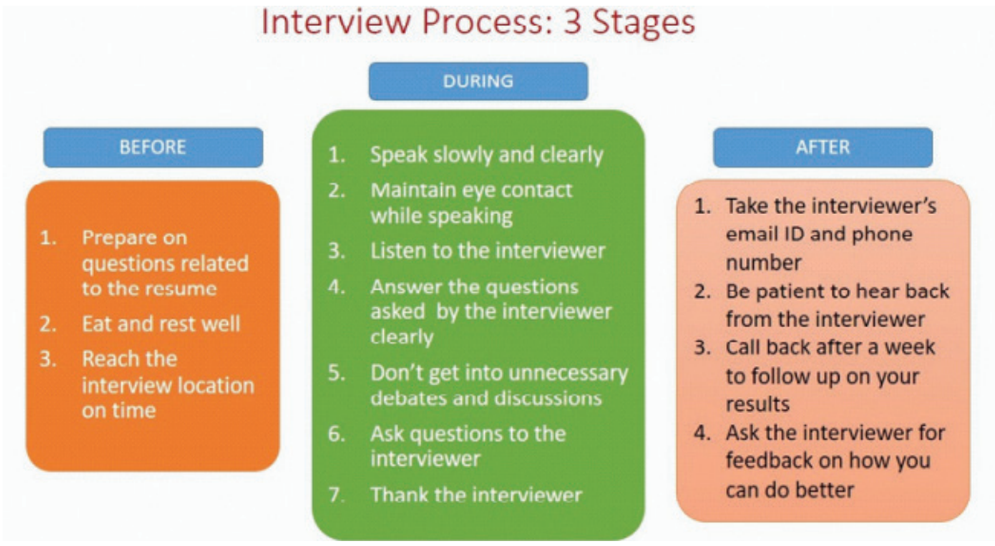
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ACTIVITY 2

Observe when your Brother/Sister prepare for an interview. List out the things they did correctly and one's they made a mistake. Note them here according to your view.

9.7 PREPARING FOR AN INTERVIEW

There are 3 stages to the interview process:



Before	During	After
1. Prepare on questions related to the resume 2. Eat and rest well 3. Reach the interview location on time 4. Read the job description clearly	1. Speak slowly and clearly 2. Maintain eye contact while speaking 3. Listen to the interviewer 4. Answer the questions asked by the interviewer clearly 5. Don't get into unnecessary debates and discussions 6. Ask questions to the interviewer 7. Thank the interviewer	1. Take the interviewer's email ID and phone number 2. Be patient to hear back from the interviewer 3. Call back after a week to follow up on your results 4. Ask the interviewer for feedback on how you can do better

After completing the interview, follow-up with employer is a important step.For follow-up need to remember following,

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Follow-up in phone call:

Step 1: Greet them

Step 2: Thank them for their time and patience

Step 3: Express your interest on the job role

Step 4: Politely, do let them know, you are keen to know the results

Step 5: Close the call with a thank you note and act as per their instruction.

Follow-up in Email:

Step 1: Write the simple subject line

Step 2: Start with proper salutation

Step 3: Thank you for the interview opportunity

Step 4: Request for the interview result politely

Step 5: End with thank you note

9.8 MOCK INTERVIEWS

The word "mock" means not real. So, Mock interview means the practice you do before the real interview. It is a practice interview to feel comfortable. Nowadays, interviews happen face-to-face or on video call. Mock interviews can also be done in-person or on video call. Usually, the time taken for mock interviews is 30 – 40 mins. Once the mock interview is over, feedback is given to the interviewee. Feedback is the main purpose of mock interviews. Feedback is the process of understanding what went well and what needs to be improved by the interviewee.

Benefits of mock interviews

There are many benefits or advantages of mock interviews. A mock interview helps you learn how to speak in the interview, how to dress, use proper body language etc. Most importantly it can help you overcome your fears. After a mock interview, you can get feedback on what you did well, and how you can improve. As you do more mock interviews with the help of your friends or trainers, you will keep increasing your confidence.

Here are some tips to conduct a good mock interview:

1. Prepare yourself as if you are attending a real interview
2. Choose the right mock interviewer who will give good feedback. A senior, teacher or a family member who has attended interviews are good options.
3. Choose a proper setting. Do not conduct a mock interview at your home, when traveling or any such non-professional environments.
4. Dress well. Wear formal clothes and be neat.
5. Keep all documents ready, just as for a real interview.
6. Prepare the answers for the common interview questions.
7. Record the mock interview.
8. Most importantly, be calm and confident.

Different Types of Mock Interviews

- Mock telephone interviews
- Mock offline or face-to-face interviews (career counselors or Trainers or Peers)
- Online mock interview (video call)

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ACTIVITY 1

MOCK INTERVIEW EVALUATION

Student: _____

Date of Interview: _____

Interviewer: _____

Rate the interviewee on a scale of 1 (lowest) to 5 (highest) in the following areas.

Nonverbal Behaviors

Dressed Appropriately	1	2	3	4	5
Firmly shook hands of interviewer	1	2	3	4	5
Maintained eye contact	1	2	3	4	5
Maintained good posture	1	2	3	4	5
Used appropriate hand gestures	1	2	3	4	5

Verbal Behaviors

Listened closely to questions	1	2	3	4	5
Answered questions concisely and completely	1	2	3	4	5
Greeted interviewer	1	2	3	4	5
Thanked the interviewer	1	2	3	4	5
Displayed enthusiasm	1	2	3	4	5
Focused on strengths	1	2	3	4	5
Acted politely throughout the interview process	1	2	3	4	5
Stayed Calm	1	2	3	4	5
Asked appropriate questions	1	2	3	4	5
Spoke clearly and was audible	1	2	3	4	5

Additional Comments: Things that went well, areas to improve on _____

_____

_____

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CONCLUSION

In this lesson we learned about preparation for the world of work today. We looked at goal setting, how to overcome rejections or failures, creation of resume, mock interview.

ASSESSMENT

I. Choose the Best Option (1 MARK)

1. World of Work is the world of the _____

   A. Job
   B. Career
   C. Workplace
   D. Occupation

2. A lifelong journey in which an individual learns skills, and use those skills with knowledge, and gain experience in a particular field or industry to earn money is _____

   A. Career
   B. Job
   C. Skill
   D. Employee

3. SMART stands for Specific, _____, Achievable, Relevant and Time-based

   A. Material
   B. Measurable
   C. Moving
   D. Moderate

4. The first reason for _____is being a misfit to the role

   A. Acceptance
   B. Employment
   C. Rejection
   D. Appreciation

5. A _____ is a brief written account of personal, educational, and professional qualifications and experience, as prepared by an applicant for a job

   A. Resume
   B. Cover Letter
   C. Application
   D. Form

6. Your first mode of introduction to your prospective employer is _____

   A. Resume B. Cover Letter
   C. Application D. Leave form

7. To overcome the faults of resume _____ helps.

   A. Review B. Reject
   C. Publish D. Projection

8. The most popular mode used to select employees for an organization is called as _____

   A. Interview
   B. Recommendation
   C. Reference
   D. Call letter

9. The success in a job interview depends a great deal on how you _____ for it

   A. Prepare B. Perform
   C. Practice D. All the above

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10. Practice interview is also known as _____ interview.

A. Real B. Review
C. Mock D. All the above

11. Preparation is …… stage in interview?

A. During
B. Before
C. After 6 months
D. A year later

12. Which of the following sequences is right?

A. Interview, Job offer, Resume
B. Resume, Interview, Job offer
C. Job offer, Interview, Resume
D. Resume, Job offer, Interview

13. When the goal is set, but if it is not achieved, it is a ……...

A. Representation
B. Failure
C. Success
D. Work

14. An interview in which only two members participate is_____

A. Group
B. One on one
C. Online
D. Stress

15. What is an unfavorable situation in an interview?

A. Prepare on questions related to the resume
B. Eat and rest well
C. Reach the interview location on time
D. Not knowing the job role

16. The process that turns imagination and dreams into reality is _____.

A. Taking rest
B. Punctuation marking
C. Watching match
D. Goal setting

17. Which of the following are the kinds of goals?

A. Short time goals
B. Long time goals
C. Medium time goals
D. All the above

18. Which has a well defined fixed title and salary?

A. Employment B. Job
C. Career D. Occupation

19. Pick up the don'ts in your resume.

A. Resume has to be one or two pages
B. Write anything negative in the resume
C. Keep it in a neat folder
D. Make the resume error free

20. Which of the following is the modern way of interviewing ?

A. Group B. One on one
C. Online D. Stress

II. Answer the Following (2 MARKS)

1. Define the World of Work.
2. What is meant by "SMART" goals?
3. Write down some of the reasons for rejection in an interview.
4. List out the important interview skills.
5. What are the different types of mock interviews?

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III. Answer the Following (3 MARKS)

1. Differentiate between Job and Career.
2. Short notes on Goal setting.
3. Write down the key Areas to improve and avoid interview rejections.
4. Explain the various types of resumes.
5. Write the benefits of mock interviews.

IV. Answer the Following (5 MARKS)

1. Briefly explain about the "SMART" goals with an example.
2. Tabulate the Do's and Don'ts while making a resume.
3. Explain about the 3 stages of the interview process.
4. What is mock interviews?Write the some tips to conduct a good mock interview.

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EMPLOYABILITY SKILLS

MODEL QUESTION PAPER

DURATION:3.00HRS **MARKS : 70**

PART-A

Choose the Best Answer **30x1=30**

1. Hard skills are related to _____ knowledge.

   A. Feelings B. Emotions C. Technical D. Employable

2. Online learning requires basic understanding of using _____of learning.

   A. Digital forms B. Written C. Verbal D. Non-verbal

3. The outcome of _____is not measured by test results.

   A. Classroom B.Self-learning

   C. Teaching D.Exam

4. Which one of the following is a barrier to speaking?

   A. confidence B. nervousness C. calmness D. friendliness

5. Workplace communication is the exchange of information and ideas by _____ .

   A. Students B. employees C. Non-professional D. kids

6. Communication that involves exchanging information without use of words is called _____ .

   A. Verbal communication B. Non verbal communication

   C. Written communication D. Pictorial communication

7. To communicate effectively we must learn to control our body and _____ .

   A. Confidence B. Nervous C. Tone D. Dialogue

8. Inviting someone is correlated with the culture of _____ .

   A. aloofness B. excess C. coolness D. Hospitality

9. Storytelling helps us to improve _____ .

   A. Bargaining B. Stereotype C. Stamina D. Thinking skill

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10. Pick out the describing word?

A. Color B. Hello C. Hai D. Bye

11. I would love to visit _____ Taj Mahal someday.

A. a B. an C. the D. is

12. Spreadsheets are saved with extension

A. .xlsx B. .docx C. .pdf D. .mp3

13. Which one is an input device?

A. Speaker B. Joystick C. Monitor D. Printer

14. Small,individual software units with limited functions in smartphone is _____.

A. Search engine B. Operating system

C. Apps D. Tools

15. The objective of _____ is to collect information on various aspects of the business.

A. Market survey B.customer survey C. Credibility D.Publicity

16. Buying and selling of goods is _____business.

A. Selling B. Trading C. Manufacturing D. Service

17. The process of identifying, assessing, controlling and reviewing threats to an organisation's capital and earnings is called _____.

A. Risk management B. Market survey

C. Marketing D. Service

18. Accepting _____ at work can be an important step towards increasing the efficiency and professional success.

A. Stress B. Criticism C. Question D. Opinion

19. Which of the following is symptom of good stress.

A. Headaches B. Sleeplessness C. Pain D. Excitement

20. The process of choosing between two or more options is _____.

A.Creative Thinking B. Critical Thinking
C. Decision Making D. Negotiation

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21. Gender distinctions are created by _____.

A. Family norms B. Cultural norms C. Social norms D. Locality norms

22. When the abuser makes or attempts to make the victim financially reliant is _____.

A. Sexual abuse B. Emotional abuse

C. Economic abuse D. Physical abuse

23. The Article of the Indian Constitution that protects people from gender discrimination in employment and states that all citizens will have equal opportunity for employment under the state is _____.

A.Article 12 B. Article 16 C. Article 20 D. Article 18

24. NEFT was owned & operated by _____.

A. Finance ministry B. Government bank of India

C. Reserve bank of India D. State bank of India

25. Mortgage is a loan financing particularly given to purchase and maintenance of _____.

A. Current assets B. Fixed assets C. Tangible assets D. Movable assets

26. The code that converts every account into a unique and readable code for making simple transactions is _____.

A. Bar code B. QR code C. IMPS D. UPI

27. SMART stands for Specific, _____, Achievable, Relevant and Time-base.

A. Material B. Measurable C. Moving D. Moderate

28. The most popular mode used to select employees for an organization is called _____.

A. Interview B. Recommendation

C. Reference D. Call letter

29. If a person is not accepted for a particular task or job it is called _____.

A. Review B. Reject C. Publish D. Projection

30. An instrument that makes us do things a lot faster, smarter and better is _____.

A. Computer B. Application C. Project D. Memory

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PART-B

Answer any five of the Following (Question no 37 is compulsory) **5x2=10**

31. Define Self-learning
32. Write some examples for closing the conversation.
33. What is formal communication?
34. What is enterprise?
35. Write the benefits of gender equality.
36. Define Investment.
37. What is an operating system?

