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GOVERNMENT OF TAMIL NADU

HIGHER SECONDARY SECOND YEAR

VOCATIONAL EDUCATION

EMPLOYABILITY SKILLS

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Department of School Education

Untouchability is Inhuman and a Crime

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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 12th 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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1

UNDERSTANDING MYSELF

LEARNING OBJECTIVE

- Understand about Self-motivation & self-reflection
- Know the importance of being honest to yourself
- Understand the true meaning & importance of equipping myself
- Understand the importance of Grooming and personal hygiene
- Understand the need and importance of Self-discipline & respecting others

Introduction

In this subject "Employability Skills", various skills that help to improve the employability among the youth have been discussed at Class XI such as Understanding Myself, English Literacy, Communication Skills, Digital Skills, Entrepreneurship, Building 21st Century Skills, Gender, Financial Literacy and Preparation to the world of work. We have learnt about the following in Understanding Myself at Class XI,

1. Identifying strength, talent & skills in self and others,
2. Understand, differentiate, identify your interests and abilities,
3. Identify the meaning of role model & aspiration,
4. Understand self-learning, online learning, various sources of online learning,
5. Designing a journey map

In XII Employability Skills we will learn some more soft skills that will prepare us better. Hope you are ready to start the journey!

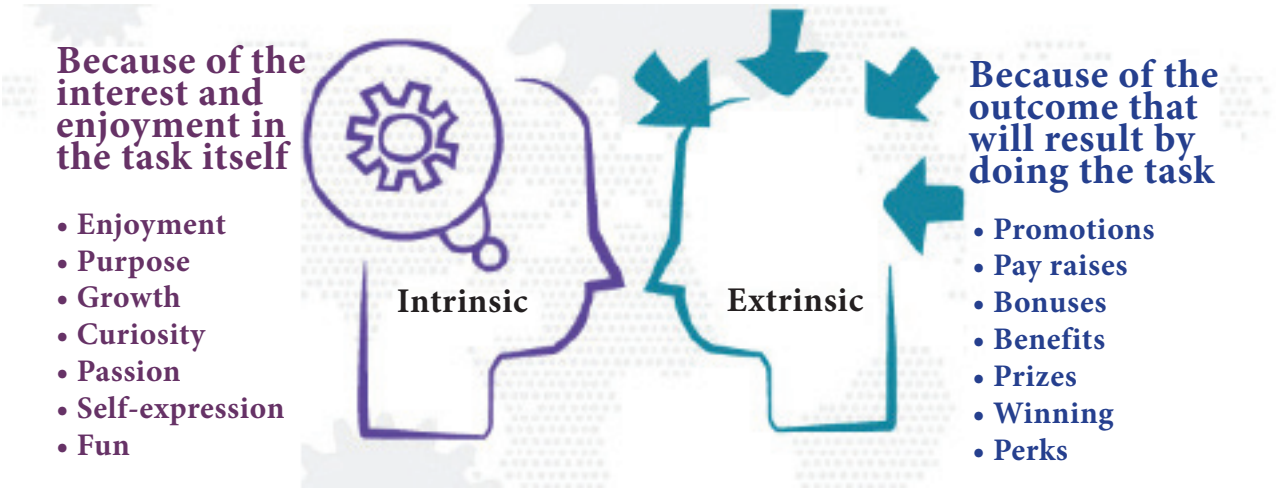
1.1 SELF MOTIVATION

Motivation is an inspirational process stimulating people to take the effort to achieve their goals. Motivation could be both from Internal and External factors. Many people work hard to earn money for

life or to avoid punishment at school. This kind of motivation is external or extrinsic motivation. But some people work hard because they like the work and they enjoy the challenge. This kind of motivation is known as internal or intrinsic motivation.

1.1.1 Difference between Intrinsic and Extrinsic Motivation:

Intrinsic Motivation	Extrinsic motivation
Intrinsic Motivation is one that comes from inside the person, depending on the person's nature, personal need and enjoyment of any task.	Extrinsic motivation arises from outside forces of the person such as praise, money or award. It is commonly of financial nature.



1.1.2 Self Motivation

Self-motivation is the force that keeps pushing us to go on – It is our internal drive to achieve, produce, develop, and keep moving forward. When a person is thinking of quitting something or does not know how to start, self-motivation is the key that pushes them to overcome the barrier & helps to proceed further.



Importance of Self Motivation:

- Self - Motivation elucidates all the goals
- It helps in crossing the milestones
- It trains us towards perseverance
- It teaches us to compete with ourselves

Reasons for losing Self Motivation:

There are three primary reasons by which we lose motivation.

- Lack of confidence - If we don't believe that we can succeed, then we don't feel motivated enough to try.
- Lack of focus - If we don't know what we want, then we don't know what to work for.
- Lack of direction - If we don't know what to do to achieve the goal, then we cannot do it.

Many of us think…



We might have either heard or experienced the above mentioned things. This is a common problem we all face. We can request others to help us, but they can only help for a short period of time. The only solution to such problems is self-motivation.

Motivating yourself could start with few simple tips:

- Just start: The secret of achieving big goals is, starting it.
- Break down tasks into small steps.
- Make a promise to yourself and give yourself a prize when you achieve it.
- Be kind and loving to yourself.
- Make a deal with a friend to achieve goals together.
- Ask people to share their stories of growth.



ACTIVITY 1

Write down some of the steps that you can follow to keep yourself motivated.

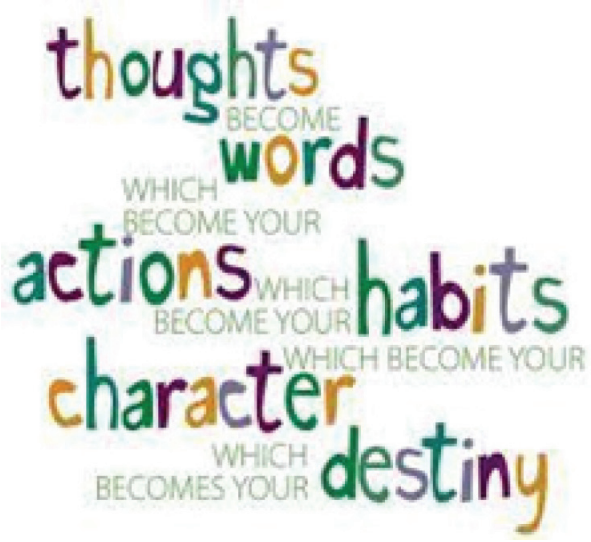
1.2 SELF REFLECTION

INTRODUCTION

We take many actions in our lives everyday. Most of them, either personal or professional, have something in common. They are based on how we feel when we make that decision. These feelings are connected to the beliefs and the values we hold as individuals. By analyzing our mind and action, we can reflect ourselves to us.

Self-reflection

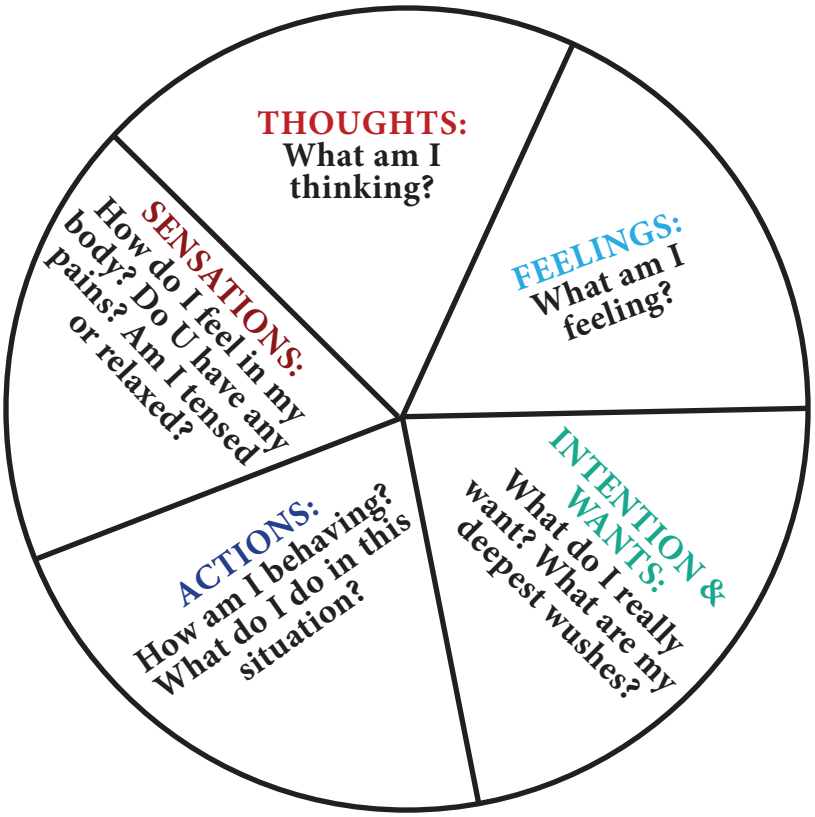
Self-Reflection is also known as personal reflection,It is the process of looking inwards. It means taking the time to think and pay attention to our own thoughts, emotions, decisions and behavior.





We go through life mechanically, when we do not reflect on ourselves. If things are actually going well, We keep moving from one thing to the next without evaluating. We do not pause to think. Self-reflection helps to determine what is going well and what isn't working. Look at the image given to identify how to self-reflect about anything in life – be it personal or professional.

You can ask 5 key questions and understand yourself better.



Tips to make Self - Reflection

Self-reflection does take time, so don't blame yourself if you fail at times. The following points can helps us in Self- Reflection:

- Identify situations that trigger negative thoughts.
- Surround yourself with positive people.
- Laughter can relieve stress and emotions.
- Check-in with your feelings and try to turn them around for positivity.

Practice on Self-Reflection

Here are simple and effective ways of Self-Reflection.

i. **Schedule a time**. In the beginning, it would be good to dedicate yourself 10 minutes daily either in the morning or evening to practice self-reflection.

ii. **Ask yourself the following important questions in a quiet space.**

- What is bothering me the most lately?
- What strong emotion am I currently experiencing?

Based on the above questions, Label your feelings by identifying specific emotions. Some examples are: sad, hurt, embarrassed, anxious, happy, and angry.

- Am I stressed about the things I can't control?

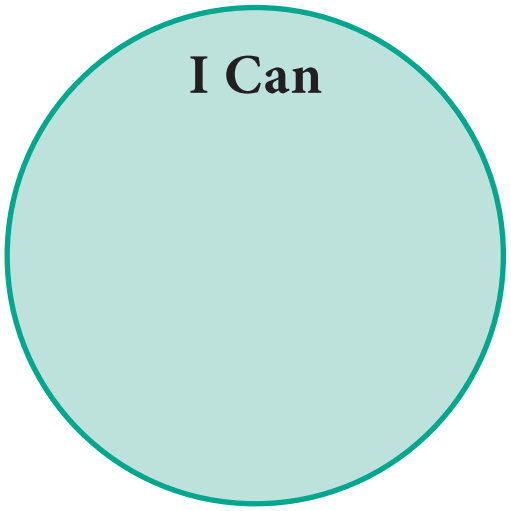
iii. **Make a journal**: It can be a diary where you reflect and record personal insights, questions and reflections. Write down these reflections in your reflective journal. It can be something good or bad that has happened to you and helps you to grow.

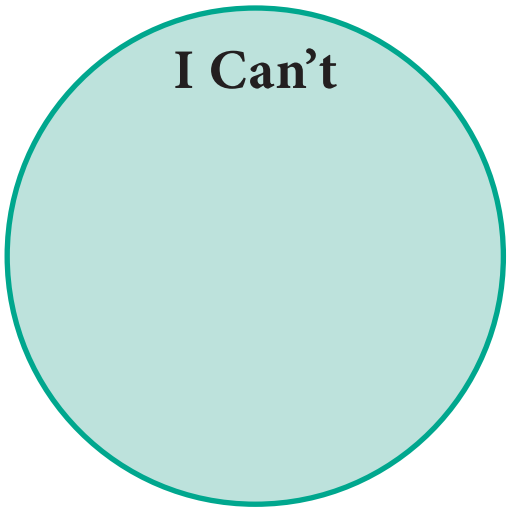
My Circle of Control:

In life, we always have control over certain things while some things are simply not under our control. Identifying this will help us become more self-aware and peaceful. It also helps us to communicate well with others.

ACTIVITY 1

Write down things which you can and cannot control in your life in the given circles.





THINGS I CAN CONTROL IN MY LIFE

My thoughts
My feelings
My actions
My behaviour
My hard work
My attitude
My communication
My aspirations, desires

THINGS I CANNOT CONTROL IN MY LIFE

Other's thoughts & feeling
Weather - Rain, sun, hot, cold
Other's desires, wants, ets.
Other's nature & behaviour
Other's people's wealth
Other's actions mistakes, luck

+

News, Media, Politics, Wars, Natural Disasters

Things you can control are those that you have the power and ability to change. Things you cannot control includes those that you have no hold or power over. Therefore, you should not fight to change them the way you want to as you cannot change them.

For example: I can Control: Myself, my behavior, my short temper, my laziness. Since you can control these, you can also change them.

I cannot Control: My parents' thoughts, my friends' thoughts, my employer's thoughts. Since you do not directly control these, you cannot change them that easily.

1.3 BE HONEST WITH YOURSELF

INTRODUCTION

Usually, we always talk to ourselves. In our personal or professional life, we talk to ourselves about so many things. Sometimes we don't say what is actually the truth. Honesty implies being truthful. Honesty means to develop a practice of speaking truth throughout life.

Honest Person

An Honest person shows good behavior, always follows rules and regulations, maintains discipline, speaks the truth, and is punctual. Honesty helps in developing good attributes like kindness, discipline, truthfulness and moral integrity. Lying, cheating, lack of trust, stealing, greed and other immoral attributes have no part in it. Honest people are sincere, trustworthy and loyal, throughout their life. A person



who practices Honesty in his/her life, possesses a strong moral character.

Importance of being honest to yourself

- When you are honest with yourself, you accept your weaknesses and flaws.
- When you are being true to yourself, you are completely honest with what you feel, deeply value, and desire.
- It means communicating your feelings wholeheartedly both with yourself and others, allowing your truth to flow through you and into the world.
- The more honest you are, the easier it is to trust.



Ten signs that you are honest to yourself:

1. You are not afraid to make mistakes.
2. You follow your intuition.
3. You don't care what other people think.
4. You follow your passion.
5. You don't waste time.
6. You always dream big.
7. You know that little things matter.
8. You know what you want in life.
9. You are not afraid to make decisions.
10. You don't remember the last time you got bored.