PART-C

Answer any five of the Following (Question no 44 is compulsory) **5x3=15**

38. Identify and mention some of the qualities of a self-learner.
39. What are the factors to be added while introducing yourself?
40. What is the importance of workplace communication?
41. Define - LAN, WAN, MAN.
42. What is the role of teamwork at the workplace?
43. What are the 4 basic kinds of gender stereotypes?
44. What are the functions of MSME?

PART-D

Answer the Following questions **3x5=15**

45. What are the ways to overcome the barriers to Effective Communication?

(OR)

Define Mobile application. How to use mobile phones in our day to day life?

46. Write a note on SWOT analysis.

(OR)

Give a brief note on steps for decision making.

47. List out the three stages of interview preparation by taking yourself as an example.

(OR)

Explain in detail about different investment avenues.

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HIGHER SECONDARY FIRST YEAR

VOCATIONAL EDUCATION

EMPLOYABILITY SKILLS

PRACTICAL

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CONTENTS

Practical	Title	Page No.	Month
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03	Convert and print the information in the given paragraph in tabular form using MS Excel	167	July
04	Create given Employability skills presentation using MS power point	171	Aug
05	Create an E-Mail account and E-mailing a leave letter	175	Aug
06	Self-Introduction	180	Sep
07	Planning a day as a manufacturing worker	182	Oct
08	Filling in the given SB (Savings Bank) account opening form	184	Nov
09	Mock Interview	191	Nov
10	Writing a formal letter of application for an employment advertisement in a newspaper	194	Dec

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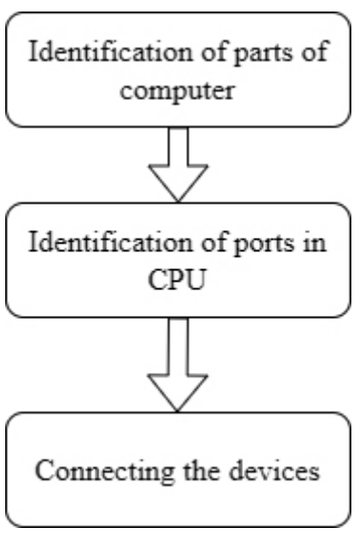
EXPERIMENT 1

Arrangement of various gadgets and accessories of computer for its operations

OBJECTIVE

- To learn the procedure of connecting and disconnecting different external Input and Output devices with the computer.

Operations Covered Under the Practical



Safety Measures:

- Before placing your computer on a desk or table, make sure it is set up near an electrical outlet and network.
- The keyboard should be reachable, the CPU should be well-ventilated, the monitor should be in full view and the mouse should be set up conveniently.
- Turn off the power and unplug equipment before performing service.
- Cover sharp edges inside the computer case with tape.

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Tools and Equipment required:

Activity Title	Name of the apparatus/ components	Range/Value	Quantity
Identification of parts of computer	Central Processing Unit	I5-Dual Core	1
	Keyboard	108 Keys	1
	Monitor	14" LED	1
	Mouse	Optical	1
	Printer	Laser/Inkjet	1
	Switch box	3 Switch,3 Socket	1
	VGA Cable	1.5 Meter	1
	HDMI Cable	1.5 Meter	1
	USB Cable	1.5 Meter	1
	Power Cable	1.8 Meter	3
Identification of the ports in CPU	Central Processing Unit	15 Dual core	1
Connecting the devices	Central Processing Unit	I5-Dual Core	1
	Keyboard	108 Keys	1
	Monitor	14" LED	1
	Mouse	Optical	1
	Printer	Laser/Inkjet	1
	Switch box	3 Switch, 3 Socket	1
	VGA Cable	1.5 Meter	1
	HDMI Cable	1.5 Meter	1
	USB Cable	1.5 Meter	1
	Power Cable	1.8 Meter	3

PROCEDURE:

Section 1: Identification of Parts

S. No	Picture	Parts Name	Uses
1		Central Processing Unit	CPU is work as brain of computer

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2		Monitor	Displays information in pictorial or textual form
3		Key board	Putting information including letters, words and numbers into your computer.
4		Mouse	To point at objects you see on the screen.
5		Switch box	Used to supply from the power source to more devices
6		Power Cable	Transmit the power from switch box to devices of computer
7		VGA Cable	Used to connect and send signals between computers and monitors
8		HDMI Cable	Used to connect and send signals between computers and monitors
9		USB Cable	Used to connect other peripheral devices
10		Printer	Used to print the documents

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Section 2 : Identification of Ports in CPU

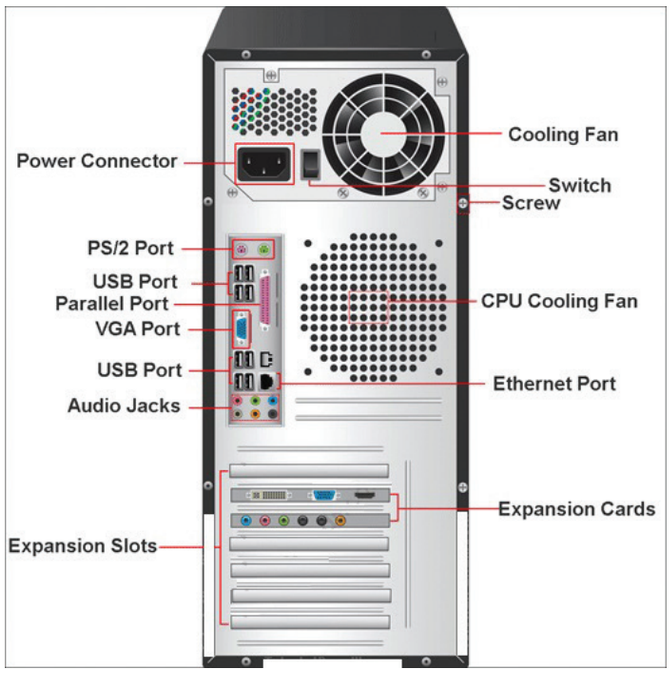


Figure 1.1 Identification of ports in CPU

Step 1: Identify the power connector, SMPS cooling fan, CPU cooling fan, switch and screw.

Step 2: Identify the PS/2 port, USB port, Parallel port, VGA port, Ethernet port and Audio jacks in CPU.

Step 3: Identify the expansion slots and expansion cards in the CPU.

Section 3: Connecting the devices

Step 4: Connect the CPU and monitor using VGA or HDMI Cable,

Step 5: Connect the Keyboard and mouse to the CPU (There may be USB type or PS/2 type),

Step 6: Connect the printer data cable to the CPU,

Step 7: Connect the power cables from the switch box to the CPU,monitor and printer.

Step 8: Turn ON the power switches in the socket.

Step 9: Turn ON the CPU power button to start the computer.



Figure 1.2 Desktop computer

RESULT:

Thus the procedure of connecting and disconnecting different external Input and Output devices with the computer has been learned successfully.

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S.No	Title/purpose	Link
1	Setting up a desk- top computer	https://youtu.be/ KdQeU5QTfYE
2	How to Setup a desktop computer at home	https://youtu.be/ avaOf-kdb7w
3	Computer Fundamentals - Setting up a computer - How to set a desk- top computers and how to plug In PC	https://youtu.be/ SM0qsvQBEPg

Video suggestions:

Student project	Students are asked to set up three computers.
Guest lecture suggestions	Invite a computer field technician for a guest lecture. Invite an IT engineer for a guest lecture.
Industrial/ Field visit suggestions	A Visit to a Computer center for field visit. A Visit to a software company for industrial visit.

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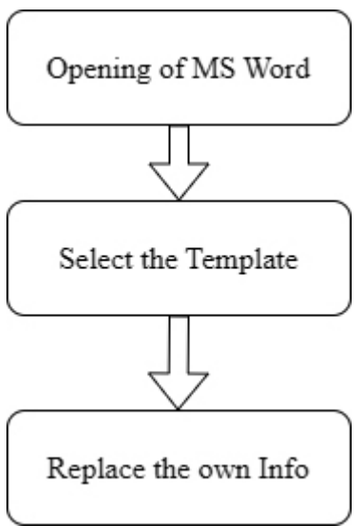
EXPERIMENT 2

Create a Resume using MS Word

OBJECTIVE

- To create a resume using MS office word.

Operations Covered Under the Practical



Tools/Software and equipment required :

S.No	Name of the apparatus/ components	Range/Value	Quantity
1	Desktop computer or laptop computer	I5 processor/4GB RAM	1
2	MS Office Software	Activated MS office	1

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PROCEDURE :

Section 1:Opening of MS Word:

Step 1: Click the start button or press the windows key on your keyboard.

Step 2: All programs > MS office > MS word

Step 3: Double click to open the MS word application.

Step 4: Go to file > New

Section 2: Select the Template

Step 5: Search for online templates will appear on the screen.

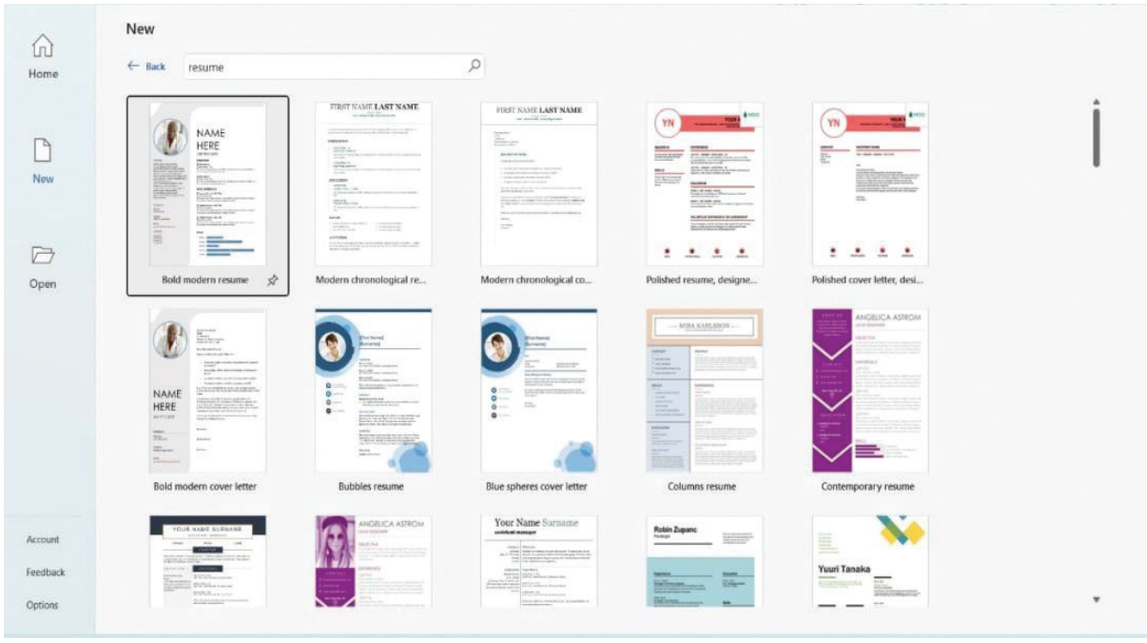


Figure 2.1 **MS word Templates**

Step 6: Search keyword "Resume" in the search box and select any template of resume.

Step 7: Double click the template to use.

Section 3: Replace the own Info:

Step 8: Write the basic details such as Name, Mobile, E-mail & Address

Step 9: Write the objective and Academic profile.

Step 10: Write the person's personal details such as Father name, Date of Birth, Nationality, Gender & Language Known.

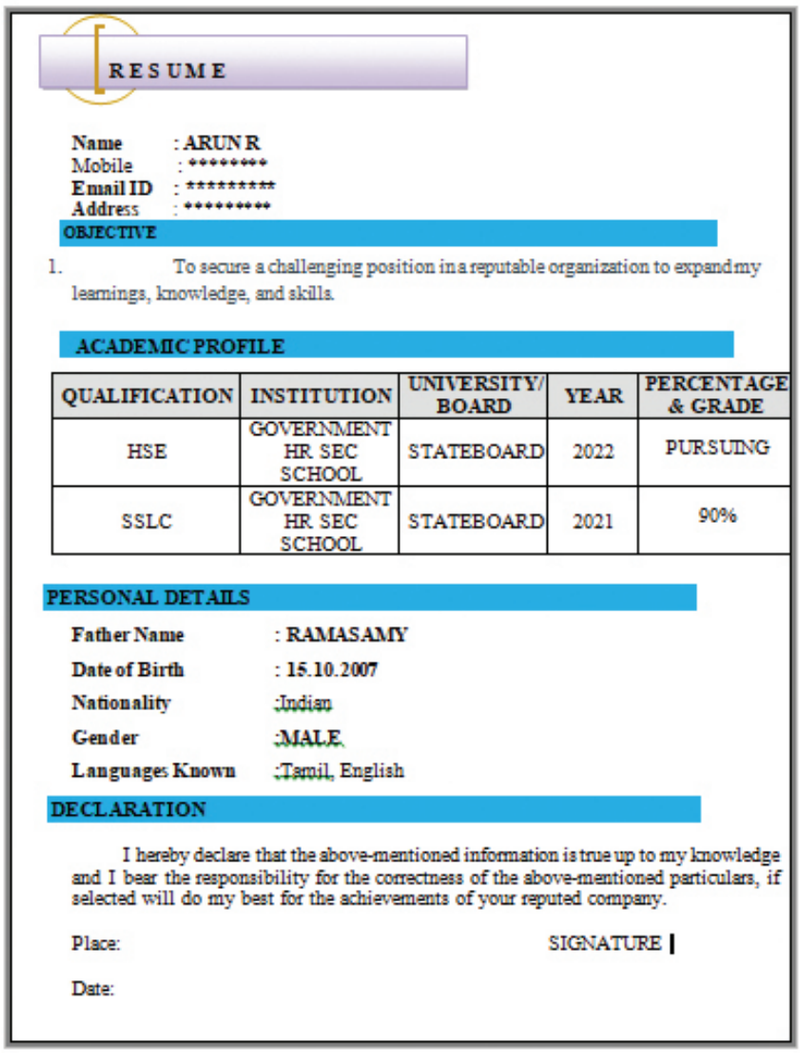
Step 11: Write the declaration part of the resume.

Step 12: Write the date, place and signature in the respective place.

Step 13: Save the document by File > Save as and Select the location to save.

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Step 14: Rename the document and select the .doc file type.



RESUME

Name : ARUN R
Mobile : ********
Email ID : *********
Address : *********

OBJECTIVE

1. To secure a challenging position in a reputable organization to expand my learnings, knowledge, and skills.

ACADEMIC PROFILE

QUALIFICATION	INSTITUTION	UNIVERSITY/ BOARD	YEAR	PERCENTAGE & GRADE
HSE	GOVERNMENT HR. SEC SCHOOL	STATEBOARD	2022	PURSUING
SSLC	GOVERNMENT HR. SEC SCHOOL	STATEBOARD	2021	90%

PERSONAL DETAILS

Father Name : RAMASAMY
Date of Birth : 15.10.2007
Nationality :Indian
Gender :MALE
Languages Known :Tamil, English

DECLARATION

I hereby declare that the above-mentioned information is true up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars, if selected will do my best for the achievements of your reputed company.

Place: SIGNATURE

Date:

Figure 2.2 Sample Resume

Step 15: Select the Save option.

Conclusion:

Thus the Resume has been created successfully using MS office

Video Suggestions :

S. No	Title/purpose	Link
1	How to create resume using MS office	https://youtu.be/Yeg29d5mxJY
		Scan QR Code to download sample Resume in .doc Format

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EXPERIMENT 3

Convert and print the information in the given paragraph in tabular form using MS Excel

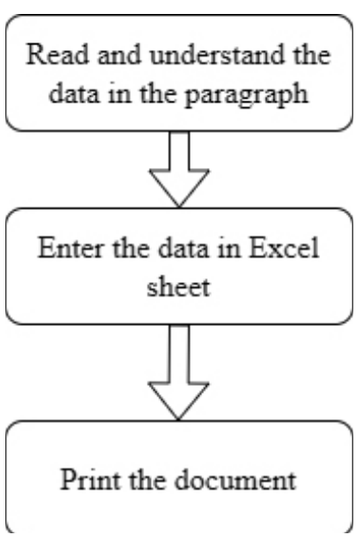
OBJECTIVE

Read the following paragraph and convert into the tabular form:

There are 5 students namely Vetri, Samuvel, Mohammed, Akash and Joseph studying in class X. Their quarterly exam marks in Tamil subject was 98,89,80,92 & 98 respectively. In English subject, they got 82,87,92,95 & 90 marks respectively. In Maths subject, they got 89,92,90,88 & 91 marks respectively. In Science subject, they got 85,75,90,95 & 90 marks respectively. In Social Science subject, they got 95,90,85,87 & 98 marks respectively and their total marks are 449,433,437,457 & 467 respectively.

- To convert given paragraph information into tabular form using MS Excel.
- To print the tabular form.

Operations Covered Under the Practical



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Tools/software and equipment required:

S.No	Name of the apparatus/ components	Range/Value	Quantity
1	Desktop computer or laptop computer	I5 processor	1
2	MS Excel	Activated MS office	1
3	Printer	A4,Black and White, Laser jet printer	1

PROCEDURE:

Section 1: Read and understand the data in the paragraph

Step 1: Read the information in the paragraph.

Step 2: Understand the information in the paragraph.

Step 3: Visualize the opted table in mind.

Section 2: Enter the data in Excel sheet

Step 4: Open the Excel sheet by click the Start button or Windows key >All programs >MS office >MS Excel.

Step 5: Select the 6 Rows & 8 columns in the sheet.

Step 6: Draw borders using All borders option.

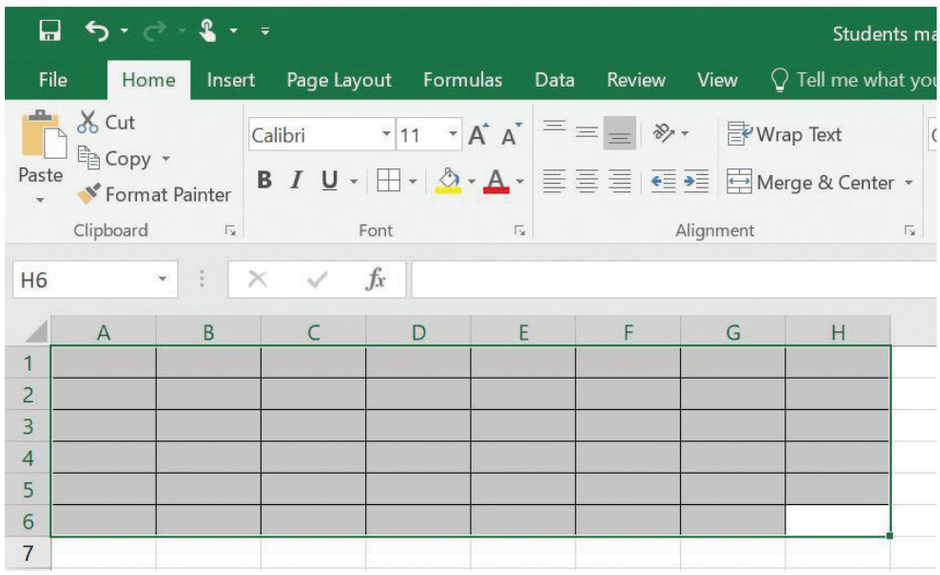
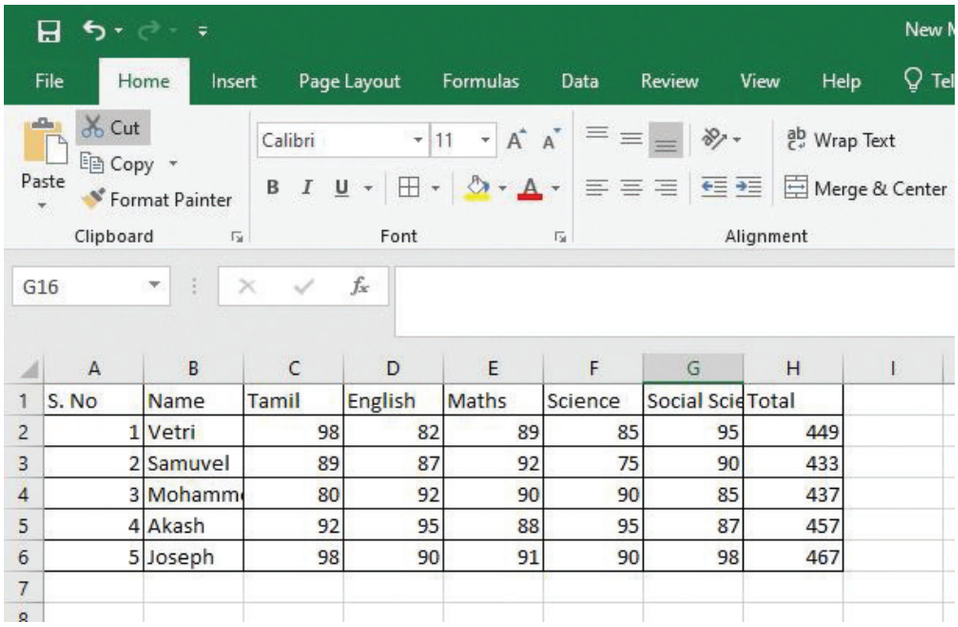


Figure 3.1 Table border draw

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Step 7: Type the information of S.no, Name, Tamil, English, Maths, Science, Social Science and Total.

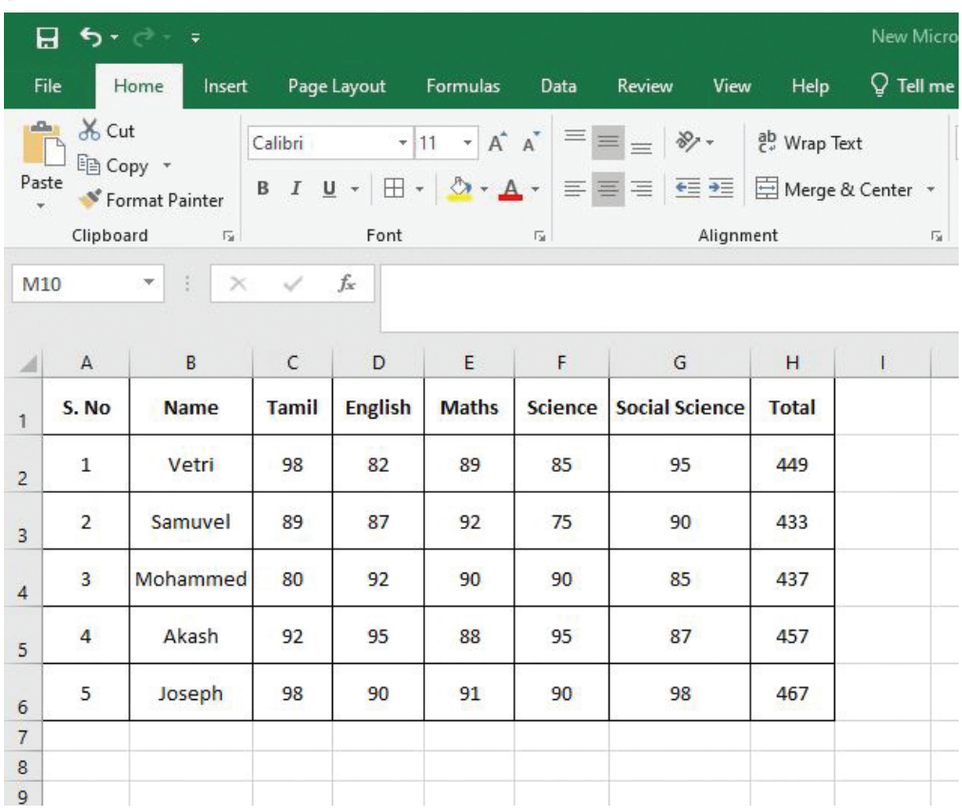


	A	B	C	D	E	F	G	H
1	S. No	Name	Tamil	English	Maths	Science	Social Scie	Total
2	1	Vetri	98	82	89	85	95	449
3	2	Samuvel	89	87	92	75	90	433
4	3	Mohamm	80	92	90	90	85	437
5	4	Akash	92	95	88	95	87	457
6	5	Joseph	98	90	91	90	98	467
7								

Figure 3.2 **After the information typed in the Cells**

Step 8: Resize the rows & columns to make the data visible.

Step 9: Align the data in the tables and the Bold the 1st row of a table.



	A	B	C	D	E	F	G	H
1	**S. No**	**Name**	**Tamil**	**English**	**Maths**	**Science**	**Social Science**	**Total**
2	1	Vetri	98	82	89	85	95	449
3	2	Samuvel	89	87	92	75	90	433
4	3	Mohammed	80	92	90	90	85	437
5	4	Akash	92	95	88	95	87	457
6	5	Joseph	98	90	91	90	98	467
7								
8								
9								

Figure 3.3 **After the alignment of the sheet**

Step 10: Save the document.

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Section 3: Print the document

Step 11: Choose the File > Print

Step 12: Select the Print option and Print the document.

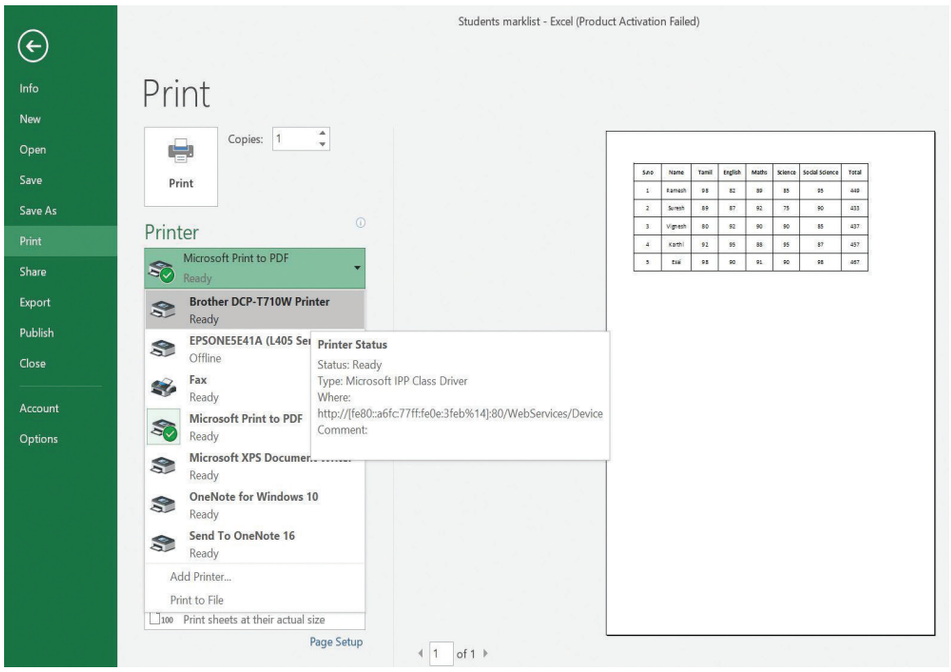


Figure 3.4 Print the document

Conclusion:

- Thus the data has been converted into a table form using MS Excel.
- Thus the document has been printed successfully.