Self-talk

Self-talk is an essential internal dialogue with oneself. What we speak to ourselves influences our thoughts and our actions. It can be either positive or negative. For good emotional well-being, it is necessary to engage in healthy self-talk. For most people, healthy self-talk does not come naturally and so it requires a lot of practice.

Observe how you talk to yourself.

Do you say good things or bad things to yourself?

How does it make you feel?

Tips for Self-Talk

- Be honest with yourself about how things are going and how you are behaving.
- Forgive yourself when you make mistakes.
- Start a journal where you can record your observations and monitor your personal growth.
- Focus on exploring all possible solutions.

ACTIVITY 1

Pair with one of your friends and Identify in which level you rate yourself and then do it for your friend. Rate with the help of Emojis 😐😊😀😄😁.

😐 is the lowest level and 😁 is the highest level. Draw the emoji in the column given.

Attributes	Answer for You	Answer for your friend
Creativity		
Communication		
Collaboration		
Curiosity		
Courage		

Could you be able to do this with honesty?

Sometimes with ourselves, we undermine our own reality by denying the truth about ourselves. In other words, when we are not honest with ourselves we treat ourselves as less than the person that we are.

At a given moment, What story are you telling yourself?

Especially in moments of difficulty, being honest with yourself means separating yourself from your personal narrative. It is the act of being conscious of what we're doing, and asking ourselves why we're doing it. It can be considered as self-talk.

1.4 EQUIPPING MYSELF

INTRODUCTION

Things have been changing dramatically for the last decades. Unimaginable things come everyday. The trendy today can become the out-of-date tomorrow. What we believe is right can be proven wrong. We need to equip ourselves continuously.

Meaning of equipping myself

Equipping myself means to provide a person with objects that are necessary for a particular purpose. You have to equip yourself with things needed to fulfill all your responsibilities.



Example for Equipping Oneself

For repairing the roof, you have to take the necessary tools before you step onto the ladder. After equipping with the necessary tools, you can go up the ladder to repair the roof.

Equipping Myself in my field

In our career, we have so many options to choose from. Whatever may be our option, we have to be equipped to reach success in that particular field. You must equip yourself with required knowledge, skills and attitude.

Let's have a look at the Triangle of success.

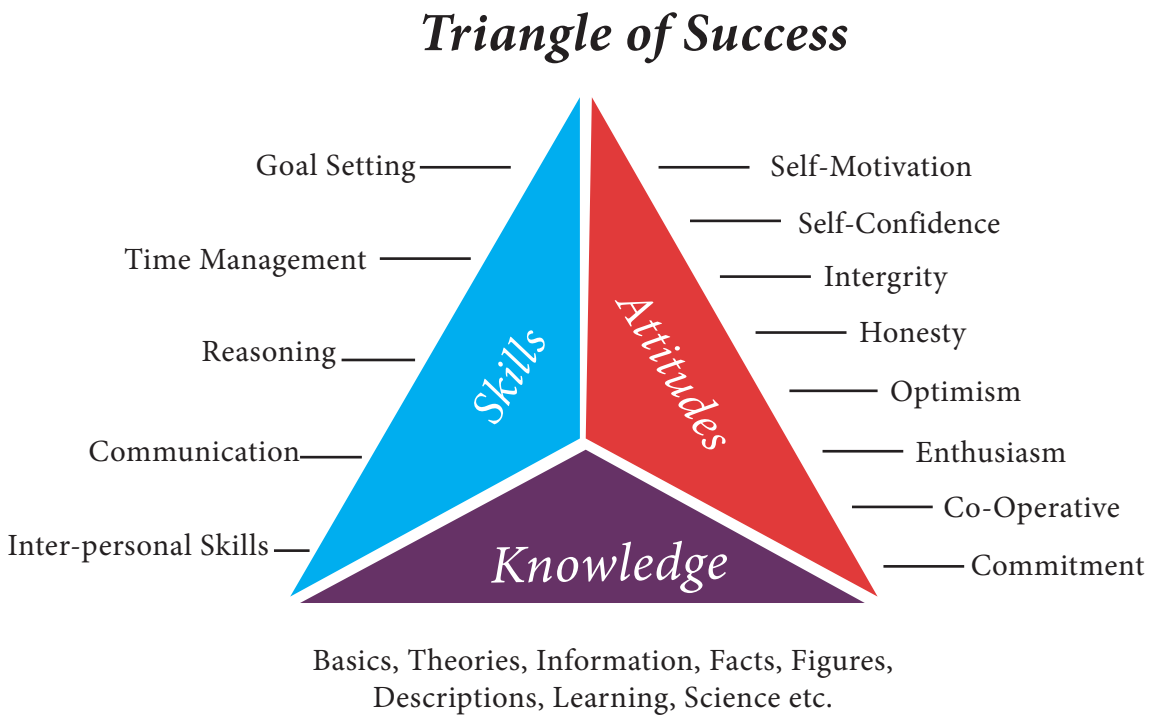
- **Knowledge defines our profession** — Engineering, Medicine, Management, Law, Sports, Music etc.
- **Skills** — the extent of our potential
- **Attitude** — governs the efficiency we achieve.

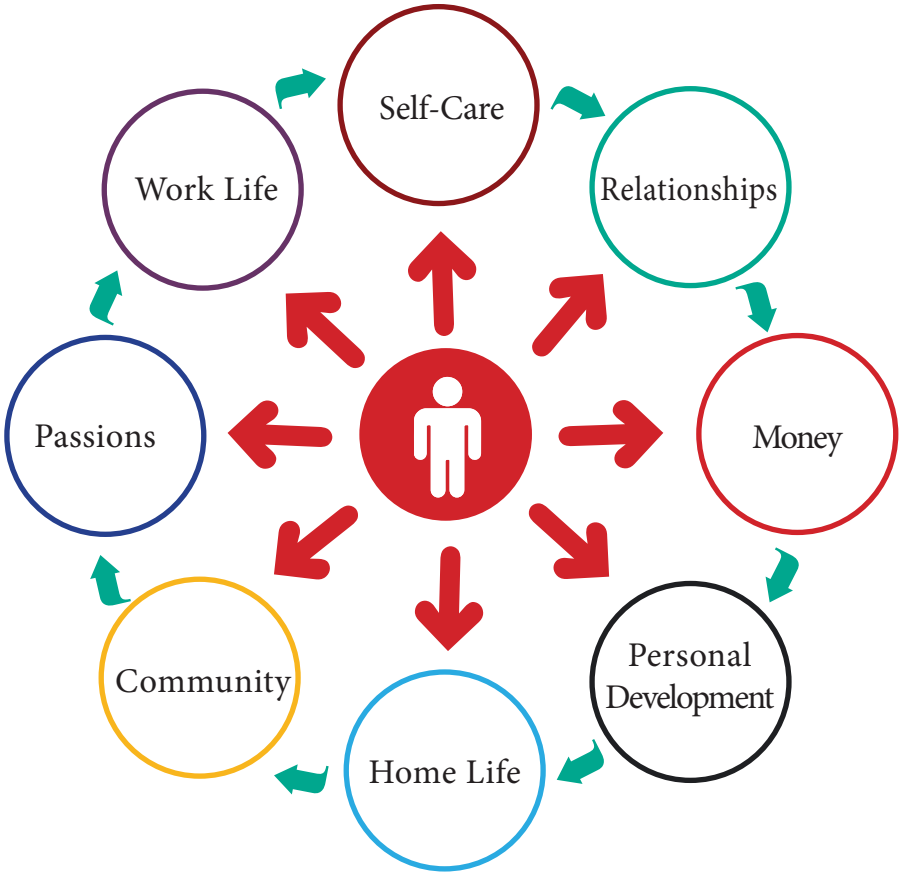
Equipping yourself in the workplace

Generally in the workplace, a balance between our personal and professional life is a challenging task. We have to equip ourselves to make the most with all our responsibilities. Efficiency is the key for doing so.

We are surrounded with so many things and responsibilities.

By maintaining a balanced life with these attributes will enhance us with good engagement in the workplace. If we are committed towards the work and organization, we will be efficient in all our responsibilities. It is important to make the most of the relationship and exploration that the workplace provides. We need to stretch ourselves and continue





to push our boundaries. We can continue to follow our passion and that in doing so you make an effort to benefit the whole community.

Doing these things will ensure that you are well placed to transfer your success at the workplace into success in your career.

Common skills needed to equip yourself for success:

The most important skills you will need to develop in the 21st century are:

1. Communication Skills
2. Collaboration – Working well with others
3. Innovation – Trying new things and finding new ways to do old things
4. Self-Awareness – Understanding yourself well
5. Critical Thinking – Thinking in a smart way by questioning the information you receive so that you are not fooled by fake news.
6. Adaptability – Ability to adapt to fast changes
7. Negotiation – Communicating in a proper way so that you can reach a profitable, healthy compromise
8. Resilience – Being strong to face any kind of challenge or problem.

Benefits of equipping yourself

- It boosts your confidence.
- It opens up new career opportunities.
- It helps you build connections.
- It helps you adapt to change.
- It keeps your mind healthy.

Examples for equipping yourself

Example 1 : To start up a business.

You must strongly equip yourself with related knowledge and current skills about the kind of business you plan to undertake. Keeping the knowledge flowing will boost your confidence.

If you plan to start an online store, You must know

- How to build a website?
- How to market your online store using social media platforms?
- How to use email marketing to drive more leads?

Example 2 : To enter into IT field

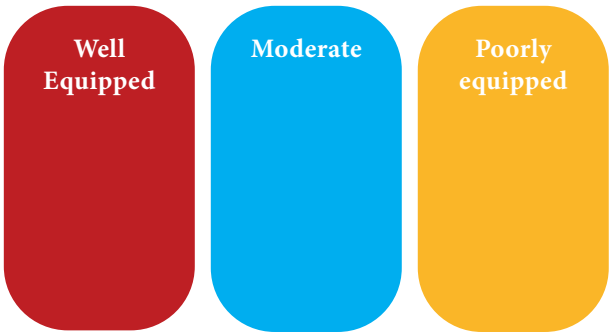
You must try to equip yourself with both Technical Skills and Soft skills. Those are,

- Technical skills like Technical writing, Social media management, Coding, Network configuration, Hardware deployment, Operating system knowledge and Database management.
- Soft skills like Communication, Organization, Analytical abilities, Creativity, Project management, Tenacity, Problem-solving, Resourcefulness, Leadership and Flexibility.

ACTIVITY 1

Think and share. Imagine you and your family went for a holiday tour. You have booked a hotel room to stay. When you enter the room, what are all the things you expect to be present?

Categorize those into three and decide whether it is a well equipped room/ moderate level room/Poorly equipped room. Write the things you expect in the given appropriate boxes.



1.5 GROOMING AND PERSONAL HYGIENE

GROOMING

Grooming is the process of taking steps to look neat and presentable. This includes how you take care of yourself and your appearance. Especially, when you go for an interview and join a new job.

Personal grooming has an influence on:

1. How do you feel about yourself ?
2. How other people see you ?

Importance of grooming:

1. Creates a positive first impression
2. Helps you feel confident
3. Indicates that you are a professional



4. Shows self-discipline
5. Improves people's opinion of you

Personal Hygiene

Hygiene: Hygiene is defined as a comprehensive plan for preserving individual and community health in all its dimensions. Good personal hygiene means keeping all parts of your external body clean and healthy. It is important to maintain both physical and mental health.

Importance of personal hygiene

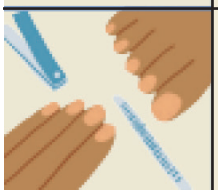
- Maintaining good personal hygiene will reduce the spread of illness and medical conditions caused by not taking care of yourself.
- It increases self-confidence and positively impacts personal relationships.

Some of the practices of personal hygiene

Every day, you come into contact with millions of outside germs and viruses. They can linger on your body, and in some cases, they may make you sick. Personal hygiene practices can help you and the people around you prevent illnesses. Let's know some of the Practices of Personal hygiene.

Effects of poor personal hygiene

- A person with poor personal hygiene could become isolated from other people.
- People with poor personal hygiene, the body provides an environment for germs to grow, and could make you fall sick easily.

	Wash your hands regularly with soap and water before eating, after using the toilet, after returning home from public places, etc.
	Brush your teeth twice a day.
	Shower everyday and wash your hair at least once a week.
	Do not share personal products like earphones, toothbrushes, cobs, etc.
	Keep your nails of your fingers and toes clean at all times.

- There are also many health implications of having poor personal hygiene as hygiene-related diseases like tooth decay, head lice, etc.

Steps to groom yourself

When going for an interview or an industrial visit, you are required to dress neatly in formal attire. Let's have a look at the steps.

For Women

- Wear a shirt and pants; or a saree and salwar.
- Make sure your clothes are ironed well.
- If you're wearing heels do not wear very high heels.
- Keep your makeup light and natural.
- Don't use strong perfume.
- Hair should be neatly styled or tied back.
- Carry your resume and documents in a folder or a bag.

For Men

- Wear a shirt and pants with formal shoes.
- White or light coloured shirts are more suitable.
- Make sure your clothes are ironed well.
- Wear matching socks.
- Shave and get a haircut or if your hair is long.
- Avoid using strong perfume and deodorant.
- Carry your resume and documents in a folder or a bag.





ACTIVITY 1

Your School is taking you for an industrial visit. Your teacher has asked you to wear your uniform and groom yourself well. Pick the steps you will follow:

- Make sure the uniform is clean and ironed
- Wear high heels
- Have a bath in the morning
- Wear bright coloured socks
- Not carry a bag and id card
- Forget to comb your hair

1.6 SELF DISCIPLINE

INTRODUCTION

We come across a set of rules and regulations which are to be followed while undergoing any task or activity. Those rules must have to be followed to be a disciplined person. Discipline is one of the most important personality traits in everyone's life. Self-discipline often means putting off your immediate comfort or wishes in favor of long term success. An example of self discipline is when you make sure you get up early



Self Discipline - Definition

Self discipline is defined as "The ability to control yourself and to make yourself work hard or behave in a particular way without needing anyone else to tell you what to do."

Need for Self Discipline

- Self-discipline is like a muscle: the more you train it, the stronger you become.
- It enables you to stay in control of yourself and of your reaction to any situation.
- Lack of self-discipline can cause low self-esteem.

Importance of Self Discipline

- Self-discipline helps you stay focused on reaching your goals,
- Gives you the courage to stick with difficult tasks,
- Allows you to overcome obstacles and discomfort as you push yourself to new heights.

Benefits of Self Discipline

- Increases your ability to achieve your long-term goals
- Decreases anxiety
- Increases physical health
- Make your relationships better
- Makes you feel happier
- You become more resilient

Types of Self-Discipline

There are many ways that we can implement self-discipline practices everyday. Here are the three types:

Active discipline - is doing what you need to do at that very moment such as eating a healthy meal, and limiting your distractions while studying.