Video Suggestions:

S.No	Title/purpose	Link
1	Excel Basics for Beginners in Tamil	https://youtu.be/qNm_6inyqQc
2	Print and Page Setup in Excel in Tamil	https://youtu.be/g8nc-_LKB_I

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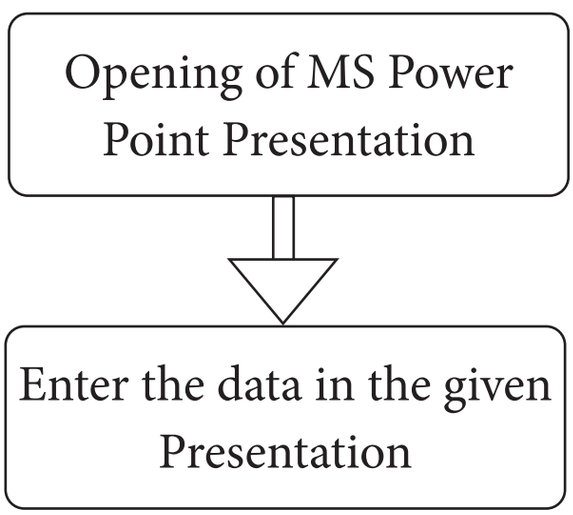
EXPERIMENT 4

Create given Employability skills presentation using MS power point

OBJECTIVE

- To understand about presentation
- To create the presentation in Ms office PowerPoint
- To explore the few options in the MS Power point

Operations covered under the practical:



Tools and software required:

S.No	Name of the apparatus/ components	Range/Value	Quantity
1	Desktop computer or laptop computer	I5 processor/4GB RAM	1
2	MS Office Software	Activated MS office	1

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PROCEDURE:

Section 1:Opening of MS Power point presentation

Step 1: Open windows > search > MS-office PowerPoint and select it

Step 2: Open Power point > Select > File > New and Create a blank presentation

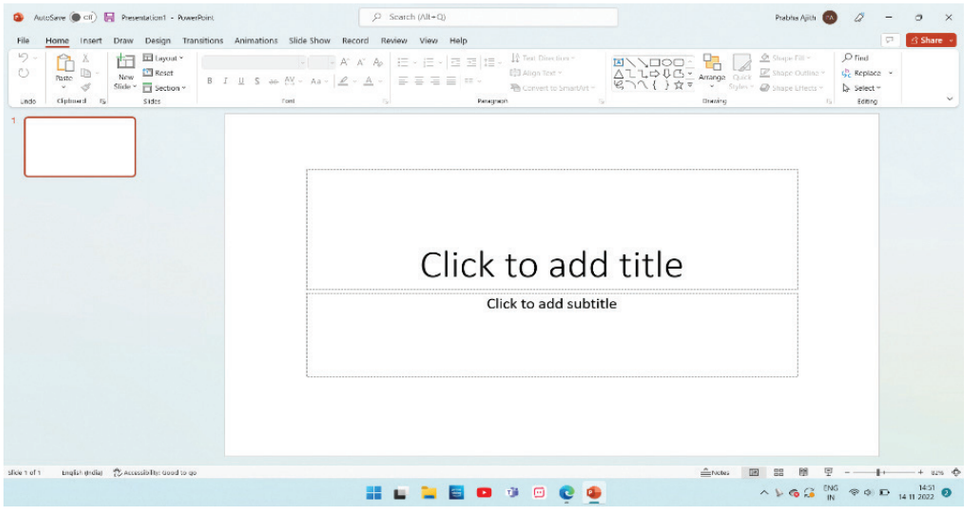


Figure 4.1 Opening of MS power point

Step 3 : Further add more slides in new slide to follow

Step 4: Place a cursor inside a text box and type the content in the sample power point presentation.

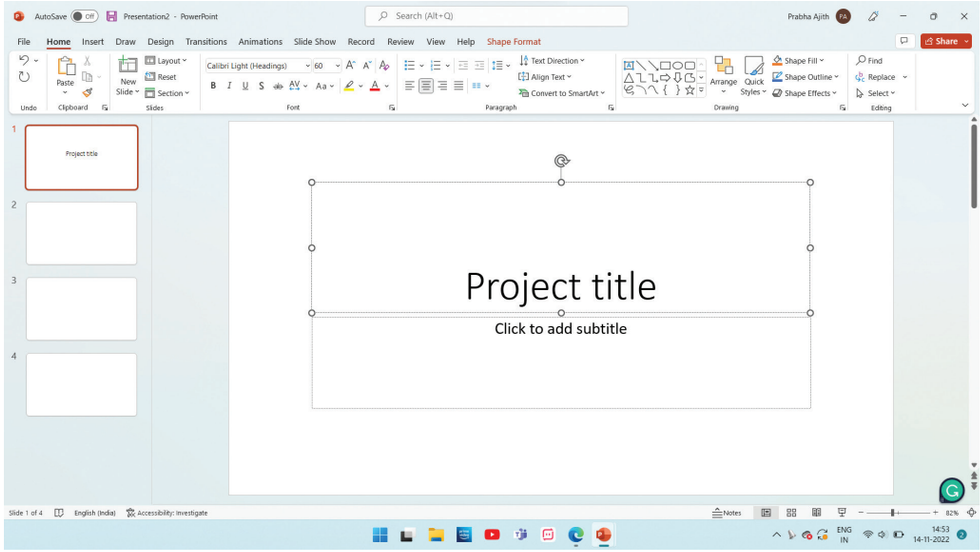


Figure 4.2 Start MS Power point presentation

Step 5: select the text and change font size and add format option like bold option

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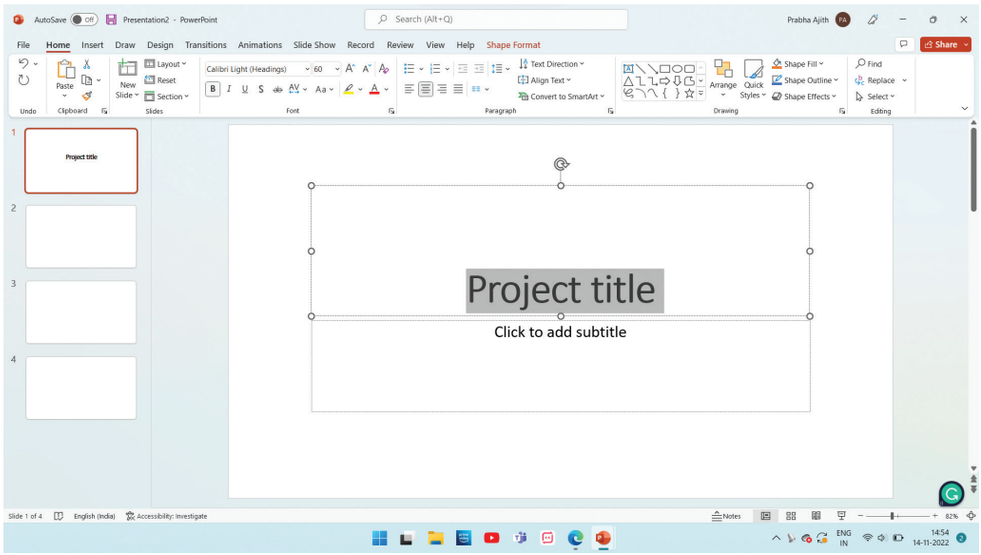
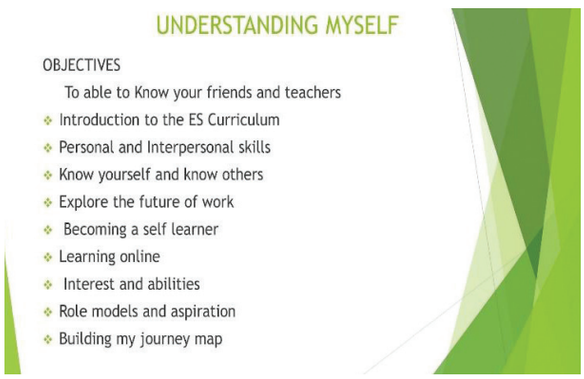


Figure 4.3 **Change font size and add format option**

Section 2:Enter the data in the given presentation

Step 6: Enter all the information in the presentation







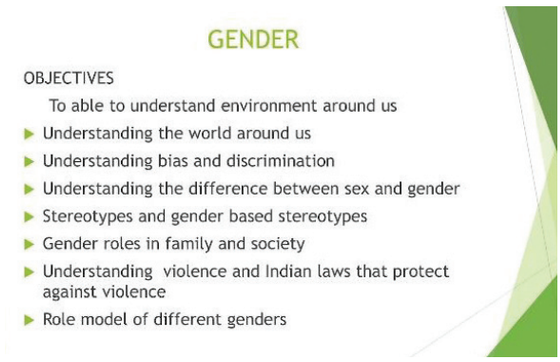


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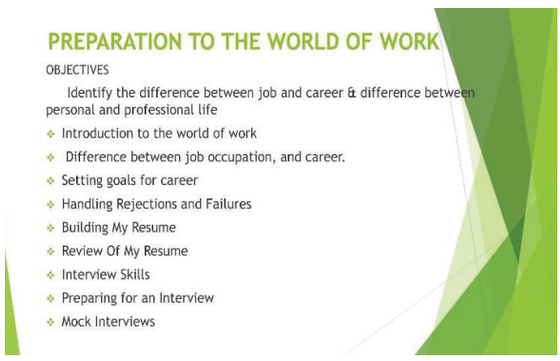














Step 7: Save your power point presentation

Conclusion:

Thus the given Employability Skills presentation has been created successfully by using MS powerpoint

Video suggestions:

S.No	Title/purpose	Link
1	How to create power point presentation	https://youtu.be/WJe_oYa3itE
	Scan the QR Code to download the sample power point presentation in .pptx format	

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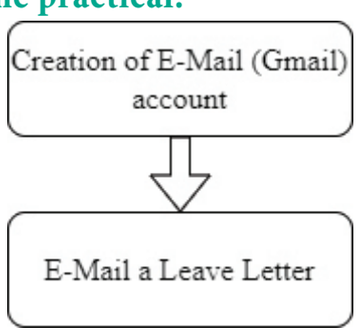
EXPERIMENT 5

Create an E-Mail account and E-mailing a leave letter

OBJECTIVE

- To create an E-Mail account
- To E-Mail a Leave letter

Operations covered under the practical:



Tools/Software and equipment required:

S. No	Name of the apparatus/ components	Range/Value	Quantity
1	Computer with Internet	I5 Processor/4GB RAM	1
2	Internet Browser Eg.Chrome,Firefox	-	1

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PROCEDURE:

Section 1:Creation of E-Mail (G mail) account

Step 1: Go to the Google Account Sign In Page.

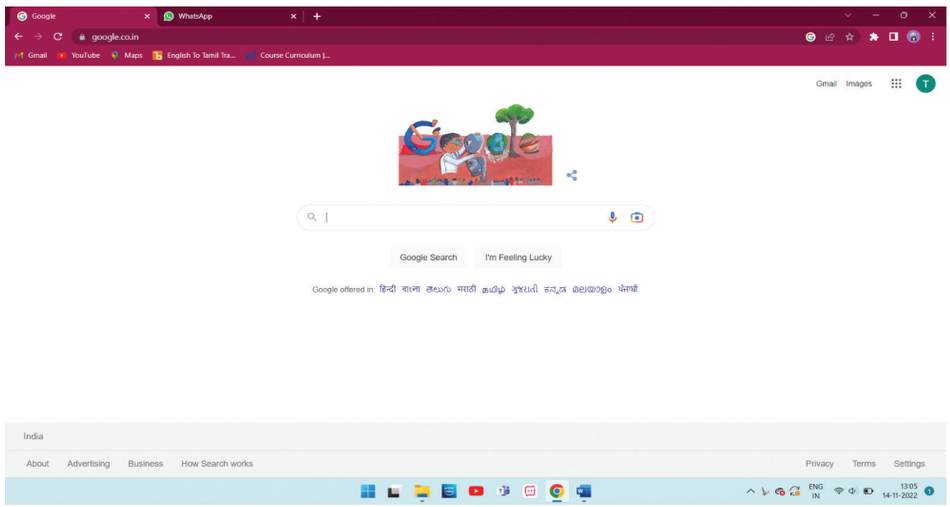


Figure 5.1 Sign in page

Step 2: Click the **Create account option**.

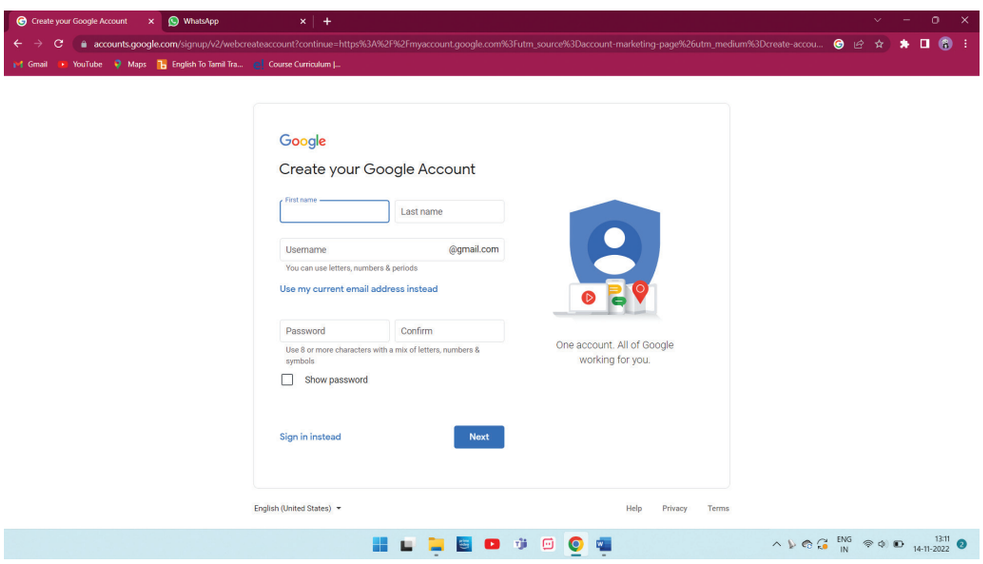


Figure 5.2 Create account page

Step 3: Enter your name.

Step 4: In the "Username" field, enter a username.

Step 5: Enter and confirm your password.

Tip: When you enter your password on mobile, the first letter isn't case sensitive.

Step 6: Click **Next**.

Step 7: Optional: Add and verify a phone number for your account.

Step 8: Click **Next**.

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Step 9: Email Created.

Section 2: E-Mail a leave letter

Step 10: On your computer, go to Gmail.

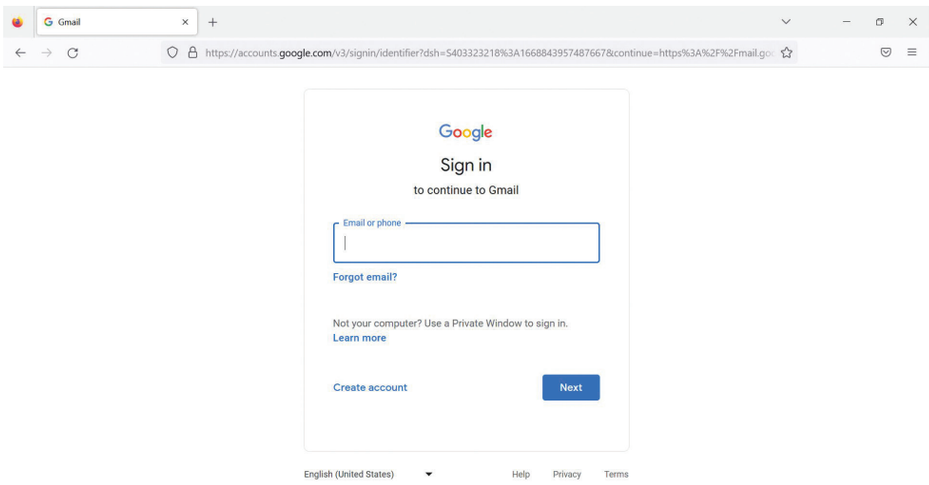


Figure 5.3 Sign in page

Step 11: Sign into G-mail account by entering the Email and password.

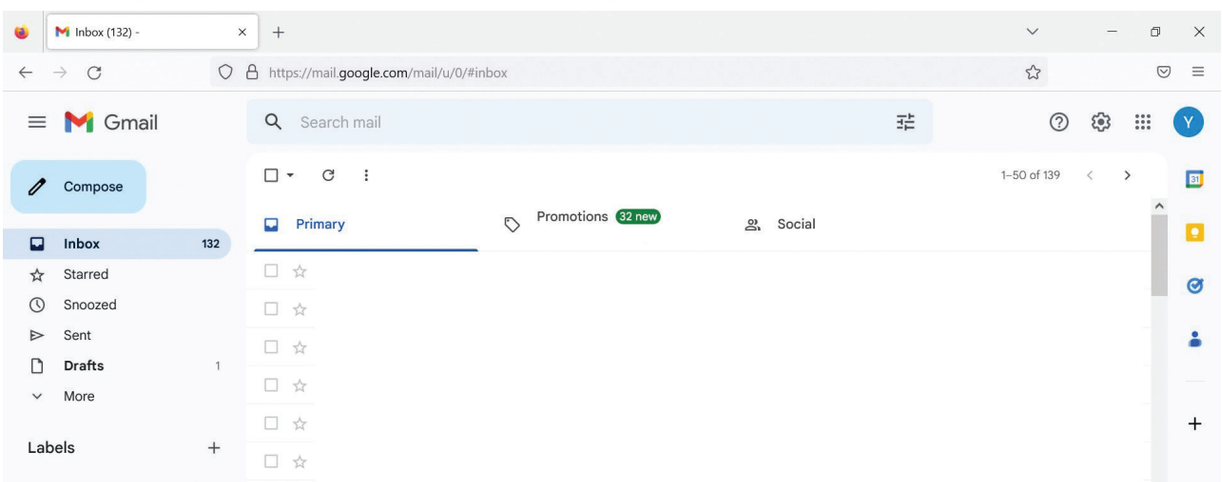


Figure 5.4 Interface of the Gmail

Step 12: Click Compose option in the left corner of the Gmail interface

Step 13: In the "To" field, add recipients. You can also add recipients: In the "Cc" and "Bcc" fields. To for Head Master's E-mail ID,Cc for Class Teacher's E-mail ID and Bcc for parents' E-mail ID.

Along with the "To" field of an email, you will usually have a place to enter email addresses in a CC field and a BCC field. **CC** stands for "carbon copy." **BCC** stands for "blind carbon copy."

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When you put an email address in the CC or "carbon copy" field it means that a copy of the email you are sending will also be sent to that address.When you put an email address in the BCC or "blind carbon copy" field it means that a copy of the email you are sending will also be sent to that address, but no one receiving the email will be able to see the address in the BCC field.

Step 14: Add a subject as Regarding Leave Letter-Student name:MAHESH-18/11/2022

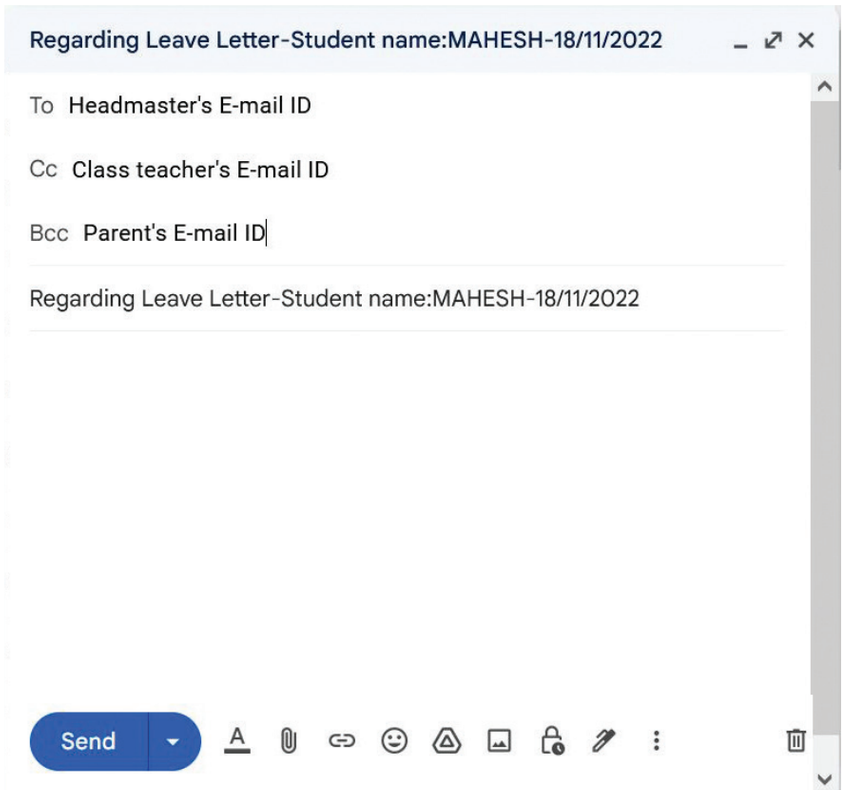


Figure 5.5 Compose mail

Step 15: Write a leave letter to The Head master.

Step 16: At the bottom of the page, click Send.

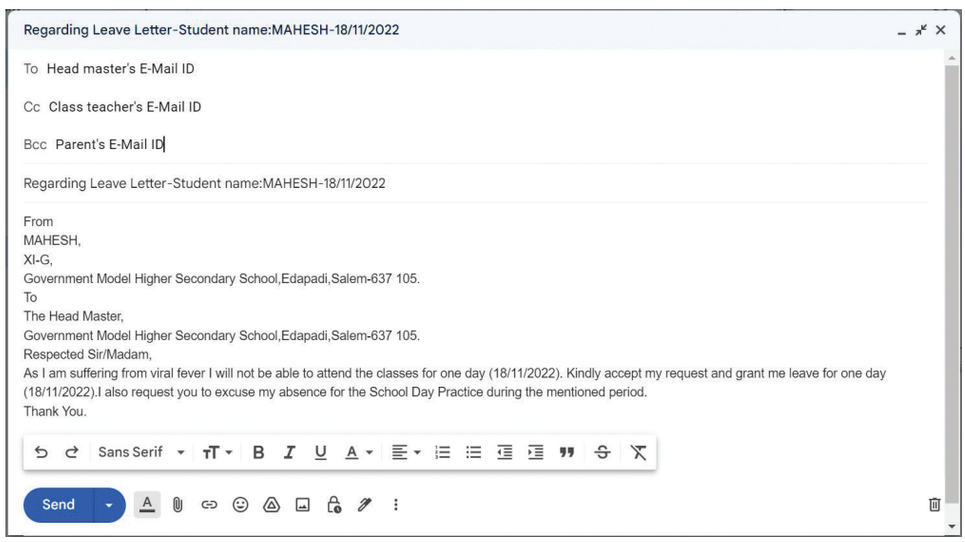


Figure 5.6 Writing of leave letter

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Conclusion:

Thus the E-mail ID has been created and the Leave letter has been successfully mailed using Gmail.

Video Suggestions :

S.No	Title/purpose	Link
1.	Email creation	https://www.youtube.com/watch?v=wm2k6rzUz54
2.	Send a mail	https://www.youtube.com/watch?v=fCQBKKxjhcQ

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EXPERIMENT 6

Self-Introduction

OBJECTIVE

- To able to introduce oneself in front of others

PROCEDURE :

Step 1: Introducing yourself can be an opportunity to introduce yourself in an interview or in front of others

Step 2: Start with the greeting and thank for the given opportunity.

Good morning, First of all, I thank you for giving me this opportunity to introduce myself.

Step 3: Name and place should be mentioned first

I am Karthik from Nadupatti,Salem

Step 4 : Age and educational details should be mentioned next.

I am 16 years old and I am studying 11th standard in Government Higher Secondary School, Nadupatti.

Step 5 : Then tell About the Family members.

Let me tell about my family, we are four members in our family. My father, mother and an elder sister.

Step 6 : Tell about the hobbies and extra-curricular activities.

My hobbies are reading books and playing games. I have completed 5 days Internship in State Seed production farm.

Step 7 : Further brief about strengths and weakness

I am a quick learner and I work hard.I have a sound computer knowledge. But I am introvert .However, I have started socialising now.

Step 8: Tell about ambition of life

My ambition is to become an Entrepreneur

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Step 9: Conclude by saying Thanks.

Good morning all, First of all thank you for giving me this opportunity to introduce myself. I am Karthik from Nadupatti, Salem I am 16 years old and I am studying 11th standard in Government higher secondary school, Nadupatti. Let me tell about my family we are four members in our family. my Father, Mother and one elder sister. My hobbies are reading books and playing games. Also I have completed 5 days Internship in State Seed production farm. My strengths are hardworking and quick learner. Also I have a computer knowledge. My weakness is I study a lot because sometimes I can't spend time with my family but I am trying to overcome this weakness I spent time with my family on holidays. My ambition is to become an Entrepreneur.

Thank you.

Conclusion:

Thus, self-introduction is done successfully.

Video suggestions:

S.No	Title/purpose	Link
1	How to Introduce Yourself?	https://youtu.be/JZK1MZwUyUU

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EXPERIMENT 7

Planning a day as a manufacturing worker

OBJECTIVE

- To plan a day (24 hours) as a manufacturing unit worker of a company.

PROCEDURE:

Step 1: I shall wake up at 6 O'clock in morning.

Step 2: I will take an hour to do routine work and morning chores.

Step 3: I will watch the news and do morning exercise and walk with my pet dog until 7:30 a.m.

Step 4: I will spend another 30 minutes with my family members, helping to prepare breakfast and contribute for their needs and wellness.

Step 5: I will have my breakfast at 8 O'clock. After that I will go to the garden to water the plants.

Step 6: I start my trip to the office at 8:40 a.m. I will reach my office at 8:55 a.m.

Step 7: After giving the attendance, I will check the list of programmes to do on that day.