Reactive discipline - is controlling your thoughts or behaviors when dealing with unforeseen situations like dealing with a rude person. Instead of complaining, you can use these situations as opportunities to learn.

Proactive discipline - is doing things in advance in an effort to better control a situation such as bringing an umbrella on a rainy day, creating a to-do list, and going to bed on time.

FIVE PILLARS OF SELF DISCIPLINE

1. **Acceptance** – Accepting yourself as you are.
2. **Willpower** – Developing willpower to overcome temptations and distractions.
3. **Hard Work** – the willingness to put consistent effort towards your goal
4. **Industry** – Investing resources only into your goals and not into unproductive ways.
5. **Persistence** – Staying determined and persevering through obstacles,taking failures as lessons.

Seven ways to build Self Discipline:

- Commit to daily excellence.
- Get enough sleep.
- Prioritize correctly.
- Learn how to say 'no' .
- Forgive yourself.

- Learn to tolerate discomfort.
- Visualize success.

ACTIVITY 1

Look at this boy who wants to be disciplined. Write your suggestions or ideas in the given space you want him to follow.

Help me please!



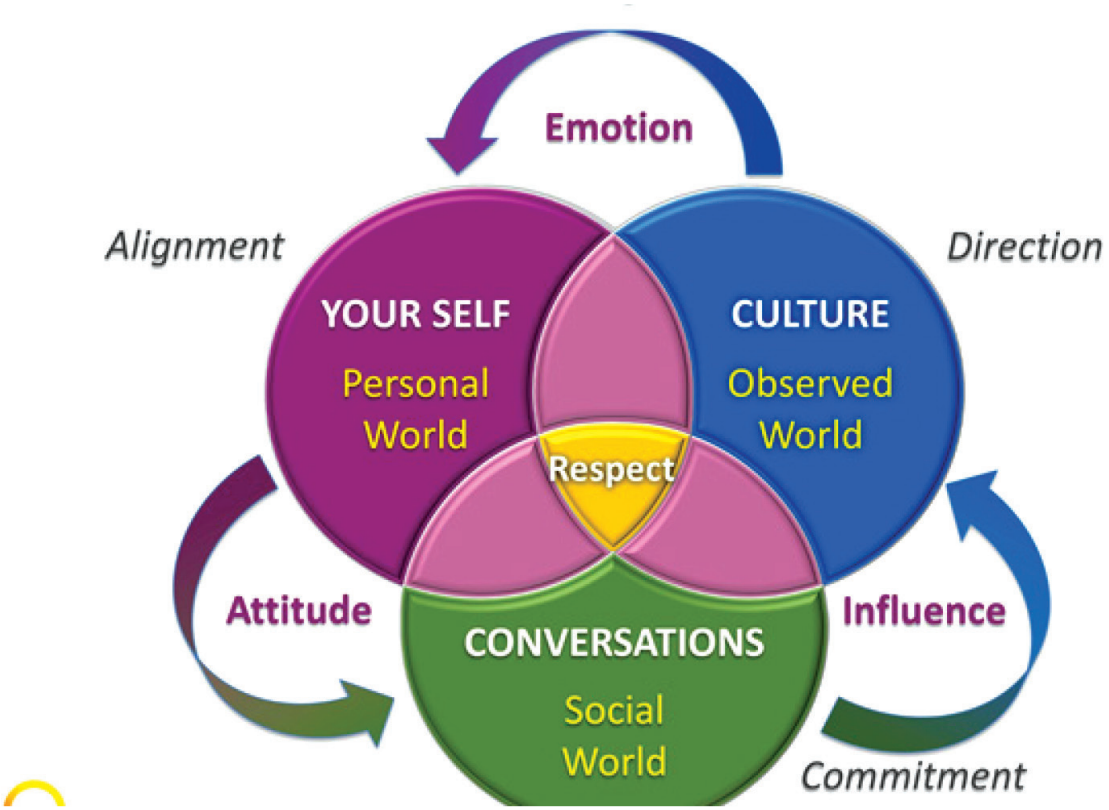
1.7 LEARNING TO RESPECT OTHERS

INTRODUCTION

Respect means treating everyone and everything with care. The golden rule is to treat others the way you would like to be treated. It means that you accept somebody for who they are, even when they're different from you or you don't agree with them.

Importance of respecting others

Respect in your relationships builds feelings of trust, safety, and well - being. Without it, interpersonal relationships will be filled with conflict and dissatisfaction. If we don't respect others, they will not respect us, and if we don't respect ourselves we will not be respected by others either. It is essential to feel safe, to be able to express ourselves without fear of



being judged, humiliated or discriminated against. Being respectful of others, being respected, and respecting ourselves increases our self-esteem, self-efficacy, mental health, and well-being.

Importance of respect in the workplace

- A respectful environment reduces stress
- It increases collaboration and productivity
- It improves employee satisfaction
- It helps to create a fair working environment

Ways to show respect to others:

- Listen to others.
- Affirm people's opinions.
- Empathize with different perspectives.
- Disagree respectfully.
- Apologize when you're wrong.
- Call out disrespectful behavior.
- Show gratitude.
- Compliment the achievements of others.

ACTIVITY 1 - THINK AND SHARE

Imagine you are a team leader. You are in a meeting with your team members. At some point of time, There are a lot of opinions flying around the room and you feel the tension rising. What will you do?



Using a kind tone of voice, reflecting other's concerns, and objectively (without attacking anyone) expressing your opinion can help healthy discussions.

CONCLUSION

Thus,in this lesson we have learnt about self motivation , self reflection, grooming, self respect and many more things that are important for an individual to grow better in life no matter the situations we are brought up in. To maintain a healthy work life balance and be successful in both it is necessary to analyze oneself properly.

ASSESSMENT

I. Choose the Best Answer (1 Mark)

1. The inspirational process stimulating people to take the effort to achieve their goals is _____.

   A. Self reflection B. Connection

   C. Motivation D. Appraisal

2. Enjoyment,purpose, passion and fun are examples of _____ motivation.

   A.Intrinsic B.Extrinsic

   C.External D.Self

3. 3.Personal hygiene increases_____ and promotes positive personal relationships.

   A.Cleanliness B.Motivation

   C.Roles D.Self confidence

4. An internal drive that helps us keep moving forward is _____.

   A. Self reflection B. Self respect

   C. Self Motivation D. Feedback

5. Taking the time to think and pay attention to your own thoughts, emotions, decisions and behavior is described as _____.

   A. Self respect B. Self reflection

   C. Being honest D. Feedback

6. Self reflection is also called as_____.

   A. Personal reflection

   B. Self appraising

   C. Professional reflection

   D. Thoughts



7. The practice of developing speaking truth throughout life is _____.

   A. Honesty B. Grooming

   C. Feedback D. Shy

8. A person who practices Honesty in his/her life, possesses a _____ moral character.

   A. Weak B. Strong

   C. Unchanged D. Timid

9. An internal dialogue with oneself that influences our thoughts and our actions is _____.

   A. Honesty

   B. Speaking with friends

   C. Self talk

   D. Self motivation

10. The process of providing a person with objects that are necessary for a particular purpose is _____ myself.

    A. T alking about B. Testing

    C. Reflecting about D. Equipping

11. With what can we equip ourselves from the triangle of success?

    A. Knowledge B. Emotion

    C. Behaviour D. Planning

12. Without _____, interpersonal relationships will be filled with conflict and dissatisfaction.

    A. Motivation B. Respect

    C. Truth D. Feedback

13. The art of treating everyone and everything with care is often termed as _____.

A. Honesty B. Accepting

C. Respect D. Motivation

14. Healthy self talk requires lot of _____.

A. Pleasing B. Practice

C. Unwelcomed D. Respected

15. The way of putting off your immediate comfort or wishes in favor of long term success is described as _____.

A. Self reflection B. Self discipline

C. Self acceptance D. Grooming

16. The comprehensive plan for preserving individual and community health in all its dimensions is _____.

A. Hygiene B. Grooming

C. Motivating D. Participating

17. The process of taking steps to look neat and presentable and how you take care of yourself and your appearance is _____.

A. Cleaning B. Hygiene

C. Discipline D. Grooming

18. Lack of self-discipline can cause low _____.

A. Self esteem B. Self empathy

C. Self preservation D. self respect

19. Doing things in advance in an effort to better control a situation is _____ discipline.

A. Proactive B. Active

C. Reactive D. None of the above

20. When you have self talk, _____ yourself when you make a mistake.

A. Punish B. Accept

C. Forgive D. Push harder

II. Answer the Following (2 Marks)

1. State the importances of Self-motivation.
2. What is self reflection?
3. State the importance of being honest.
4. What are the benefits of equipping oneself?
5. State the need for self reflection.

III. Answer the following: (3 Marks)

1. What are the reasons for losing self motivation?
2. List out the tips self motivation.
3. What is self talk?
4. Explain the benefits of self-discipline.
5. What are the importances of self grooming?

IV. Answer the following: (5 Marks)

1. State the ten signs that explain you are honest to yourself.
2. Write down the common skills required to equip yourself to achieve success.
3. Explain personal hygiene and its importances.
4. Explain the different types of self discipline.

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2

ENGLISH LANGUAGE SKILLS

LEARNING OBJECTIVE

- Comprehend and produce spoken language for proper and effective interpersonal communication.
- Develop a reading habit and to improve general knowledge.
- Taking part in everyday discussions related to the world's current events.
- Revising the time and days of the week.
- Using a wide variety of questions and stating questions with precision
- Understand linguistic competence in two or more languages and develop bilingual/ multilingual communication.
- Creating an efficient flow of information between employees, give orders, convey instructions and fulfill the goals of the organization.
- Checking our ability to handle a specific language and to assess how good we are at it.
- Taking part in complex business, cultural and social activities.

2.1 LSRW SKILLS

INTRODUCTION

LSRW skills stands for learning, speaking, reading and writing skills. English is the dominant business language and it has become almost a necessity for people to speak English if they have to enter a global workforce or higher education. The present day market placement scenario has changed with the latest trends by including writing assessments like Image Skill and Email writing. To crack the latest placements students, must be perfect in reading and writing assessments. At present, some students who are very

good in technical knowledge are lagging in communication. Communication is the backbone of our society. It allows us to form connections, influence decisions, and motivate change. As communication plays a very important role, it is a need for students to be perfect in communication.

Listening

Listening is following and understanding the sound. Good listening is built on attitude, attention and adjustment. We are aware that listening is emotional whereas hearing is physical. It is the bigger part of communication. It is the absorption of the meanings of words by the brain. Listening leads us to an understanding of facts and ideas.



Benefits of Listening Skills:

- It helps an individual to know the areas of agreement and disagreement.
- It minimizes misunderstandings.
- It helps us to understand others' views & also to discover the flaws in our own position.
- It helps an individual to acquire the necessary skills through learning and with the help of this he/ she can achieve his/ her goals.

Speaking

Speaking is an act of making vocal sounds. We can understand that speaking means to converse or express one's thoughts and feelings in spoken language. To speak often implies conveying information. Speaking skills are the skills that give us the ability to communicate effectively. This skill helps the speaker to express his/ her message in a passionate, thoughtful and convincing manner.



Benefits of Speaking skills

- Speaking helps us to build self-confidence.
- It can communicate and articulate our thoughts and ideas.
- It gives an individual the ability to lead.
- It improves our quality of life.
- It helps in career advancement.
- It is a very important skill to receive recognition.

Reading

Reading is an important skill at every walk of an individual's life, especially in schools, colleges and at the workplace. Reading is the process of looking at a series of written symbols and getting meaning from them. Reading is a medium

of discovering information to expand one's knowledge and understanding of the subject of any kind.



Benefits of Reading Skills:

- It helps to increase the vocabulary.
- It increases one's creativity.
- It plays a vital role in developing critical thinking.
- It shows the students new things and can broaden their interests.
- Helps to discover new things.
- Reading develops the imagination.
- Reading is essential in developing a good self-image.

Writing

Making impressions in a note or a platform is known as writing. Writing plays a crucial role in one's development. Writing can also help us in getting points in the future also.

Let us learn note making..!!!

Note making is not just about writing down everything you hear or read. It is a process of reviewing, connecting and synthesizing ideas from your lectures or reading. It helps us to grasp the theme of any speech.

Steps to make a crisp note:

Making notes helps us to stick to the point. To make your note understandable, it should be crisp and clear. Here are a few steps to make it a good one.

1. Only note down important data
2. Use mind maps and flowcharts
3. Highlight important points
4. Use tables for numerical value

ACTIVITY 1

In the following paragraph, important words are underlined. Make notes using underlined words.

My name is Angel. I'm 15 years old. I love eating Bananas. Yesterday I ate 3 bananas. Today I ate 4 bananas. I will play 2 hours a day.

Eg: Name - Angel, 15 Years,_____



Benefits of Writing Skills

- It provides us with a permanent record for future reference.
- It is important as legal proof.
- It helps to get a job.

- It widens one's vocabulary.
- It increases productivity.
- It helps to recover our memories

Practice session

Let's write letters..!!!

Take a paper and write a letter to your best friend. You can write or convey your thoughts which you would like to say for a long period of time.

ACTIVITY 1

List out 4 benefits of listening skills in one words each

.....

.....

ACTIVITY 2

Introduce yourself in front of your classmates.

Glossary

1.	Comprehend	Understand; Grasp
2.	Pervasive	Widespread; Prevalent
3.	Sought-after	Fashionable; Popular
4.	Flaws	Errors; Mistakes
5.	Receptive	Willing to consider new ideas; Flexible

2.2 READING NEWSPAPERS AND MAGAZINES

INTRODUCTION

Reading newspapers or magazines is a repetitive activity which provides a great sense of educational value. It brings information about economy, entertainment, politics, business, industry, sports, trade and commerce. This good habit not only enhances one's knowledge about general information but also improves the language skills and vocabulary. Regular newspaper readers feel that their day sounds incomplete without holding early morning newspapers.



Merits of Reading Newspapers and Magazines

Newspaper or magazine ,it makes us an expert in our domain, enrich our language and strengthen our writing skills.

Benefits of Reading a Newspaper

The life of a newspaper exists one day, nevertheless if you read it routinely, it boosts your life by providing you with all the information regarding the life.The benefits of reading a newspaper are:

1. Gives knowledge about universal happenings
2. Provides information about regional advertising
3. Updates with the most recent innovations and discoveries
4. Improves language proficiency and vocabulary
5. Enhance reading, speaking and writing skills

Let's learn the usage of abbreviations in newspapers and magazines...!!!

In newspapers and magazines you may have seen the usage of abbreviations and acronyms instead of using the proper word. Why is it used?. When do abbreviations start to be used?. Let us know about it.