Step 8: Up to 10:30 a.m. I will manufacture 200 numbers of palm plates and I will break for a while.

Step 9: I will manufacture another 200 numbers of palm plates before lunch.

Step 10: I shall have my lunch at 12:30 p.m. After that, I will manufacture another 150 numbers of palm plates before having yet another break. Then, I will manufacture 150 numbers of palm plates until 5 O'clock.

Step 11: I will have a get together with friends after my work hours.

Step 12: I will reach home again at 6:30 p.m. I will help my family members in completing the work. I will have play time with all members of my family.

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Step 13: I will have my dinner at 8:30. p.m. with my family. After that I will spend my time helping with washing dishes and arranging things for the next day.

Step 14: I will go to bed at 10 p.m.

Planning a day as a manufacturing worker in palm plate manufacturing unit:

6:00 a.m	Waking up.
6:00 a.m. to 6:30 a.m.	Daily routine.
6:30 a.m. to 7:30 a.m.	Morning exercise and walk with pet dog.
7:30 a.m. to 8:00 a.m.	Spending time with family and helping to prepare breakfast.
8:00 a.m. to 8:40 a.m.	Breakfast and watering the garden.
8:40 a.m. to 8:55 a.m.	Travelling to the office. (5 minutes to reach cabin and mark attendance)
9:00 a.m. to 10:30 a.m.	Manufacturing 200 nos. of palm plates.
10:30 a.m. to 10:45 a.m.	Break time.
10:45 a.m. to 12:30 p.m.	Manufacturing another 200 nos. of palm plates.
12:30 p.m. to 1:00 p.m.	Lunch break.
1:00 p.m. to 3:00 p.m.	Manufacturing 150 nos. of palm plates.
3:00 p.m. to 3:15 p.m.	Break time.
3:15 p.m. to 5:00 p.m.	Manufacturing another 150 nos. of palm plates.
5:00 p.m. to 6:30 p.m.	Get together with friends.
6:30 p.m. to 8:30 p.m.	Playing games and spending time with family members.
8:30 p.m. to 9:00 p.m.	Dinner with family.
9:00 p.m. to 10:00 p.m.	Washing dishes and arranging things.
10:00 p.m.	Go to sleep.

Conclusion:

Thus I have planned a day as a palm plate manufacturing unit worker.

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EXPERIMENT 8

Filling in the given SB (Savings Bank) account opening form

OBJECTIVE

- To be able to fill up the bank savings account.

Tools and particulars required:

Application form, Pen, Passport size photograph, Glue, Photocopy of Identity proof.

PROCEDURE:

Step 1: Do not fill the office use column. It will be filled by the bank officials only

Step 2: Tick a checkbox in customer type and fill the personal particulars

Step 3: Applicant name should be in block letters

Step 4: If the applicant is minor, fill a unique number of father and mother.

Step 5: Write the corresponding and permanent address of the applicant

Step 6: Fill the Applicant additional details in the respective fields

Step 7: Attach photocopy of identity proof like Aadhar card, PAN card, Ration card for identification purpose

Step 8: Applicants should have an introduction person to the bank and fill their details in the form. It is required for small account only. Not required if complete KYC requirements are fulfilled

Step 9: Mandatory to give other account details in the same bank or other bank with signature of the applicant

Step 10: After opening a savings account in the bank, we have to fill Account opening form Part-II.

Step 11: Fill the details of type of account, Details of Applicant's name, Service required, and the specimen signature.

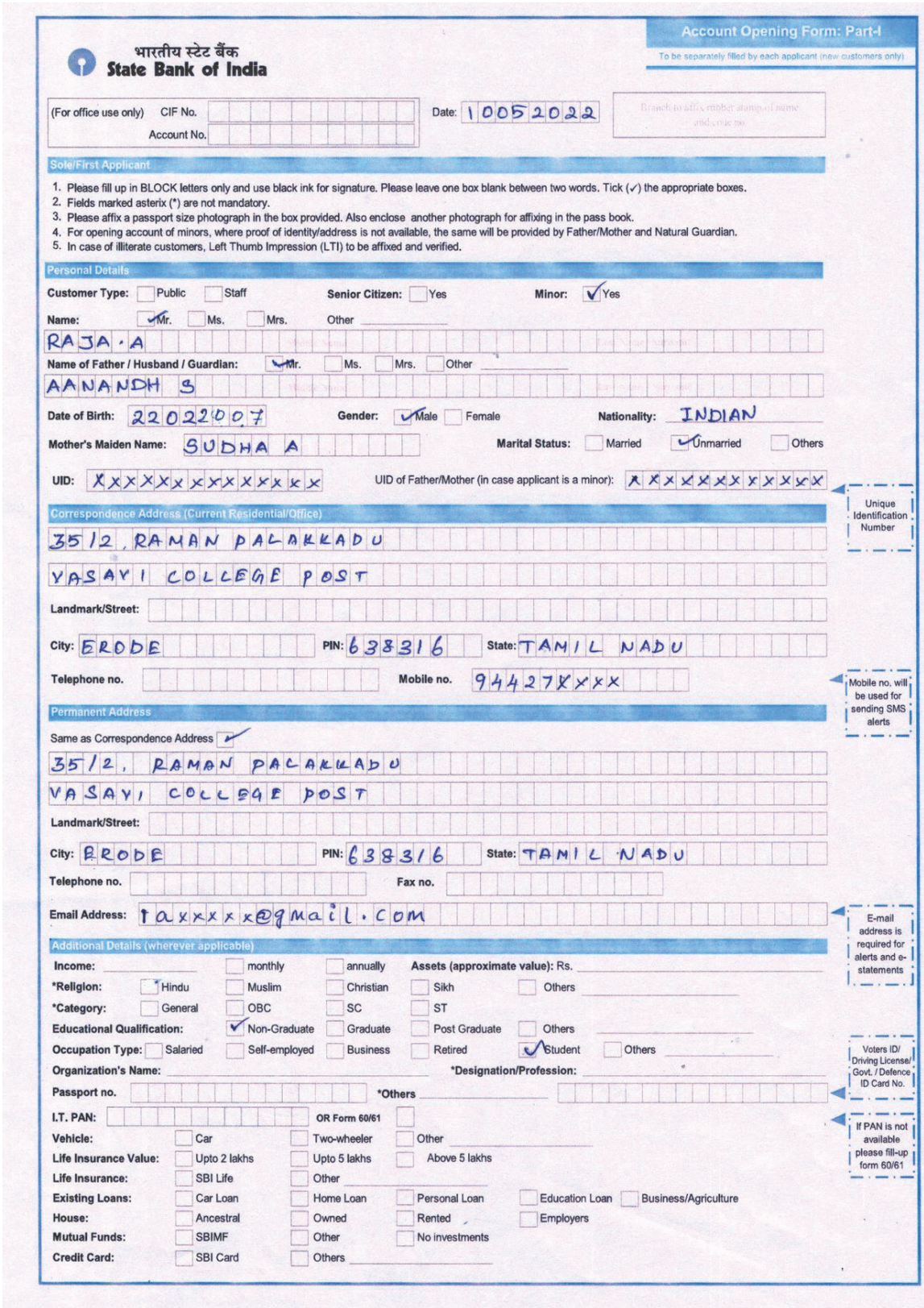
Step 12: After filling the application, paste applicant's passport size photograph in the required place

Step 13: If account has been opened for deposit, then we have to choose the type of deposit and write the nomination details if required

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Step 14: Read the guidelines terms and conditions carefully and sign in the applicant's signature part in the form

Step15: Finally, application form should be submitted to the bank officer



भारतीय स्टेट बैंक
State Bank of India

Account Opening Form: Part-I
To be separately filled by each applicant (new customers only)

(For office use only) CIF No. Account No. Date: 10052022

Branch to affix rubber stamp of name and code no.

Sole/First Applicant

1. Please fill up in BLOCK letters only and use black ink for signature. Please leave one box blank between two words. Tick (✓) the appropriate boxes.
2. Fields marked asterix (*) are not mandatory.
3. Please affix a passport size photograph in the box provided. Also enclose another photograph for affixing in the pass book.
4. For opening account of minors, where proof of identity/address is not available, the same will be provided by Father/Mother and Natural Guardian.
5. In case of illiterate customers, Left Thumb Impression (LTI) to be affixed and verified.

Personal Details

Customer Type: ☐ Public ☐ Staff Senior Citizen: ☐ Yes Minor: ☑ Yes

Name: ☑ Mr. ☐ Ms. ☐ Mrs. Other
RAJA . A

Name of Father / Husband / Guardian: ☑ Mr. ☐ Ms. ☐ Mrs. ☐ Other
AANANDH S

Date of Birth: 22022007 Gender: ☑ Male ☐ Female Nationality: INDIAN

Mother's Maiden Name: SUDHA A Marital Status: ☐ Married ☑ Unmarried ☐ Others

UID: XXXXXXXXXXXX UID of Father/Mother (in case applicant is a minor): XXXXXXXXXXXX

Unique Identification Number

Correspondence Address (Current Residential/Office)

35/2, RAMAN PALAKKADU
VASAVI COLLEGE POST
Landmark/Street:
City: ERODE PIN: 638316 State: TAMIL NADU
Telephone no. Mobile no. 94427XXXX

Mobile no. will be used for sending SMS alerts

Permanent Address

Same as Correspondence Address ✓

35/2, RAMAN PALAKKADU
VASAVI COLLEGE POST
Landmark/Street:
City: ERODE PIN: 638316 State: TAMIL NADU
Telephone no. Fax no.
Email Address: taxxxxx@gmail.com

E-mail address is required for alerts and e-statements

Additional Details (wherever applicable)

Income: ☐ monthly ☐ annually Assets (approximate value): Rs.
*Religion: ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Others
*Category: ☐ General ☐ OBC ☐ SC ☐ ST
Educational Qualification: ☑ Non-Graduate ☐ Graduate ☐ Post Graduate ☐ Others
Occupation Type: ☐ Salaried ☐ Self-employed ☐ Business ☐ Retired ☑ Student ☐ Others
Organization's Name: *Designation/Profession:
Passport no. *Others

Voters ID/ Driving License/ Govt. / Defence ID Card No.

I.T. PAN: OR Form 60/61 ☐

If PAN is not available please fill-up form 60/61

Vehicle: ☐ Car ☐ Two-wheeler ☐ Other
Life Insurance Value: ☐ Upto 2 lakhs ☐ Upto 5 lakhs ☐ Above 5 lakhs
Life Insurance: ☐ SBI Life ☐ Other
Existing Loans: ☐ Car Loan ☐ Home Loan ☐ Personal Loan ☐ Education Loan ☐ Business/Agriculture
House: ☐ Ancestral ☐ Owned ☐ Rented ☐ Employers
Mutual Funds: ☐ SBIMF ☐ Other ☐ No investments
Credit Card: ☐ SBI Card ☐ Others

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State Bank of India

Identification Details

Passport ALONE where the address on the passport is the same as the Correspondence Address mentioned on the first page of this form.

Issued at: Issue Date:

OR

Any one document from each of the undernoted two columns for a photo-identity and proof of address (Please tick the appropriate box and give details below):

Proof of identity		Proof of address (of Correspondence Address)	
A) Passport where the address differs	☐	A) Credit card statement	☐
B) Voter ID card	☐	B) Salary slip (with address)	☐
C) PAN card	☐	C) Income tax/Wealth tax assessment order	☐
D) Govt./Defence ID card	☑	D) Electricity bill	☐
E) ID card of a reputed employer	☐	E) Telephone bill	☐
F) Driving License	☐	F) Bank account statement	☐
G) Photo-ID card issued by Post Office	☐	G) Letter from a reputed employer	☐
H) Photo-ID card issued by Universities/ Institutes approved by UGC/ AICTE	☐	H) Letter from any recognized public authority	☐
		I) Ration Card	☑
I) Letter from a recognized public authority or public servant verifying the identity and residence of the customer*	☐	J) Copies of Registered Leave & License Agreement/Sale Deed/Lease Agreement	☐
		K) Certificate issued by warden of hostel of University/Institute (approved by UGC/ AICTE) where the student resides*	☐
		L) For students residing with relatives, address proof of relatives along with their identity proof*	☑
No.: **Issued at:** **Issue date:**		**No.:** **Issued at:** **Issue date:**	

Please attach one self-attested photocopy of Identity proof and Address proof each. Originals thereof will have to be produced for verification

* Refer to the Savings Bank rules

Introduction Details

I BHUVANA. G having CIF no. XXXXXXXXXX confirm that I am an holder of account number XXXXXXXXXX of State Bank of India for the past 24 months/years and personally know the applicant(s) for more than 5 ~~months~~/years and confirm his/her/their identity and address as stated above.

Required for small account only. Not required if complete KYC requirements are fulfilled.

Date: 10052022

XXXX
Signature of the Introducer

Sign verified by (Sign, SS No. & stamp)

With State Bank of India agreeing to open my Small Deposit account under liberalized KYC norms specified by RBI, I undertake to submit the required KYC documents as and when the balance or total annual transaction in my account exceed the stipulated limits in this regard. In the event of non compliance the Bank is within its rights to stop operations in account after advance notification as per RBI instructions.

XXXX
Signature of the Applicant

Detail of other Accounts

Please give the details of your other accounts in our*/other Bank *mandatory

Bank	Branch	Type of Account/Facility(ies)	Account Number
IOB	ERODE	SELF	XXXXXXXXXX

Date: 10052022

Place: ERODE

XXXX
Signature/ Thumb impression(s) of depositor

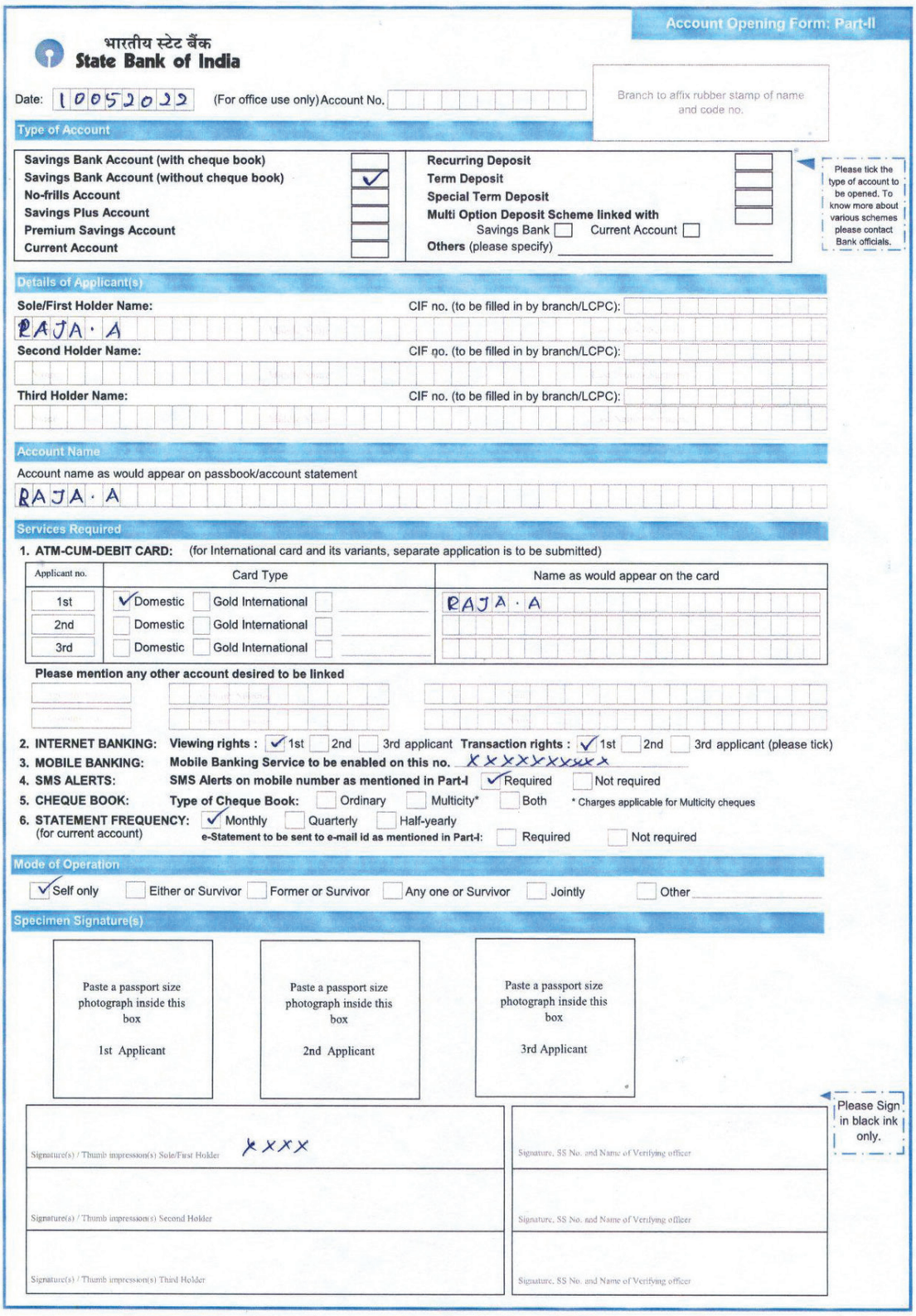
Please Sign in black ink only.

FOR OFFICE USE

Details of one or two identification marks, if any, such as a mole or scar (mandatory for illiterate applicant)

Verifying Officer/Open CIF		CIF Generated
Signature:		
Name:	SS No.:	(Authorised signatory)
Designation:	Date:	Date: SS No.

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भारतीय स्टेट बैंक
State Bank of India

Account Opening Form: Part-II

Date: 10052022 (For office use only) Account No.

Branch to affix rubber stamp of name and code no.

Type of Account

Savings Bank Account (with cheque book)		Recurring Deposit	
Savings Bank Account (without cheque book)	✓	Term Deposit	
No-frills Account		Special Term Deposit	
Savings Plus Account		Multi Option Deposit Scheme linked with	
Premium Savings Account		Savings Bank ☐ Current Account ☐	
Current Account		Others (please specify)	

Please tick the type of account to be opened. To know more about various schemes please contact Bank officials.

Details of Applicant(s)

Sole/First Holder Name: RAJA · A — CIF no. (to be filled in by branch/LCPC):

Second Holder Name: — CIF no. (to be filled in by branch/LCPC):

Third Holder Name: — CIF no. (to be filled in by branch/LCPC):

Account Name

Account name as would appear on passbook/account statement: RAJA · A

Services Required

1. **ATM-CUM-DEBIT CARD:** (for International card and its variants, separate application is to be submitted)

Applicant no.	Card Type	Name as would appear on the card
1st	✓ Domestic ☐ Gold International ☐	RAJA · A
2nd	☐ Domestic ☐ Gold International ☐	
3rd	☐ Domestic ☐ Gold International ☐	

Please mention any other account desired to be linked

2. **INTERNET BANKING:** Viewing rights : ✓ 1st ☐ 2nd ☐ 3rd applicant Transaction rights : ✓ 1st ☐ 2nd ☐ 3rd applicant (please tick)
3. **MOBILE BANKING:** Mobile Banking Service to be enabled on this no. XXXXXXXXXX
4. **SMS ALERTS:** SMS Alerts on mobile number as mentioned in Part-I ✓ Required ☐ Not required
5. **CHEQUE BOOK:** Type of Cheque Book: ☐ Ordinary ☐ Multicity* ☐ Both * Charges applicable for Multicity cheques
6. **STATEMENT FREQUENCY:** (for current account) ✓ Monthly ☐ Quarterly ☐ Half-yearly
   e-Statement to be sent to e-mail id as mentioned in Part-I: ☐ Required ☐ Not required

Mode of Operation

✓ Self only ☐ Either or Survivor ☐ Former or Survivor ☐ Any one or Survivor ☐ Jointly ☐ Other

Specimen Signature(s)

Paste a passport size photograph inside this box — 1st Applicant	Paste a passport size photograph inside this box — 2nd Applicant	Paste a passport size photograph inside this box — 3rd Applicant

Please Sign in black ink only.

Signature(s) / Thumb impression(s) Sole/First Holder XXXX	Signature, SS No. and Name of Verifying officer
Signature(s) / Thumb impression(s) Second Holder	Signature, SS No. and Name of Verifying officer
Signature(s) / Thumb impression(s) Third Holder	Signature, SS No. and Name of Verifying officer

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State Bank of India

1. TERM DEPOSIT ☐ / SPECIAL TERM DEPOSIT ☐

Amount: Rs. _____ (in words) _____

Period: _____ year(s) _____ month(s) _____ days. In case of Term Deposit, interest payable: ☐ Monthly ☐ Quarterly

Maturity instruction:		**Payment instruction** (Maturity Proceeds/Residual Amount):
☐ Auto renew* principal ☐ Auto renew* principal & interest ☐ Auto renew* Rs. _____	Auto renew for period: _____ year(s) _____ month(s) _____ day(s)	☐ By credit to my bank account no.
☐ Pay principal & interest ☐ Pay principal		☐ By Banker's Cheque / Demand Draft

*Renewal will be done at the then prevailing interest rate

2. MULTI-OPTION DEPOSIT SCHEME

I/We hereby give consent for debiting my/ our account for recovering service charges as normally applicable to Savings Bank and Current Account.

Linked Saving Bank/Current Account No.

3. RECCURING DEPOSIT

Monthly installment: Rs. _____ ☐ Standing instruction (if any) Debit account no.

Period: _____ year(s) _____ month(s) ☐ On Maturity, credit proceeds to account no.

4. SAVINGS PLUS ☐ / PREMIUM SAVINGS ACCOUNT ☐

Auto-sweep facility links Savings/Current Account with Term Deposit Account. Your Savings Plus/Premium Savings Account balance above a threshold value, for a minimum amount of Rs.10,000 and in multiple of Rs.1000 in any one instance, is transferred to a Multi-Option Deposit (MOD) and earns interest as applicable to the MOD.

Threshold Amount*:Rs.

Sweep time: _____ day (example Monday, Tuesday) of every week (only for Savings Plus Account)

OR (example 1st, 2nd) of every month beginning on

Minimum balance required:
Savings Plus Account: Rs. 5000
Premium Savings Account: Rs. 25000

Under reverse sweep facility for breaking the MOD, the MOD to be broken by: ☐ Last in first out ☐ First in first out

5. NO-FRILLS ACCOUNT

I declare that my present gross monthly income is not more than Rs. 5,000. I shall inform you whenever it exceeds Rs.5,000. I understand that if the value of my business connection, including other liability products like Recurring Deposit or Term Deposit, exceed Rs.10,000/-, this account will cease to be a 'No-frills' account. The account will then be treated as a normal Savings Bank account, governed by the terms and conditions applicable to such accounts. I shall abide by the 'Know Your Customer' norms as stipulated from time to time.

6. FOR JOINT ACCOUNTS WITH 'EITHER OR SURVIVOR' OR 'ANYONE OR SURVIVOR' MODE OF OPERATION

We have to advise that State Bank of India may pay to anyone of us, any day either before or on due date, on or after due date and where no due date is fixed, on demand, the principal alongwith interest. Payment to any one of us is discharge to the Bank from all of us, until you receive a notice contrary to it from both/ all of us. In case of death of any one, amount is to be paid to the survivor(s).

I/ We have read and understood the rules and regulations of the product(s)/ service(s) opted for and agree to abide by the terms and conditions relating to the conduct thereof as also any changes brought about therein from time to time. A copy of the Savings Bank rules and regulations has been made available to me by the mode of a tear off. Further, I/we understand that I/we have the option to operate this account through my mobile handset using MPIN as per Terms and Conditions displayed on Bank's website www.sbi.co.in. Further, I/we have read and understood the provisions contained in the "Terms of Service document" of "OnlineSBI" on the Bank's website www.sbi.co.in and accept them. I/we agree that the transaction executed over "OnlineSBI" under my Username and Password will be binding. The Bank is entitled to amend the "Terms of Service document" of "OnlineSBI" from time to time.

Signature of 1st Applicant | Signature of 2nd Applicant | Signature of 3rd Applicant

Please Sign in black ink only.

Nomination:

Nomination, if required fill Form DA-1 on page no. 2, otherwise sign below

I/We do not want to nominate any person in this account

ANANTH.

Please Sign in black ink only.

FOR OFFICE USE

Certified that the implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

Open account:	**Account number generated:**
Date : (Authorised signatory)	Date : (Authorised signatory)

i) Internet Banking (INB) Kit No.: _____

ii) INB Viewing ☐ Transaction ☐ rights given on:

iii) Mobile Banking MPIN given on:

iv) ATM Card data transmitted on:

v) Nomination serial no.:

vi) Threshold (KYC) limit: Rs.

vii) Account sourced by Business Correspondent/ Business Facilitator - Yes/No

If yes, Name/ Designation: _____

Code no. of BC/BF:

viii) Account transferred / Home branch changed on:

ix) Account closed on:

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भारतीय स्टेट बैंक
State Bank of India

SAVINGS BANK RULES

To be torn off and given to the customer

'Know Your Customer' Guidelines

Any person fulfilling account opening requirements may, upon agreeing to comply with the prescribed rules, open a Savings Bank Account, provided she/he furnishes proof of identity and proof of address as required by the Bank. (Rule No. 1)

PROOF OF IDENTITY	PROOF OF ADDRESS
1. Passport, if the address differs from the one mentioned in the account opening form 2. Voter ID Card, if the address differs from the one mentioned in the account opening form 3. PAN Card 4. Govt. / Defence ID card 5. ID cards of reputed employers 6. Driving License 7. Pension Payment Orders (Govt./PSUs), if the address differs from the one mentioned in the account opening form 8. Photo ID Card issued by Post Offices Photo identity card issued to bonafide students of Universities/ Institutes approved by UGC/ AICTE	1. Credit card statement 2. Salary slip 3. Income tax /wealth tax assessment 4. Electricity bill 5. Telephone bill 6. Bank account statement 7. Letter from a reputed employer 8. Letter from any recognized public authority 9. Ration card 10. Copies of Registered Leave & License Agreement/Sale Deed/Lease Agreement may be accepted as proof of address 11. Certificate issued by hostel and also, proof of residence incorporating local address, as well as permanent address issued by respective hostel warden of aforesaid University/Institute where the student resides, duly counter signed by the Registrar/ Principal/Dean of Student Welfare. Such accounts should be closed on completion of education/ leaving the University/ Institute. 12. For students residing with relatives, address proof of relatives along with their identity proof, can also be accepted provided declaration is given by the relative that the student is related to him and is staying with him.