Abbreviations have a long history. They were created to avoid spelling out whole words. This might be done to save time and space and also to provide secrecy. In both Greece and Rome the reduction of words to single letters was common.

Here are some of the abbreviations commonly used in newspapers.

1. C.M - Chief Minister
2. P.M - Prime Minister
3. INR - Indian Rupee

PRACTICE SESSION

There are many other shortcut methods usually used in newspapers. List any five of them.

Eg : New Zealand is stated as NZ, the Finance Minister is stated as FM.

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

Benefits of Reading a Magazine

Pictures stand as a unique selling point of a magazine since visuals appeal more to the human mind and stay longer in our memory. The glossy and durable pages, present information in a refined way that captivates the attention of the readers. The benefits of reading a magazine are:

1. Pass the time while learning
2. Great stress buster
3. Keep an eye on recent trends



ACTIVITY 1

Choose any alphabet and browse through the newspaper or magazine, find five unfamiliar words beginning with the chosen letter, and look up the definition/

meaning of each. Write down the five words along with the definition/meaning

1. _____

2. _____

3. _____

4. _____

5. _____

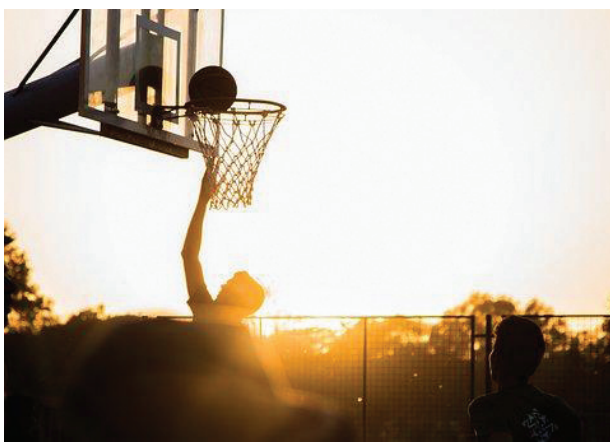
Glossary

1.	Enhance	Increase; Improve
2.	Diligent	Hardworking; Busy
3.	Skip	Omit; Avoid
4.	Tidbits	A choice or pleasing bit (as of information)
5.	Glossy	Shiny; Stylish
6.	Realms	Field; Domains

2.3 DESCRIBING HABITS AND ROUTINES

INTRODUCTION

People are creatures of habit, and routines offer a way to promote health and wellbeing. Having a routine can greatly improve your health and make you stress free. Many successful professionals rely on daily routines to help them accomplish their tasks and maintain a satisfying personal life. These routines help them develop strong workplace habits and dedicate time to their relationships and hobbies. Eg. Playing.



- I get up at 7am every day.
- I usually have toast/cereal/fruit for breakfast.
- I have a bath/a shower.
- I leave my house around 8.30.
- I drive/cycle/walk/catch the bus to work/school.
- I'm usually at work/school until 3pm.
- I normally do the housework on Saturday morning.
- I always watch my favorite TV program on Saturday evening.
- I often go shopping on Sundays.

Useful words for describing routines



You might have noticed these words in the sentences above:

usually, sometimes, normally, always, often, tend to

Those 'frequency words' are great for making your sentence sound natural and describing how regularly you do something.

A typical structure is:

I + frequency word + activity + time/day

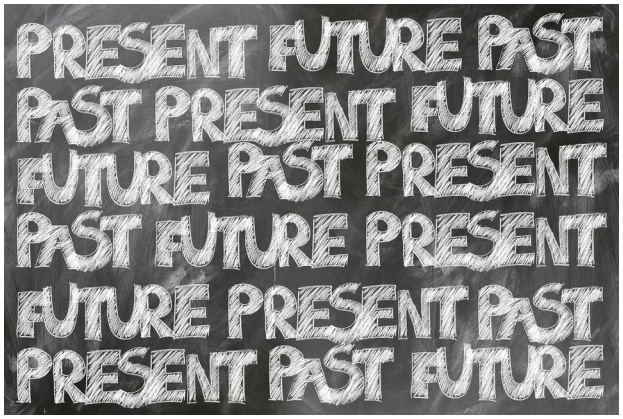
For example, 'I normally go shopping on Sundays.'

Use the present tense

- "I wash the Clothes"
- "I watch TV"
- "I make dinner"

Use the future tense

The future tense is another way to talk about habits. We use this when we are making a list of our habits, or the things that we do regularly. Try using the future tense to sound more natural when you talk about your habits.



- "I'll let the dishes soak for a few minutes"
- "I'll stream videos"

Keywords to talk about your habits

- "Every day I..."
- "I usually ..."
- "We always..."
- "Often I...."

Let's learn punctuation...!!!

Punctuation is the use of symbols such as full stops or periods, commas, or question marks to divide written words into sentences and clauses. They are: the period, question mark, exclamation point, comma, colon, semicolon, dash, hyphen, square brackets, curly brackets or braces, round brackets or parentheses, apostrophe, quotation mark, and ellipsis.

Eg:

1. speak Tamil, Kannada and Telugu.
2. "I will become an entrepreneur" - Said by Ragul.
3. Where is Mamallapuram?

Let's practice...!!!

1. Have you read Thirukkural
2. I love idly upma and vada
3. I like humanities

ACTIVITY

Fill in the table with relevant information

	Sleeping hours	Studying hours
At the age of 2		
At the age of 5		
At the age of 9		
At the age of 13		
Now		

Now see the table once again. Have you noticed any change in your habits? Mention other changes in your habits compared to childhood.

Glossary

1.	Routine	Procedure; Practice
2.	Rely	Depend; Pin one's hopes on
3.	Accomplish	Fulfill; Achieve
4.	Suit	Acceptable; Match
5.	Frequency	Repetition; Recurrence

2.4 QUESTIONING TECHNIQUES

INTRODUCTION

Learning how to ask questions effectively can help you improve your communication skills and develop positive relationships with your colleagues, clients and other professionals in your network. Asking the right questions can also help you gather important information, learn new things and develop productive solutions. Developing this skill can also help you:

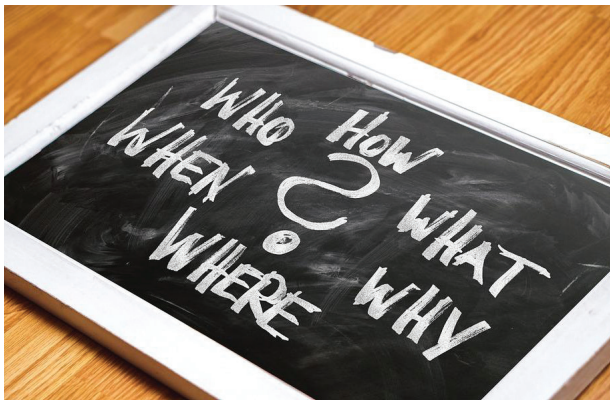
- Improve your interpersonal skills
- Improve your critical thinking skills
- Clarify important conversation points
- Persuade other people to agree with you



TYPES OF QUESTIONING TECHNIQUES

Open questions

Asking open questions is a great way to gather more details about a specific situation. When you ask an open question, it gives the other person an opportunity to elaborate and offer an in-depth explanation. **(How, What, When, Why, Which, Explain, Describe)** Asking open questions can help you have more interesting conversations and build positive relationships with other people.



- *"What happened in the sales meeting yesterday?"*
- *"Who else was at the event?"*
- *"How did you develop this solution?"*

Closed questions

Closed questions can be useful when you need a simple answer. Often these are yes or no questions.

- *"Have you received a response from Jancy about the new logo?"*
- *"Are you comfortable moving forward with this project?"*

Probing questions

Probing questions ask for specific details. It is also known as trigger questions. You might choose to use this technique if you need clarification about a specific topic.

- *"Who exactly did you speak with about this situation?"*
- *"How did you learn about this?"*

Funnel questions

The funnel questioning technique begins with general questions that gradually become more specific throughout the conversation.

- *"Did they have any questions or concerns about our services?"*
- *"When do you plan to have your first project completed for them?"*

Rhetorical questions

When someone asks a rhetorical question, they don't typically expect a response. Instead, people use this type of questioning technique to engage with their audience and ensure they're still listening.

- *"What's not to like?"*
- *"Isn't this an amazing deal?"*

Recall questions

Recall and process questions are an excellent tool to use when you want to make sure someone remembers a key discussion point or fact.

- *"Do you remember what Ravi said about the ABC Foundation during yesterday's meeting?"*
- *"Where did you save the files for Sameer's presentation?"*

Process questions

Process questions, also known as divergent questions, require the respondent to think critically about the situation before they answer. Journalists and interviewers often use this questioning technique to learn more about a person's experiences and beliefs.

- *"What are the pros and cons of making this investment?"*
- "Why do you think we should partner with MK International?"

Let's learn question tags...!!!

In grammar, a question tag is a very short clause at the end of a statement which changes the statement into a question.

For example, in 'She said half price, didn't she?' , the words 'didn't she' are a question tag.

Rules to be followed

- The tense of the statement and the question tag must match.
- Use the contracted version of "helping verb" and "not" for negative question tags.
- If the statement is positive, the question tag must be negative, and the opposite is the case.
- Pronouns must always be used in question tags.

Let's practice...!!!

1. Shahina is the new lead, ...
2. They have confirmed, ...
3. You like cookies, ...

ACTIVITY 1

Fill in the blanks with suitable questions.

Karthi : .....?

Guna: I'm coming from Coimbatore

Karthi : ……..?

Guna: I do not have a 1 rupee coin.

Karthi : ……..?

Guna: History is my favorite subject

Karthi : ……..?

Guna: I ate chapathi in the morning.

Karthi : ……..?

Guna: Dhass is my pet cat.

ACTIVITY 2

You are new to a place. You need to know about the timing of the next bus. Around you there is no one familiar. But you have to ask about the timing of the next bus. How would you ask the timing to your nearby person?

Glossary

1.	Technique	Approach; Manner
2.	Productive	Fruitful; Creative
3.	Probing	Curious; Investigative
4.	Rhetorical	Eloquence; Stylistics
5.	Divergent	Different; Various
6.	Respondent	A person who is giving help or information

2.5 TRANSLATION SKILLS

INTRODUCTION

Translation is the process of reworking text or sound or any other mode of exchange of ideas from one language into another. You can translate anything, including websites, subtitles, books, and legal documents. Most of the time, translators work from a particular language into their native language. Translation is not a new concept. People have translated information for many centuries. Now, translators rely on specialized tools and software applications to streamline their work.



How to improve translation skills?

If you want to become a professional translator, you have to master various tricks and insights. For this, you need to constantly practice and increase your knowledge base. Only after building a broad foundation in translating will allow you to possess the translation skills you need to thrive in this industry.

- **Become bilingual or multilingual**

Bilinguals and multilinguals can take into account both culture and language aspects as they switch from one language to another. If you're an experienced bilingual speaker and writer, you need to develop your linguistic abilities to adapt to the source and target culture to improve your overall translation skills.

- **Great reading comprehension**

If you want to succeed in your field, you have to be fluent in the source and target audience not only when speaking, but also

when reading. This way, you are sure that what you are translating is accurate. To improve this translation skill, you need to read a lot of materials in both languages.

Let's learn about singular and plural...!!!

The difference between singular and plural nouns is easy to spot. When a noun indicates one only, it is a singular noun. When a noun indicates more than one, it is plural. Look at the following table for example. Complete the last two examples.

Singular	Plural
Pen	Pens
Cat	Cats
Man	
Goat	

ACTIVITY 1

Give tamil translation to the following terms.

1. Office
2. Parcel
3. Head master
4. Governor
5. Vocational teacher
6. Bakery
7. Counterparts
8. Parents
9. Twitter
10. Calendar

Glossary

1.	Bilingual	Speaking two languages
2.	Multilingual	Speaking more than two languages

2.6 FORMAL COMMUNICATION AT WORKPLACE

INTRODUCTION

Formal communication typically refers to an official interchange of information. Regardless of your role within an organization, knowing how to formally communicate and recognize formal communication can help to improve the way you communicate with colleagues and the company's management.



Importance of formal communication

Some of the main reasons to implement formal workplace communication include:

- It clearly defines and establishes authority
- It reduces the likelihood of mistakes and errors
- It can create discipline
- It can improve work coordination

Types of formal communication

Downward communication: This is the most common type of formal communication and represents the flow of information from the company's management to its subordinates. It usually consists of various instructions and orders

that are passed down in written or oral form, through reports, memos, emails, manuals and others.

Practice session

Complete the table of downward communication at an educational institution:

1.	Principal / Headmaster
2.	Assistant Principal / Headmaster
3.	Head of the department
4.	
5.	

Upward communication: This is the opposite of downward communication and therefore represents the messages passed from subordinates to management. It can take various forms, such as requests, reports, complaints and suggestions.

Horizontal communication: Also known as lateral communication, this type of formal communication takes place between coworkers who have different roles but are on the same hierarchical level within the organization. Communication between managers of different departments within the same organization is typically the most common example of horizontal communication.

Diagonal communication: Also known as crosswise communication, diagonal communication is when employees who work for different departments within the same organization and are also on different hierarchical levels formally communicate with each other. It usually consists of various employees communicating with managers of different departments, such as HR, marketing or finance.

Formal communication methods

Here are some of the most widely used methods of formal communication:

Meetings: Scheduled meetings within the same department.

Activity reports: Reports are formal documents that are usually sent to the management team.

Memos: Short for memorandum, a memo is a written message sent to a large number of people within an organization.

Letters and emails: Letters, in either physical or electronic form, are a widely used method of formal communication.

Formal discussions: A one-on-one discussion between people working for the same organization.

Tips for improving formal communication

Consider these tips for improving your formal communication technique:

- Avoid contractions.
- Use official titles and address people formally
- Use company or professional jargon
- Avoid using anecdotes or analogies

Let's learn the parts of speech...!!!

Parts of speech are among the first grammar topics we learn when we are in school or when we start our English language learning process. Parts of speech can be defined as words that perform Different roles in a sentence. Some parts of speech can perform the functions of other parts of speech too. Here are the examples of parts of speech.

1. Noun – She lives in **Chennai.**
2. Pronoun – Did **she** find the dress she was looking for?
3. Verb – He **reached** home.
4. Adverb – The jam is **too** cold.
5. Adjective – The movie was **amazing**.
6. Preposition – The ball was kept **under** the chair.
7. Conjunction – I was at home all day, **but** I am feeling very tired.
8. Interjection – **Oh**! I forgot to turn off the switch.

ACTIVITY 1

You are writing an email to your boss. Give the formal prefix of their name for your boss when your boss is a

Male .....

Female .....

Unmarried women .....