Nomination & Survivorship Facility

The nomination facility is available on Savings Bank Accounts and the account holders are advised to avail of this facility for smooth settlement of claim by legal heirs in unforeseen circumstances. Nomination can be made in favour of only one nominee. In case they do not wish to make a nomination, the fact should be recorded on the account opening form under their full signature. Joint account with survivorship benefit can be operated by the survivor, in such circumstances. (Rule Nos. 10, 2)

Types of Accounts, Balance Stipulation & Service Charges

The applicants can open an account either with cheque book facility or without cheque book. The current minimum quarterly average balances prescribed for these account types and the charges prescribed for non-maintenance of minimum balance, are available at the Bank's website www.sbi.co.in. The information can also be obtained from Branches. There is no ceiling on maximum balance in Savings Bank account, except for Minor's account. (Rule Nos. 11, 12).

Minor's Accounts

Minors who can adhere to uniform signature and are not less than ten years old can open accounts in their single name and maintain therein a maximum balance of Rs. 200,000/- (Rs. Two lakhs only). Minors may open joint accounts with their guardians. (Rule No. 3)

How to Open an Account?

In ordinary course, applicant(s) should attend the Bank personally for completion of formalities for opening the account. They will duly fill in and sign the prescribed application form. Applicant(s) should submit two copies of his/ her/ their recently taken passport size photographs. Account holder's signatures must be legible and well formed. Signatures should not be in capital or block letters. Each account will be given a distinctive account number. While dealing with the Bank, this number should be invariably quoted by the account holder(s). The account holders, in their self-interest, are expected to adhere to uniform signature as per specimen recorded with the Bank while operating the accounts and addressing any correspondence to the Bank. (Rule Nos. 7, 8, 9, 13)

Pass Book

The pass book and cheque book supplied to the account holder should be kept in a safe place. The Bank will not be responsible for any loss or incorrect payment attributable to the account holder's neglect in this regard. (Rule Nos. 18, 29). For withdrawing cash by means of a withdrawal form, the pass book must be presented. Withdrawals using cheque forms and Debit card can be effected without pass book. Deposits may be made without production of the pass book. (Rule No. 15) Pass book should be got updated regularly. The pass book will be returned to the account holder immediately after completion of the transaction duly updated. In case it is not collected within a week's time, it will be returned to them by Registered A.D. post/ Courier at their cost. (Rule No. 16) The account holders should carefully examine the entries in their pass books and draw the Bank's attention to errors or omissions, if any. (Rule No. 17) Duplicate in lieu of the lost or mutilated pass book may be issued on receipt of a written request from the account holder after necessary enquiries, completion of formalities and recovery of prescribed charges. The current charges prescribed for this are available at the Bank's website www.sbi.co.in. This information can also be obtained from Branches. (Rule No. 20)

Change in Rules

The Bank reserves the right to alter, delete or add to any of these Rules and service charges for which the customer will be duly notified through Bank's website and/ or branch notice board. (Rule Nos. 39, 48)

Cheque Book

The Bank will issue the first cheque book after completion of all formalities with regard to opening of the account. No charge will be recovered for issue of twenty five cheque leaves in a year (both MICR and non MICR). Thereafter, service charge will be charged to the customer's account. The current charges prescribed for this are available at the Bank's website www.statebankofindia.com. This information can also be obtained from Branches. The account holders must use only the cheques from the cheque books issued to them by the Bank. The Bank reserves the right to refuse payment of any cheques drawn otherwise. Ordinarily, Bank will not issue more than one cheque book at a time or before exhausting all or nearly all cheque leaves issued previously. (Rule No. 27) Cheques must be written legibly and any alterations or cuttings should be authenticated under full signature which must conform to the specimen recorded with the Bank. (Rule No. 28) Stop payment instructions in respect of cheques issued or lost can be registered with the Bank on payment of a prescribed service charge. The current charges prescribed for this are available at the Bank's website www.statebankofindia.com. This information can also be obtained from Branches. (Rule No. 32)

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भारतीय स्टेट बैंक
State Bank of India

OPERATIONS IN THE ACCOUNT

General

Savings Bank account is essentially a facility to build up savings and hence must not be used as a Current Account. Bank may close an account should it have any reason to believe that the account holder has used her/his account for a purpose for which it is not allowed. Rule No. 5)

Deposits

There is no restriction on number of deposits that can be made into the account. No deposit in cash for less than Rs 10/- will be accepted. Cheques, drafts or other instruments drawn only in favour of the account holder will be accepted for credit of the account. Third party instruments endorsed in favour of the account holder will NOT be accepted. No drawings against accepted instruments will be normally permitted until these are realized. In satisfactorily conducted accounts, immediate credit will be afforded for outstation instruments deposited up to Rs.20,000/-, which may change from time to time. The normal collection and out of pocket charges will be recovered. The current limit and charges prescribed for this are available at the Bank's website www.sbi.co.in. This information can also be obtained from Branches. Overdue interest will be recovered for instruments subsequently returned unpaid. (Rule Nos. 21, 22, 23)

Withdrawals

The account holder can withdraw money personally from her/ his ordinary Savings Bank Account by using Bank's standard withdrawal form. The pass book must accompany the withdrawal form. The withdrawal form can be used only for receiving payments by the account holder himself/ herself. ATM-cum-Debit card can also be used in ATMs for cash withdrawal. The account holder cannot withdraw an amount less than Rs. 50/-. All withdrawals must be in round Rupees only. Third party payments through withdrawal forms are not permitted. A letter of authority as per the prescribed format, along with the Pass Book should be sent to the Bank through an authorized representative to receive payment in case the account holder is unable to attend personally to withdraw cash from her/his account. (Rule Nos. 24, 25, 26) The minimum drawing permitted per cheque form is limited to Rs. 50/-. There is no ceiling on the maximum amount that can be drawn through a single cheque. (Rule No. 30) The maximum number of debit entries permitted in an account is 30 per half year or as decided by the Bank from time to time, excluding transactions through alternate channels like State Bank ATMs and Internet Banking. Cash withdrawal at ATMs of other banks will be counted as a debit entry in the account for the above purpose and are not to be treated as transactions made through alternate channels. Charges prescribed for exceeding this limit are available at the Bank's website www.sbi.co.in. This information can also be obtained from Branches. (Rule No. 35) Cash withdrawal can be made from the accounts of the sick, old or incapacitated account holders who are unable to attend the Bank and/or also not able to put their signature or thumb impression for withdrawing cash by completing the laid down formalities. (Rule No. 33)

Overdrafts

Overdrafts in Savings Bank accounts may be permitted under exceptional circumstances with prior arrangements only. Cheques drawn in excess of the balance in the account will be returned unpaid. Service charge will be recovered each time a cheque is returned unpaid for want of sufficient funds. Charges prescribed for this are available at the Bank's website www.sbi.co.in. This information can also be obtained from Branches. (Rule No. 31)

Inoperative Accounts

Account holders are advised to operate their accounts regularly. Accounts not operated are classified as Inoperative after the stipulated time period of 24 months since last operation. Inoperative accounts having less than the stipulated minimum balance will be charged a service charge at the end of the first year after the account is identified as inoperative and thereafter every year, if the account remains inoperative. If the balance in the account is equal to or less than the service charge, the account will be closed under advice to the account holder. The current prescribed charges in this regard are available at the Bank's website www.sbi.co.in. This information can also be obtained from Branches. (Rule Nos. 36, 37)

Standing Instructions

The account holder can request the Bank for effecting periodical payment of insurance premium, membership fees etc. by debit to her/ his account on payment of service charges. The current prescribed charges for Standing Instruction are available at the Bank's website www.sbi.co.in. This information can also be obtained from Branches. (Rule No. 40)

Payment of Interest

Interest at the prescribed rate will be calculated on a daily product basis and will be credited to the account half yearly on 30th June and 31st December. Interest will be paid if it works out to be Rs. 1/- or more and will be rounded off to the nearest rupee. The payment of interest on Savings Bank Account is subjected to RBI directives and any change therein may be notified through advertisement in the newspapers. (Rule Nos. 41, 42)

Transfer & Closure of Account

Accounts may be transferred between branches of the Bank at the request of the account holder(s). Request for closure of account should state the reason for closure. The Pass Book, unused cheque leaves and the ATM-cum-Debit card (after cutting into two pieces across the magnetic strip) must accompany such request. Joint accounts can be closed only at the request of all such joint signatories. Service charge at prescribed rate will be recovered if an account is closed prior to twelve months of its opening. The current charges prescribed for this are available at the Bank's website www.sbi.co.in. This information can also be obtained from Branches. (Rule Nos. 43, 44, 45)

Detailed rules available on the bank's website www.sbi.co.in or on request at all branches.

Conclusion:

Thus the Bank savings account opening form has been filled successfully.

Video suggestions:

S. No	Title/purpose	Link
1	SBI account opening form filling sample Tamil	https://youtu.be/EPY57RWjXjI
	Scan the QR Code to download Saving Bank account opening form in .pdf format	

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EXPERIMENT 9

Mock Interview

OBJECTIVE

- To participate in a Mock Interview and address all the doubts and apprehensions that may arise in the mock interview.



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PROCEDURE

Participants – Interviewer and Candidate.

Step 1: Candidate Should Bring His Educational Certificate Proof and Employment Brochure.

Step 2: Candidate should maintain Proper Dress Code.

Step 3: When meeting the Interviewer, Shake hands with a Smile.

Practice of Mock Interview:

Interviewer: Good Morning, Raja. I am Sundar.

Candidate: Good Morning.

Interviewer: How are you doing?

Candidate: I am doing fine. Thank you.

Interviewer: That is good Raja, let's start the interview. Are you ready?

Candidate: Yes, I am.

Interviewer: First of all, let me properly introduce myself. I am an Engineer cum HR. As you know there is an open position in my department and I need to fill this position as soon as possible.

Candidate: Please, tell me a little bit about the position.

Interviewer: It is an entry-level position. The new employee will have to work closely with the Technician department.

Candidate: What type of qualifications do you require?

Interviewer: I require a Two Year Course in Field Technician-Other Home Appliances. Some working experience would be helpful.

Candidate: What kind of experience are you looking for?

Interviewer: Doing office work is good. However, since this is an entry-level position, I do not require a lot of experience. I am willing to train the new person.

Candidate: That is great!

Interviewer: Raja, tell me something about yourself.

Candidate: I have just completed a Field Technician Course.

Interviewer: What are you looking for in a job?

Candidate: The job should help me see what Finance is all about. I have learned a lot of Finance theories at school, and now it is time for me to put them into practice.

Interviewer: Anything else?

Candidate: I also hope that it will help me grow in my field.

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Interviewer: What are your strengths? Why should I hire you?

Candidate: I am a hard-working person and a fast learner. I am very eager to learn, and I get along fine with people.

Interviewer: OK. Now, let me ask you a few quick questions. You do not mind working long hours, do you?

Candidate: No, I do not.

Interviewer: Can you handle pressure?

Candidate: Yes, I can. When I was going to school, I did a few other courses in the evening. And, I handled that situation very well.

Interviewer: Do you still have any questions for me?

Candidate: No, I think I have a pretty good understanding of the job. I believe that I can handle it with ease, and I hope to have the opportunity to work for you.

Interviewer: Raja, nice meeting you. Thank you for coming.

Candidate: Nice meeting you too. Thank you for seeing me.

Conclusion:

Thus the mock interview has been successfully completed and the doubts are clarified.

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EXPERIMENT 10

Writing a formal letter of application for an employment advertisement in a newspaper

OBJECTIVE

- To write a formal Application Letter for the Job advertised in a newspaper.



PROCEDURE:

Step 1: Check the eligibility for the advertised job

Step 2: If the applicant is eligible for the job, send a letter to the company

Step 3: In the letter applicant has to mention sender and receiver's details

Step 4: The applicant should specify the post applied for.

Step 5: And write their educational qualification and mention their previous experience if they have

Step 6: Further the applicant has to mention their skills and knowledge

Step 7: The applicant's personal details and ability should be mentioned

Step 8: Applicant has to give the own self declaration about the truth of the letter

Step 9: Write down the place and date at the end of the letter with applicant's signature

Step 10: Finally, before posting the application, check the letter and post the letter with proper address on the envelope, and note that the letter has to be reached before the last date of the application.

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SAMPLE LETTER FORMAT

Application for the Post of Field Technician

From

M. Ravi,
S/o. R. Murali,
33-Raman Palakkadu, Vasavi Post,
Erode -638301.

To

The Hiring Manager,
R.K Home Appliances Service centre,
1, Ethiraj Road, Chennai- 600008.

Respected Sir,

Sub: Post of field technician Reg

I am writing to apply for the position of Field Service Technician, listed on your Newspaper Advertisement. With over 4 years of experience in field support positions, I possess the comprehensive skill set and hands-on understanding necessary to affect positive, overreaching outcomes in this role. Please review these points from my professional experience demonstrating my unique abilities:

- I have Completed 12th standard in 2017.
- I have done a course on field technician. (Level 2)
- I have 2 Years of working Experience in the relevant field

The attached resume provides further details about how my qualifications and background is a match for your team's needs in a Field Service Technician. I look forward to the opportunity and to discuss how I can contribute my strengths at your esteemed concern. I appreciate your taking the time to review my credentials and experience.

Date :01.10.2022 Sincerely,

Place: Erode M.Ravi

Conclusion:

Thus the Formal Application Letter for the Job advertised in a news paper has been written successfully.

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Higher Secondary – Class XI – Employability Skills
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