ACTIVITY 2

Make groups in your class and discuss any current topic. At the end of group discussion evaluate your performances. Focus on the area where you want to improve.

Glossary

1.	Colleagues	Coworkers; Teammates
2.	Implementing	Applying; Put into action
3.	Ambiguities	Doubts; difficult to understand
4.	Jargon	Waffle; Slang
5.	Anecdote	Short story; Tale

2.7 INTERNATIONAL LANGUAGE CERTIFICATIONS (IELTS, TOEFL, OET)

INTRODUCTION

Many people want to move abroad after their higher studies. Since English is a predominant world language many organizations and governments offer language certificates to test the ability. By getting this certificate one can prove their English knowledge skills. Students, job seekers and professional scan take these tests and can move to abroad.



Benefits of Foreign Language Test:

Language proficiency test is conducted for various purposes. They are,

1. **Education:** In educational settings, language tests are conducted to assess the student's potential or advancement for the purposes of academic placement.
2. **Profession:** In professional settings, the language test can decide whether an applicant has the language skills needed for a job.
3. **Knowledge:** You can prove your knowledge level through several international tests. As there are different sets of rules and test patterns, one should have a clear idea of what tests the institution requires and accepts.

4. **Career advancement:** It will show you the world of job opportunities across the globe and encourages career advancement. The proof of the test certificate is an added advantage in your qualifications for the smooth interview process.
5. **Others:** Other great advantages include acting as a confidence booster when you crack the exam. Based on your proficiency level, it also assists your Visa and PR application while traveling abroad.

Examples: DELF, IELTS, TOEFL, BEC, TEF, DELE, TORFL, OET and so on.

IELTS: The International English Language Testing System (IELTS) is one of the world's most approved English language testing systems for higher education and global migration. More than 11,000 organizations globally trust IELTS

- **IELTS Test Format:** There are two IELTS tests. IELTS Academic or IELTS General Training.
- **IELTS Academic:** measures the level of English language proficiency suitable for an educational environment. It evaluates whether you are qualified to begin your training or studying.
- **IELTS General:** measures the English language proficiency in a practical context. The test reflects both workplace and social situations.

TOEFL: Test of English as a Foreign Language (TOEFL) is similarly popular English assessment tests like IELTS for candidates looking to travel to the USA, Canada or any other English speaking countries for higher education.

OET: It is the English language test for Healthcare professionals. OET stands for Occupational English Test. It has been developed specifically for 12 healthcare professionals. These tests reflect on real workplace tasks and relevant language skills for each professional. Dentistry, diabetics, medicine, nursing, occupational therapy, optometry, physiotherapy, pediatrics, radiography, pathology and veterinary science are the 12 branches.

OET is an international English language test that assesses the language communication skills of healthcare professionals. OET is trusted by regulators, hospitals and universities in the UK, the US, Ireland, Australia, New Zealand, Dubai and Singapore as proof of ability to communicate effectively. It covers all forms of language skills with an emphasis on communication in a healthcare environment.

Modal verbs and their usage

Modal verbs are helping verbs that are used along with main verbs to represent the ability, possibility and probability of a subject to do an action and emphasize the necessity of an action.

Examples

1. I **could** make some time to help you with your assignments.
2. Your friends **may** come to visit you next week.
3. It **would** not be possible for you to complete all of it by tomorrow evening.

Try these sentences to practice modal verbs..!

1. It ……. rain in the evening.
2. I think they ……. reach Coimbatore by 8 pm.

ACTIVITY 1

Speaking activity : Work in pairs and arrive at five points that bring out the benefits of early rising. Share your views with your class.

Glossary

1.	Linguistic	Language; Verbal
2.	Proficiency	Skill; Talent
3.	Non-native	Outsider; Immigrant
4.	Mandatory	Compulsory; Needed
5.	Global	Worldwide; Universal

CONCLUSION

English is the predominant language spoken all over the world and it is a primary business language. So learning this language can help us achieve big dreams in future. Through this lesson we have understood the usage of English words in a formal way at a work culture. We have also learned about its usage in modern media.

ASSESSMENT

I. Choose the Best Answer (1 Mark)

1. Which among the following is the dominant business language?

   A. French B. English

   C. German D. Spanish

2. LSRW skills stands for……

   A. Listening speaking reading writing

   B. Learning speaking rising writing

   C. Learning speaking rising watching

   D. Language speaking rising writing

3. Speaking is an act of making ……..

   A. Beating sound

   B. Dancing beats

   C. Vocal sound

   D. Ringing sound

4. Effective speaking helps us to build ……

   A. Unclear communication

   B. Effective communication

   C. Bad communication

   D. Ambiguous communication

5. Which of the following helps us to grasp important notes.

   A. Summary writing

   B. Mind mapping

   C. Note making

   D. Draft making

6. Writing skill provides us with a permanent record for …….. reference.

   A. Past B. Present

   C. Future D. Yesterday

7. Information about daily economy, entertainment, politics, sports and commerce are seen in?

A. Subject book

B. Organisation's publications

C. Yearbook

D. Newspaper

8. Which of the following is not a merit of reading a newspaper?

A. Enrich the language

B. Strengthen the writing skill

C. Domain expertise

D. Ambiguous talk

9. Find out the right abbreviated term for C.M.

A. Chief Member B. Chief Minister

C. Chief Man D. Chief Maker

10. Having a routine can greatly improve ……..

A. Stress B. Health

C. Cash D. Travel

11. Which of the following is a future tense?

A. I watched a movie

B. I had a pet

C. I will walk

D. I lost it

12. Effective questioning techniques will increase …….

A. Doubts

B. Ambiguity

C. Logical thinking

D. Mistakes

13. What is the correct Tamil translation for the word "bakery"?

A. அடுமனை B. தேநீர் விடுதி

C. பேக்கரி D. பெட்டி கடை

14. Official interchange of information is known as…….

A. Communication

B. Effective communication

C. Good communication

D. Formal communication

15. Communication flow from upper ladder to lower ladder is known as……..

A. Upward communication

B. Download communication

C. Horizontal communication

D. Diagonal communication

16. In which of the following kinds of communication the information is exchanged between the same ranking?

A Upward communication

B. Download communication

C. Horizontal communication

D. Diagonal communication

17. IELTS stands for……..

A. The International English Language Testing System

B. The International English Language Talking System

C. The International every Language Testing System

D. The International every Language Testing Style

18. OET stands for……..

A. Operational English Test

B. Occupational English Test

C. Organizational English Test

D. Ongoing English Test

19. On an average, how many organizations believe IELTS test?

A. Fewer than hundred

B. Fewer than thousand

C. Fewer than 10000

D. More than 10000

20. Occupational English Test have been developed specifically for…….professionals.

A. Finance

B. International business

C. Healthcare

D. Child care

II. Answer the following (2 Marks)

1. Write about Listening skills.
2. What is writing skill?
3. List out the benefits of reading the newspaper.
4. What is the importance of formal communication?
5. Write a short note on OET.

III. Answer the following (3 Marks)

1. List out the benefits of speaking skills.
2. What are the uses of questioning skills?
3. Write a short note on diagonal communication.
4. What are the benefits of foreign language tests?
5. Write a short note on translation skills.

IV. Answer the following (5 Marks)

1. Write about LSRW skills.
2. What are the types of questions? Briefly explain them.
3. What are the types of formal communication?
4. What are the methods of formal communication?

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3 COMMUNICATION SKILLS



COMMUNICATION SKILLS

LEARNING OBJECTIVE

- Explain the types, importance, advantages & disadvantages of social media.
- Know about Virtual Communication, its types, advantages & disadvantages.
- Know about blogs and list out the websites that offer free blog services & creating blogs.
- Explain the communication competency and discuss about the advantages and disadvantages
- Describe the benefits of good listening skills & Practice active listening
- List out the attributes of interpretation skills

3.1 SOCIAL MEDIA COMMUNICATION

INTRODUCTION

Social media is growing rapidly and becoming an inevitable part of everyday life, because of the latest technological revolution. This stunning growth is due to the increasing usage of smartphones. These Smartphones make it easy to access any social media platform from anywhere virtually.

The term social media refers to a computer-based technology that facilitates the sharing of ideas, thoughts and informations through virtual networks and communities. Social media is internet-based and gives users quick electronic communication of content, such as personal information, documents, videos and photos.

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Types of social media

- Traditional social networking sites
- Social review sites
- Image and video sharing sites
- Video hosting sites
- Community blogs
- Discussion sites
- Sharing economy networks

Popular social media Tools and Platforms

- **Blogs:** A platform for casual dialogue and discussions on a specific topic or opinion.
- **Facebook:** The world's largest social network, with more than 2.2 billion monthly active users (as of the third quarter of January 2018). Users create a personal profile, add other users as friends and exchange messages including status updates.
- **Twitter:** A social networking/micro-blogging platform that allows groups and individuals to stay connected through the exchange of short status messages.
- **YouTube:** Video hosting and watching websites.
- **Flickr:** An image/video hosting website and online community. Through flickr photos can be shared on Facebook, Twitter and other social networking sites.
- **Instagram:** A free photo and video sharing app that allows users to apply digital filters, frames and special effects to their photos and then share them on a variety of social networking sites.
- **LinkedIn:** A place where groups of professionals with similar areas of interest can share information and participate in a conversation.



Importance of social media

The importance of social media in communication is a constant topic of

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discussion. Online communication has brought information to people and audiences that previously could not be reached. It has increased awareness among people about what is happening in other parts of the world. Social media not only allows us to hear what people say about oneself but enables us to respond.

Advantages of social media

1. Global connectivity
2. The right place for noble causes
3. An excellent tool for education
4. Information & updates
5. Share a large amount of information daily
6. Join a community
7. Access to paid advertising services

Disadvantages of Social Media

1. Cyberbullying
2. Hacking on social media
3. Reduces face-to-face communication skills
4. Fake news
5. People's addiction to social media
6. Social media causes sleep issues
7. Social media cause depression and loneliness
8. Social media causes distraction

ACTIVITY

Conduct an interview among classmates and identify which is the popular social media website used? and analyze why it is commonly used?

3.2 BLOGGING

INTRODUCTION

Blogging is an integral part of social media. The term blog refers to an online diary. Blogs are the textual articles, sometimes it may even have photographs, videos and audios. Anyone can use blogs to create personal web pages and register their thoughts. Users can reply, share their comments, thoughts and convey messages about events and news too.



Some popular websites to create a blog are listed below:

1. www.workprocess.com
2. www.blogger.com
3. www.blog.com
4. www.bloghome.com

Steps to create a blog account

The following steps are used to create a blog account

1. Open a web browser on the computer.
2. Type www.wordprocess.com in the address bar and click the get start button.
3. A new page with different fields like blog address, username, password opens up on the screen. Specify the following details in the window.

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- Email address: when a process blog is created, an activation link will be sent to the user from the work process. A valid email address has to be provided
- User name: It is used to manage the blog
- Password: It is used to secure the work progress
- Blog address: It is the address which often users will use to view the blog

4. Click the Continue button
5. Now open the registered email and check for the link to activate the blog account.
6. Click the activation link, then the blog will be activated.
7. Work process blog account type will be displayed now on the screen.

Now the blog is ready for use. The blog address will be prepared on the top of the web page. Double click on the link to go to the homepage of the blog. Add content to the blog that others can view.

Creating and posting comments

To create a new post, click the new post option. A new window will appear. Provide a unique title for the post and type the content in the text box. After typing the content, click the publish button to publish the content.

To view posts, type the blog address in the address bar of the web browser. You can comment on posts published by others in the comment box located below the post. Fill in the required details and click post comment the users will see the blog along with the comment.



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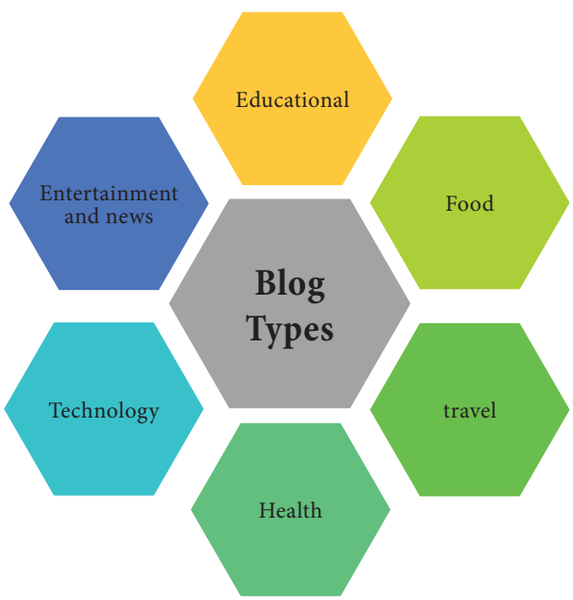
Elements of blog post

1. Great title
2. Short paragraphs
3. Visuals or multimedia as well as text
4. Internal and External lines
5. Proofread

Importance of Blogging

- Share one's ideas with the world
- Promote a product or service
- Earn revenue
- Build an online community

TYPES OF BLOGS



Importance of Educational Blogging

1. Encourages Analysis
2. Enables creativity
3. Collaborative
4. Provides space for self – reflection
5. Invites feedback

ACTIVITY 1

If blogging is the way of the future, create a content on your favorite topic that is trending now so that it can be posted when one creates a blog later.

3.3 VIRTUAL COMMUNICATION

INTRODUCTION

Virtual communication means working together and communicating with others, even if we are not in the same room. Virtual communication is a method of communication in which this technology is used for face-to-face communication through audio or video electronic devices. Virtual communication is gaining momentum after the Covid-19 pandemic.



This type of communication can be done using any technology, including:

- Text messaging
- Instant messaging
- Video chat
- Social media
- Email
- Web conferencing

Example

Email allows us to communicate effectively, schedule meetings with others and keep a record of conversations we need to refer to for later.

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In today's world, most people are working remotely from their homes. Some even choose to work from coffee shops or restaurants. So how can we expect them to perform well if they don't have access to proper communication channels? here virtual communication plays a major role, some of the virtual communication tools used frequently are listed below:

1. Zoom
2. Google meet
3. Hangouts
4. Webex
5. Skype



Skills needed for virtual Communication

During this transition from face-to-face to online communication in the workplace, effective communication skills are more important than ever. Communication is a soft skill that leads to hard business results, and in this COVID-19 world, virtual communication needs more focus than ever.

There are a number of mediums and tools for online communication and while they can be effective in bridging the gaps between us, it's up to us as individuals to build virtual communication skills in the era of the virtual workplace. To stay effective and inspired, we need to excel in virtual communication skills. Virtual communication requires more thoughtfulness than in-person communication because we miss non-verbal signs, we don't have the opportunity for chats and messages that are more easily misunderstood. Some skills that need to be developed are:

1. Be respectful
2. Be on time
3. Do not interrupt others
4. Get to the point
5. Take time to build personal connections to build rapport
6. Over Communicate to understand better as everyone is remote.
7. Focus on the message received

Advantages of virtual Communication

1. Saving cost
2. Increase Productivity
3. Healthy work life balance

Disadvantages of Virtual communication

1. Lack of Trust
2. Reduced team Collaboration
3. Hidden Technological costs

ACTIVITY 1

Being familiar with the use of video conferencing for online classes during the COVID pandemic period, use any tool to schedule a meeting with your classmates. Discuss the pro's and con's of the particular tool.

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TOOL NAME

PRO'S	CON'S

3.4 COMMUNICATION COMPETENCIES

INTRODUCTION

The Communication competency combines the knowledge, skills, processes and dispositions we associate during interactions with others. Through one's communication, students acquire, develop and transform ideas/ information, make connections with others to share their ideas, express their individuality, further their learning, and get things done.

The Communication Core Competency has two interrelated sub-competencies namely:

Communicating

Communicating includes the set of abilities that people use to impart and exchange information, experiences, and ideas to explore the world around them, to understand and effectively use communication forms, strategies, and technologies. Communicating provides a bridge between peoples' learning, their personal and social identity, and the world in which they interact.

People who communicate effectively use their skills and strategies intentionally to ensure understanding their audience. They communicate in an increasing variety of contexts, for a variety of purposes, and often with multiple audiences.

Collaborating

Collaborating involves the skills, strategies, and dispositions that people use to work together to pursue common purposes and accomplish common goals.

People who collaborate effectively recognize how combining others' perspectives, strategies, and efforts with their own enhances collective understanding, use, and impact. They value the contributions of group members, interact supportively and effectively using inclusive practices, and strive for shared commitment and mutual benefit.



To become a Competent communicator

There are different types of communication skills through which we can learn and practice to help us become a competent communicator. Many of these skills work

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together making it important to practice communication skills in different contexts whenever possible.

1. Active listening

While it seems simple, this is a skill that can be hard to develop and improve. One can be an active listener by focusing on the speaker, avoiding distractions like cell phones, laptops or other projects and by preparing questions, comments or ideas to thoughtfully respond.

2. Adapting our communication style to the audience

Different styles of communication are appropriate in different situations. For example, while communicating with a potential employer, it's better to send a formal email or call them on the phone. Depending on the situation, we may even need to send a formal, typed letter over other forms of communication.

3. Friendliness

In friendships, characteristics such as honesty and kindness often foster trust and understanding. Small gestures such as asking someone how they're doing, smiling as they speak or offering praise for efficient work done can help you foster productive relationships with both colleagues and higher authorities.

4. Confidence

In the workplace, people are more likely to respond to ideas that are presented with confidence. There are many ways to appear confident such as making eye contact when we are addressing someone, sitting up straight with our shoulders open and preparing ahead of time so that the thoughts are polished.

5. Giving and receiving feedback

Strong communicators can accept critical feedback and provide constructive input to others. Feedback should answer questions, provide solutions or help to strengthen the project or topic at hand.

6. Volume and clarity

When you're speaking, it's important to be clear and audible. Adjusting the speaking voice so the information can be heard in a variety of settings is a skill and it's critical to communicate effectively. Speaking too loudly may be disrespectful or awkward in certain settings. If you're unsure, read the room to see how others are communicating.

7. Empathy

This communication skill is important in both personal and professional life. In both cases, we need to understand other people's emotions and select an appropriate response. For example, if someone is expressing anger or frustration, empathy can help to acknowledge and diffuse their emotion. At the same time, being able to understand when someone is feeling positive and enthusiastic can help to get support for the ideas and projects.

8. Respect

A key aspect of respect is knowing when to initiate communication and respond. In a team or group setting, allowing others to speak without interruption is seen as a necessary communication skill. Respectfully communicating also means

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using the time with someone else wisely—staying on topic, asking clear questions and responding fully to any questions you've been asked.

9. Understanding nonverbal signs

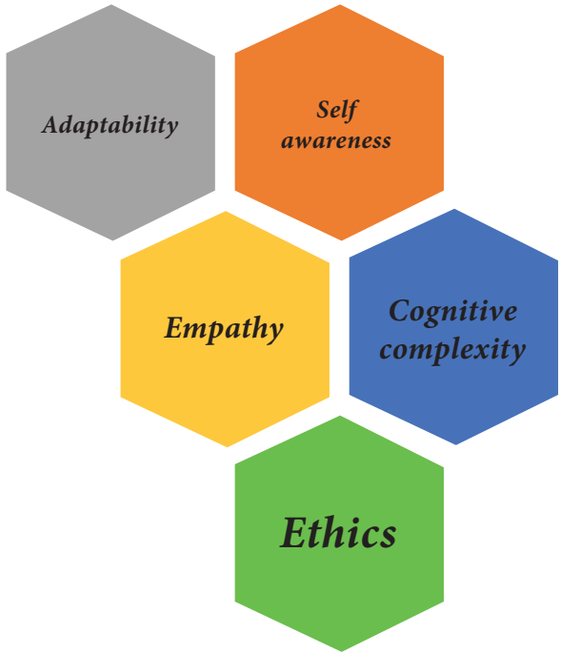
A great deal of communication happens through nonverbal signs such as body language, facial expressions and eye contact. When we're listening to someone, we should be paying attention to what they're saying as well as their nonverbal language. By the same measure, we should be conscious of our body language when we are communicating to ensure that we are sending appropriate signs to others.



10. Responsiveness

Whether we are returning a phone call or sending a reply to an email, fast communicators are viewed as more effective than those who are slow to respond. One method is to consider how long the response will take. Is this a request or question one can answer in the next five minutes? If so, it may be a good idea to address it as soon as it is seen. If it's a more complex request or question, we can still acknowledge that we have received the message and let the other person know that the response will be shared later in full.

Characteristics of Competent Communicator



Advantages of communication competencies:

- Lessen conflict.
- Increased employee engagement.
- Improved productivity.
- Improved client relations.
- Healthy workplace culture.
- Improved direction for employees.
- Boosted employee job satisfaction.
- Increased innovation.

Disadvantages of poor communication competencies

- Lack of effective communication can cause embarrassment, which can lower self-confidence.
- Due to difficulties in communication, we are unable to express our ideas.
- Lacking good communication skills can be negative to our personality.
- Negative acknowledgment

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- The problem between the sender and the receiver

ACTIVITY 1

Find the skills required to become a competent communicator from the puzzle provided below.

1. Small gestures like kindness and honesty
2. Only with this skill other respond quickly
3. It is the key aspect to initiate communication
4. It is needed in both personal and professional life
5. This skill answers question and provide solution
6. Have this skill to avoid disrespectful setting

K	K	C	X	I	J	Q	J	E	X	F	H
N	Q	K	A	T	Y	H	T	A	P	M	E
H	Z	Z	M	Y	A	Y	D	T	O	P	A
F	R	I	E	N	D	L	I	N	E	S	S
M	F	I	I	D	A	Y	H	F	L	V	F
J	T	F	E	E	D	B	A	C	K	Y	J
U	X	L	V	U	U	Q	W	C	T	A	D
Q	I	E	O	M	Y	Z	B	L	J	V	H
D	C	O	N	F	I	D	E	N	C	E	E
V	O	L	U	M	E	N	D	E	H	H	B
J	V	T	C	E	P	S	E	R	F	X	L
G	I	F	L	G	N	L	C	V	O	N	A

3.5 ACTIVE LISTENING

INTRODUCTION

Listening is a skill!

In communication, most people are so focused on speaking and sharing their own experiences that they may forget that listening is a powerful skill. Listening makes the other person feel worthy, appreciated, interesting, and respected. For example, Parents listening to their children help build their self-esteem. In the business world, listening saves time and money by preventing misunderstandings. And we always learn more when we listen than when we talk. Listening skills fuel our social, emotional and professional success, and studies prove that listening is a skill we can learn.



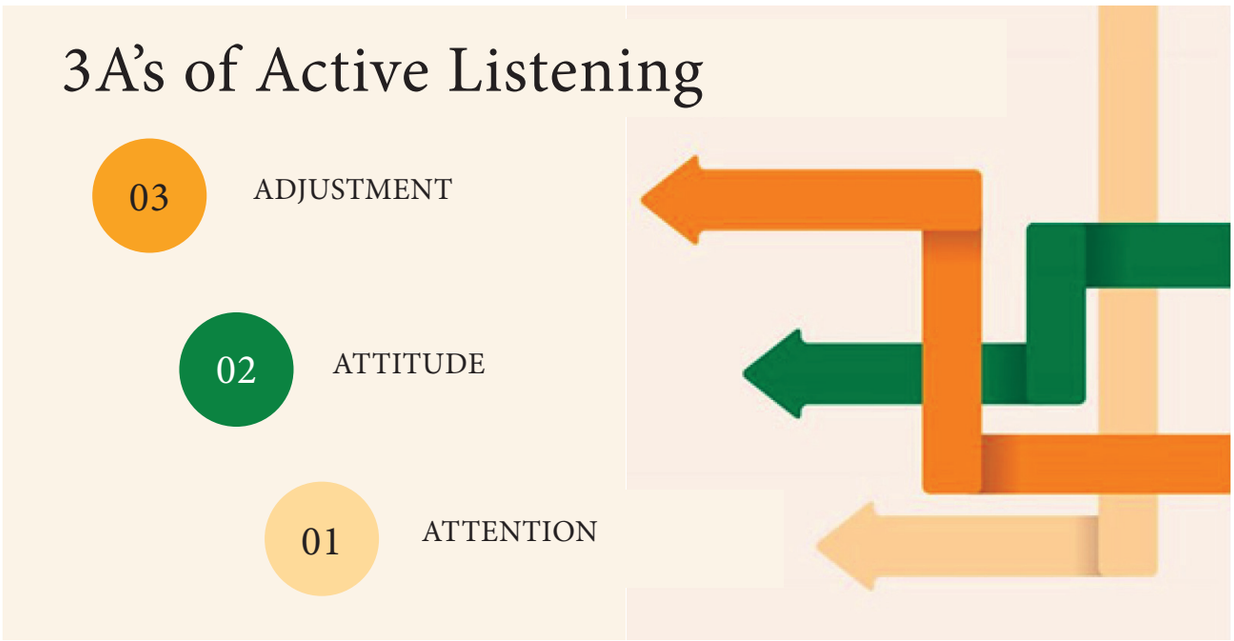
It is assumed that when someone is providing a lecture, the attendees listen. But this is not true. People, especially teenagers, do hear, but they don't really listen. Everyone does not listen in the same way. According to statistical studies, human beings can listen continuously for only 15 minutes. After that their attention wanders.

Active listening is a way of listening and responding to a person who speaks which in turn improves mutual understanding. It involves paying attention to the conversation, not interrupting, and taking the time to understand what the speaker is discussing. The "active" element involves identifying details that might not be shared directly.

Triple-A-Listening

Good listening is built on three basic skills: Attention, Attitude and Adjustment.

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These skills are known collectively as Triple - A - Listening.

Attention: Attention is to encourage persons to be active in their attempts to concentrate. When we actively listen, words enter into the memory where they are processed into ideas.

Attitude: A constructive attitude is to be maintained for good listening. It paves the way for open mindedness and prepare for mental reception of orally presented material.

Adjustment: Adjustment in listening helps to obtain the desired information no matter what the presentation style or distraction might be. Adjustment encourages oneself to ask questions if they don't understand it.

Types of Listening

- **Comprehensive (Informational) Listening**

In this type, we listen to get some information. For example, listening to railway or flight announcements or listening to the teacher's lectures. The content of the message is very important.

- **Critical (Evaluative) Listening**

We evaluate using our own critical thinking skills and understand the message based on our thinking. For example, Listening to questions in an interview fall under this category.

- **Appreciative (Aesthetic) Listening**

This type of listening is basically listening for enjoyment. Listening to songs or some kind of delight falls under this category.

- **Therapeutic (Empathetic) Listening**

This type of listening is basically being empathetic(compassionate) to the speaker. There is no judging or finding fault.

ACTIVITY 1

Think and recall everything that you did in the last five days. Write down three instances when you had to listen carefully

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for information or instruction. (Eg. While talking with your parents while buying things from store, while talking to friends about their day)

1. _____

_____

_____

2. _____

_____

_____

3. _____

_____

_____

Importance of Active Listening

- Build Trust
- Demonstrate concern
- Non verbal signs
- Waiting to talk
- Share similar examples
- Paraphrase

Reasons to develop good listening skills

- Builds trust and strong relationships
- Can help to resolve conflict
- Prevents from missing important information
- Enables to identify or anticipate problems
- Helps to build more knowledge
- Empowers to be a leader
- Educational and interpersonal Success
- Successful Time Management

Disadvantages of Active Listening

- Listeners may forget the queries if waiting for the speaker to finish.
- Speaker may be confused and get doubt if he or she doesn't get any questions from the audience.

It appears that we are not asking a question but rather showing your uncertainty about what the speaker was saying a while ago.

Ways to practice Active Listening



Here are some active listening techniques which could be practised to become an effective active listener.

1. Pay attention
2. Intimate listening through brief verbal affirmations like "I see," "I know," "Sure," "Thank you," or "I understand"
3. Do not interrupt,Wait for the speaker to complete
4. Be honest in the response
5. Maintain eye contact
6. Minimize internal distractions
7. Keep an open mind. Do not make any assumptions

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ACTIVITY 2

Listening to a conversation and noting down the important points

Kumar: Hi, Malar.

Malar: Hi, kumar! Did you go to the art room today?

Kumar: No, why?

Malar: Well, Mr.Manivannan, our arts teacher has put up a notice about a big project. They are planning to paint the compound wall with beautiful images. This is to prevent sticking up posters.

Kumar: That's nice! So, there will be many paintings on the entire compound wall.

Malar: Exactly!

Kumar: But where?

Malar: It's that long wall on the side of the public library. And trainees from our school are going to do the whole thing. We can create a design, and paint it. I want to be part of this team.

Kumar: I too want to. Come let's go meet Mr. Manivannan.

We can note the important points:

- Girl's name – Malar
- Boy's name – Kumar
- Teacher's name – Manivannan
- Project on painting compound wall
- To prevent poster sticking
- On the side of the public library
- This school student creates his/her own design
- Both want to join.

Let's see, Identify which of the following statements is true.

i. A new art project in the city.	(True/False)
ii. An assignment for their art class.	(True/False)
iii. An art display inside the public library	(True/False)
iv. A painting that the girl saw on the compound.	(True/False)

3.6 INTERPRETATION SKILLS

INTRODUCTION

Interpretation is the process of discovering, determining or assigning meaning. Interpretation skills can be applied to anything, e.g. written messages, charts, diagrams, maps, graphs, memes, verbal and non-verbal exchanges.

Interpretation skills are the skills which are able to accurately and idiomatically turn the message from the speaker into the target language without any additions or omissions.



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Attributes of Interpretation Skills

There are five attributes of interpretation skills.

1. Recording Skills
2. Languages Knowledge
3. Memory Skills
4. Fortuities Skills
5. Neutrality

By using recording skills, the interpreter can organize and record what is said and the right message is conveyed between the speaker and interpreter with no mistake.

By having good knowledge of the language, the interpreter can comprehend appropriately.

By using memory skills, the interpreters can record the content in their brain and simultaneously collect the same back when needed.

Strategies to improve Interpretation Skills

1. Making a habit of taking notes:A habit of making short notes can be a good idea and ensures a writing practice.
2. Form an easy style of remembering:The individuals can opt for mnemonics, symbols or easy figures to make information simple to remember.
3. Understand the culture and intent of information:A learner before interpreting a text can make sure of the background of it to better understand the offence.
4. Make use of multisensory sources: The learner may look into options like videos, images or any other multisensory sources to get multiple insights into the same concepts.
5. Try different types of interpretation styles: One may choose among multiple styles of interpretation.

TYPES OF INTERPRETATION

Simultaneous interpretation

Simultaneous interpreters translate the speech in their head and deliver it in the preferred language instantly, with a minimum delay, in a matter of milliseconds. It requires immediate comprehension from the audience and speaker as the original speech continues with no interruptions.

Consecutive interpretation

The consecutive mode relies heavily on taking structured notes. The original speaker has to pause every few sentences as the interpreter constantly interrupts the speech to deliver it in the expected language.

Whispered interpretation

Whispered interpretation is also called chuchotage (whispering in French). A whispered interpreter interprets the message in their head and "whispers" it to the client. The interpreter leans over and communicates the message in a client's preferred language in a quiet voice.

Relay interpretation

Relay interpretation is the best mode when there are no interpreters available for a particular language pair. For example, if Malayalam to Tamil interpreters are missing, a mediating process could take place. In this case, a Malayalam interpreter would

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interpret the speech into a more commonly spoken language – English. Another interpreter would provide English to Tamil interpretation, thus covering the language pair.

ACTIVITY1

Interpret the emotions: Match the emotions shown in the table below

	**Suspicious**
	**Sad**
	**Unhappy**
	**Surprised**
	**Happy**

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CONCLUSION

Here in this unit, one has discovered the need for social media as it has captured billions of users worldwide allowing us to stay connected with friends, find information easily, and add our own personalities to the online world. Using social media one has created a blog account and learnt how to post a blog, incorporating the need of virtual communication after the pandemic.We have understood the need to become a competent communicator by improving our listening skills, the need for active listening, types of interpretation along with its attributes.

ASSESSMENT

I. Choose the Best Answer (1 Mark)

1. The term _____ refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities.

   A. Communication B. Internet
   C. Social Media D. Listening

2. Having the habit of taking notes improves _____ skills.

   A. Thinking B. Interpretation
   C. Listening D. Leadership

3. A place where groups of professionals with similar areas of interest can share information and participate in a conversation is popularly called as _____.

   A. Facebook B. Twitter
   C. Social Media D. LinkedIn

4. Which among the following is an advantage of social media?

   A. Cyberbullying
   B. Hacking on social media
   C. Reducesface-to-facecommunication skills
   D. Stay connected with everyone

5. The term _____ is usually referred to an online diary

   A. Post B. Blog
   C. Social Media D. Microsoft word

6. An average human being can listen upto_____ continuously and actively.

   A. 1 hour B. 2 hour
   C. 3 minutes D.15 minutes

7. The process of working together and communicating with others, even if we are not in the same room is _____.

   A. Virtual Communication
   B. Internet
   C. Social Media
   D. Blogging

8. Communication is a _____skill that leads to hard business results.

   A. Hard B. Soft
   C. Formal D. Communication

9. The process that combines the knowledge, skills, processes and dispositions one associates during

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interactions with others is termed as_____.

A. Communication competency

B. Virtual Communication

C. Blogging

D. Social Media

10. The skills, strategies, and dispositions are involved in _____ that people use to work together to pursue common purposes and accomplish common goals.

A. Communication B. Collaborating

C. Comment D.Post

11. Speaking too _____ may be disrespectful in certain settings.

A. Softly B. Loudly

C. Harshly D. Politely

12. A key aspect of _____ is knowing when to initiate communication and respond.

A. Deciding B.Feedback

C. Respect D. Comment

13. Parents listening to their children help build their _____

A. Self esteem B. Respect

C. Loyalty D. Guidance

14. When you're listening to someone, you should be paying attention to what they're saying as well as their _____ language.

A. Verbal B. Signs

C. Non verbal D. Visual

15. Informational listening is also called as _____

A. Comprehensive B.Critical

C. Therapeutic D. Appreciative

16. Attention,attitude and _____ are the 3A's of active listening

A. Aptitude B. Adjustment

C. Alternative D. Appreciate

17. Therapeutic listening is also called _____

A. Empathetic B. Informational

C. Comprehensive D. Appreciative

18. The process of discovering, determining or assigning meaning is _____ skills which can be applied to anything, e.g. written messages, charts, diagrams, maps, graphs, memes and verbal and non-verbal exchanges.

A. Communicative B. Speaking

C. Interpretation D. Listening

19. The process of translating the speech in their head and delivering it in the preferred language instantly, with a minimum delay is called _____ interpreters.

A. Simultaneous B. Relay

C. Whispered D.Communicative

20. When there are no interpreters available for a particular language pair _____ interpretation is the best mode.

A. Simultaneous B. Relay

C. Whispered D. Communicative

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II. Answer the following (2 Marks)

1. List the importance of social media.
2. What is collaborating?
3. What is blogging?
4. Identify some methods to improve active listening skills.
5. List out the different types of social media.

III. Answer the following (3 Marks)

1. Compare the advantages of virtual communication and social media
2. Describe the sub competencies of communication core competencies.
3. What are the 3A's of active listening?
4. List any 4 advantages of communication competency?
5. What are the attributes of interpretation skills?

IV. Answer the following (5 Marks)

1. What are the elements involved in blogging?
2. Explain the types of interpretation skills.
3. Write 5 ways to be a competent communicator.
4. Mention 5 ways to practice active listening.

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4

DIGITAL SKILLS

WUXBQ

LEARNING OBJECTIVE

- Learning MS Word-formatting text, tables, charts and mail merge
- Learning and practicing various operations in MS Excel and its applications.
- Learning and practicing MS PowerPoint creation, animation and other features.
- Learning various applications of G suite and its uses.
- Understanding the various technologies in IT.

4.1 EXPLORING MS WORD

INTRODUCTION

Microsoft Word is a text processing application. It allows the user to configure the attributes of a document, such as layout and styles of the content, and to add their content in a variety of ways and formats to produce documents.

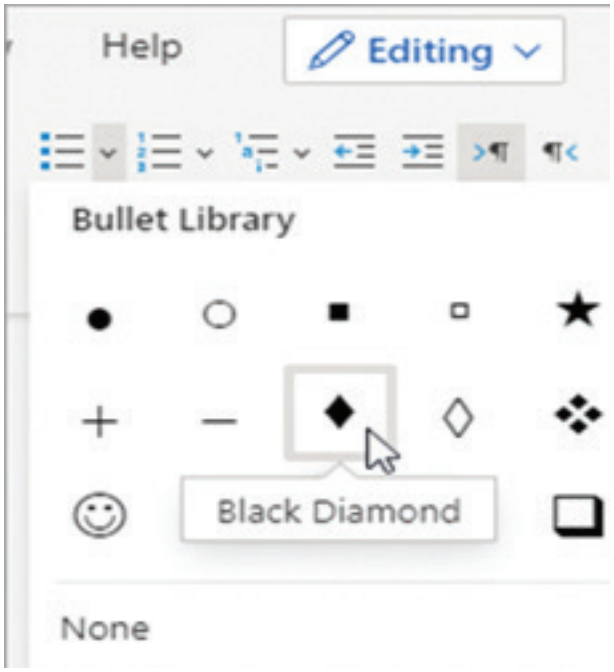
PARAGRAPH SETTINGS

1. Bullets

Place the cursor where the bulleted list is needed.

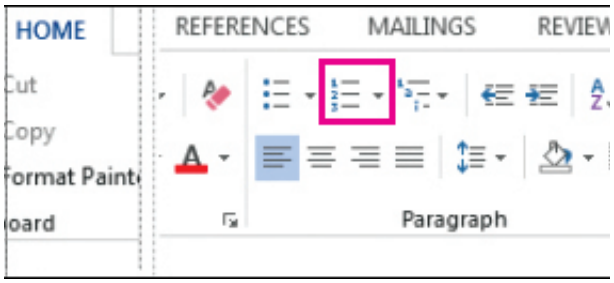
Click **Home> Paragraph,** and then click the **arrow** next to Bullets. Choose a bullet style and start typing.

Press **Enter** every time when a new bullet is needed, or press **Enter twice** to end the bulleted list.



2. Numbering

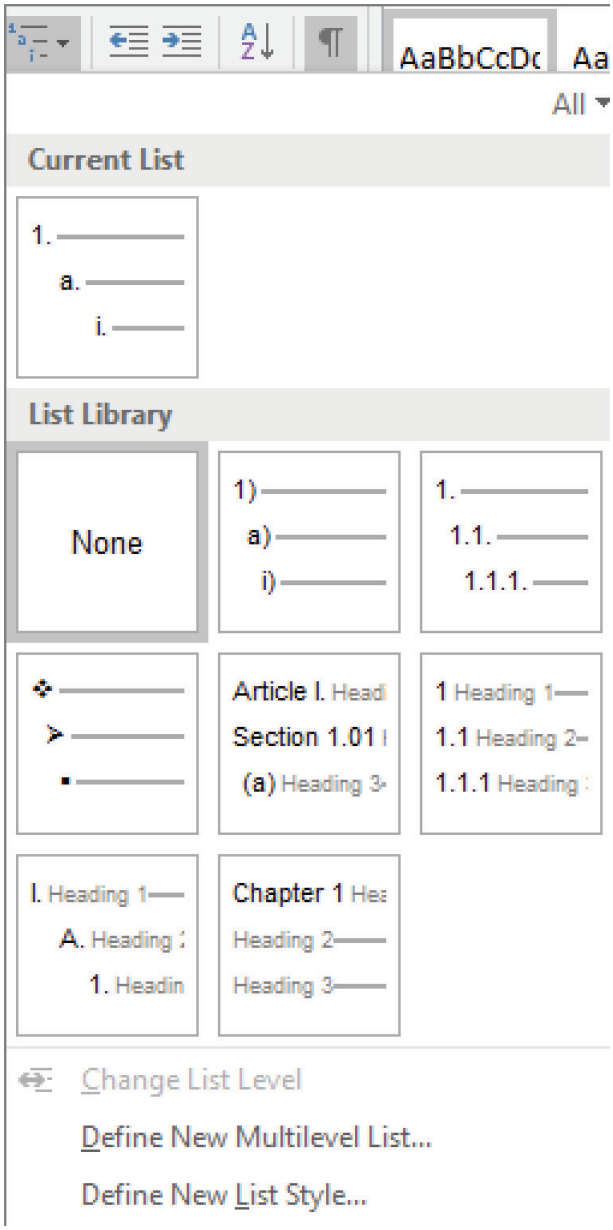
1. Select the content for **numbering**.
2. On the **Home** tab, in the **Paragraph** group, click **Numbering**.



Multilevel list

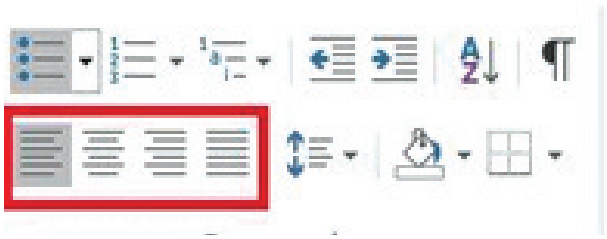
Open the document that uses built-in heading styles, and select the **first Heading.**

On the **Home** tab, in the **Paragraph** group, choose **Multilevel List.**



3. Alignment

One of the features provided by **MS-Word** to its user is Alignment. This feature is used by the user to align text or paragraphs so that it gives a good look or a kind of systematic look. There are 4 types of text alignments which are left-aligned, centre-aligned, right-aligned, and justified.



Left-Aligned Text

A paragraph or a text is left-aligned when that paragraph or text is aligned evenly along the left margin of the page in MS-Word.

Centre Aligned Text

A paragraph's text or a text will be centre-aligned if the paragraph or text is in the centre of the left and right margins of the page in MS-Word.

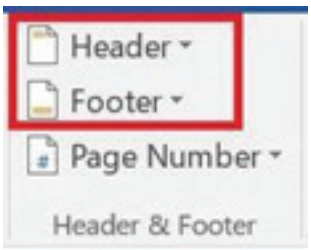
Right-Aligned Text

A paragraph's text is said to be right-aligned when it is aligned evenly along the right margin of the page in MS-Word.

Justified Text

A paragraph's text is said to be justified when it is aligned evenly along both the left side and the right side margins of the page in MS-Word.

4. Header & Footer

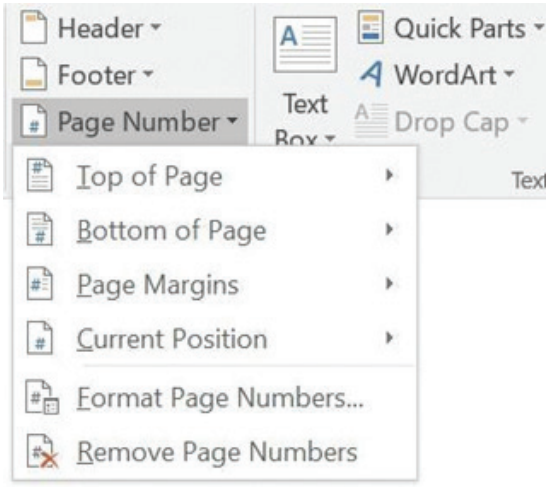


1. Go to **Insert > Header or Footer.**
2. Choose the **header** style
3. Add or change text for the header or footer. To edit a header or footer that's been already created, **double-click** on it.
4. To eliminate a header, **select** it and then select the **Different First Page** box.
5. Select **Close Header and Footer** or press **Esc** to exit.

To delete, select **Insert > Header (or Footer) > Remove Header** (or Remove Footer).

5. Page number:

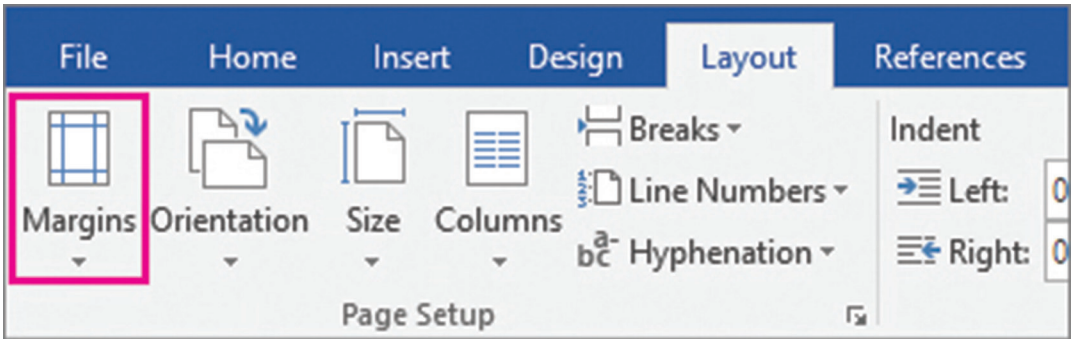
On the Insert tab, click the Page Number icon, and then click Page Number. Select a location, and then pick an alignment style. Word automatically numbers every page, except designated title pages. To change the numbering style, select Format and then choose the desired formatting.



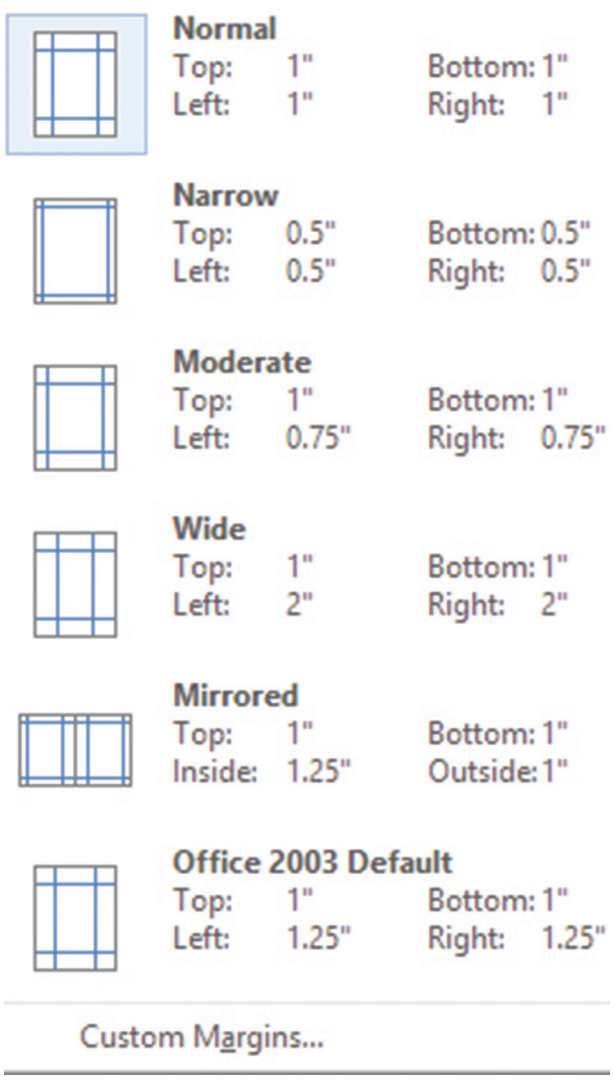
4.1.2 BASICS OF PAGE SETUP

Margins:

1. Select **Layout > Margins.**



2. Select the **margin measurements.**



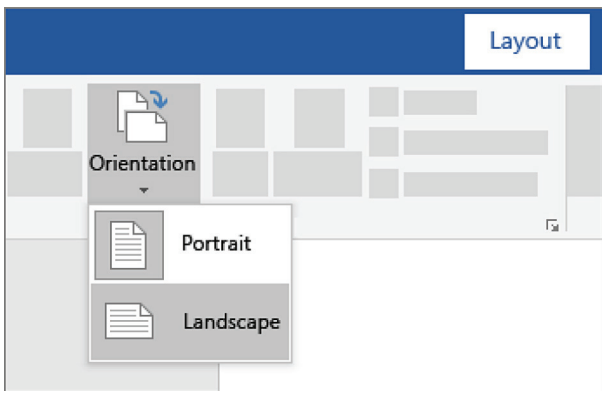
Create a custom margin:

1. Select **Layout > Margins**.
2. Select **Custom Margins**.
3. In Margins, use the **Up** and **Down** arrows to enter the values.
4. Select **OK** when done.

Change default margins:

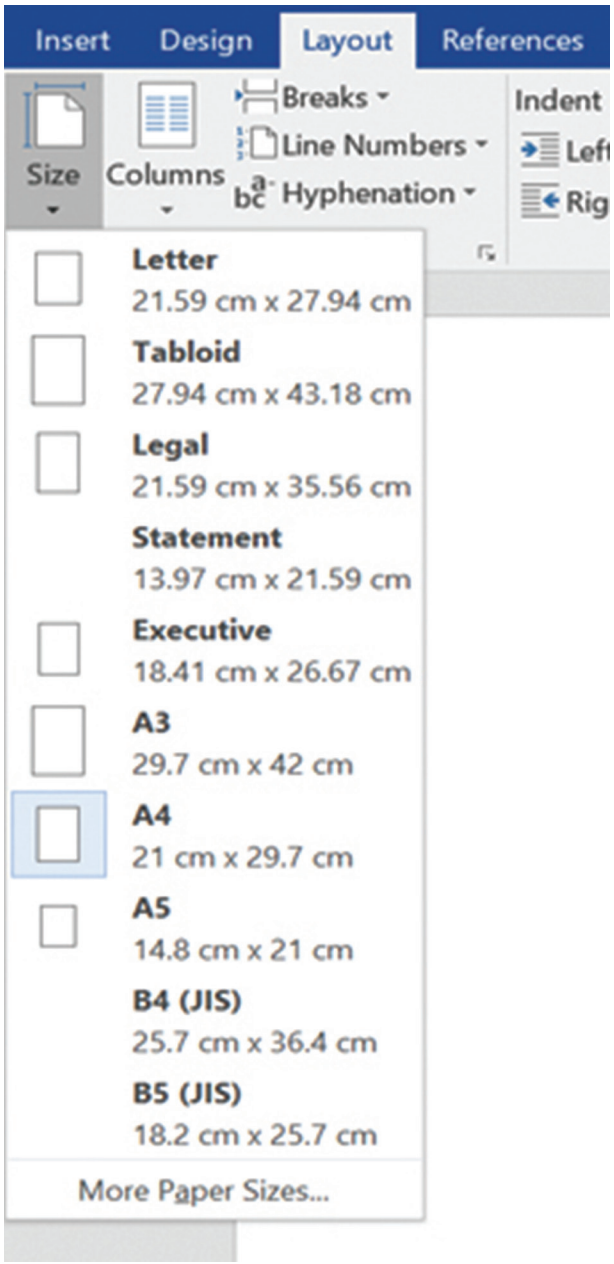
1. Select **Layout > Margins > Custom Margins**.
2. Set **margins**.
3. Select **Set as Default**.
4. Confirm selection.

2. Orientation



1. To change the orientation of the whole document, select **Layout** > **Orientation**.
2. Choose **Portrait** or **Landscape.**

3. Size:



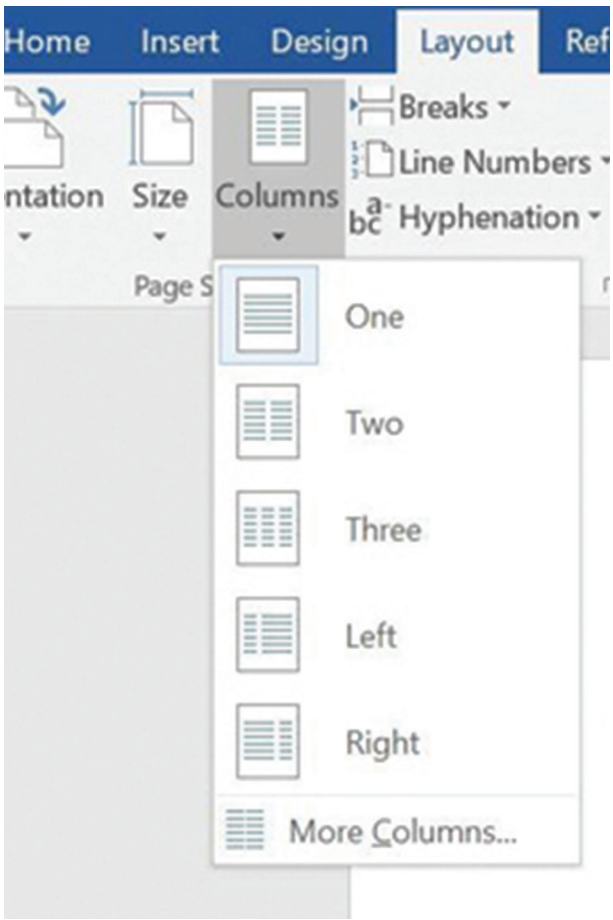
To change the paper size of a Word file, open the document and navigate to the "Page Setup" group in the "Layout" tab. Here, click "Size."

A drop-down menu appears with a list of paper sizes. Just select an option from this list to change the paper size of the entire document.

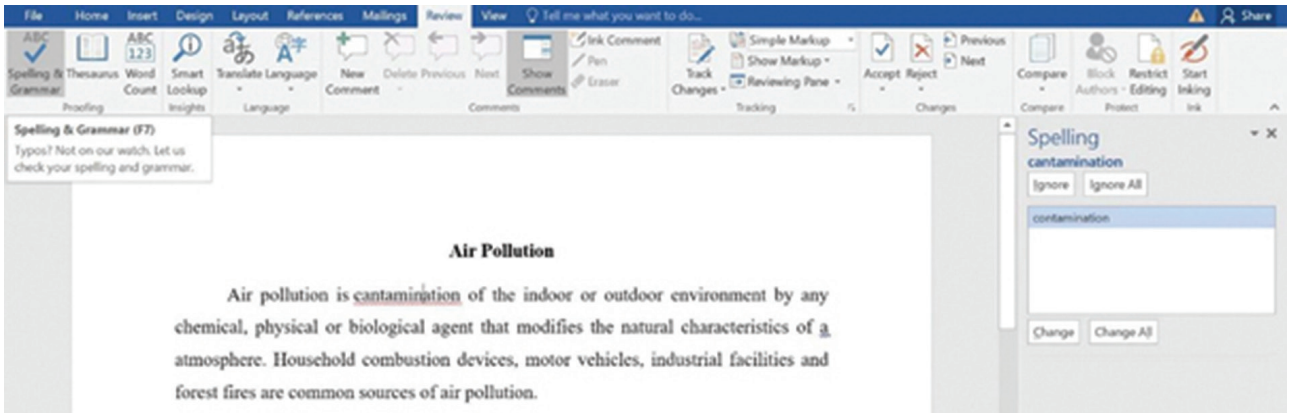
4. Columns:

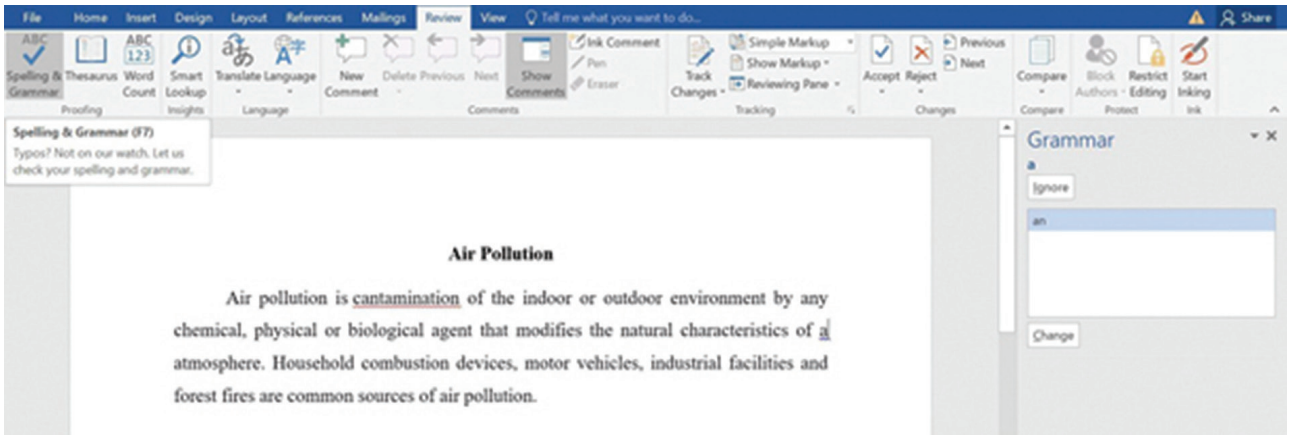
Format the document in a newspaper-style column layout by adding columns. On the Layout tab, click Columns, then click the desired layout.

1. To apply columns only to a part of the document, with the cursor, select the **text**.
2. On the Layout tab, click **Columns**, then click **More Columns**.
3. Click **Selected text** from the Apply to box.



5. Spelling & Grammar:





MS Office marks potential spelling errors with a red squiggly line, and potential grammatical errors are marked with a blue squiggly line.If spelling or grammatical errors aren't marked, automatic checking might be turned off turn on the automatic spelling and grammar checker.

When spelling or grammatical errors want assistance with fixing, right-click on the underlined word or phrase and choose one of the options to fix the error. If Office is flagging words as misspelled even if the word is spelled correct, select Add to Dictionary to teach Office not to flag that word as misspelled in the future.

ACTIVITY 1

Let's do:

Create a word document "My family". Include your family member's name with age.

Don't forget to use bulletins in your document.

ACTIVITY 2

Create a model of your classroom black board using MS. Word "margins"

The board must contain the following details.

1. Date
2. Day
3. Class
4. Section
5. Total strength of students
6. Proverb
7. Subject name

4.2 EXPLORING MS EXCEL

INTRODUCTION

The various features of MS Excel are explained in this lesson.

Find & Replace:

Use the Find and Replace features in Excel to search for something in the workbook, such as a particular number or text string. Either locate the search item for reference, or replace it with something else. Include wildcard characters such as question marks, tildes, and asterisks, or numbers in search terms. Search by rows and columns, search within comments or values, and search within worksheets or entire workbooks.

To find something, press **Ctrl+F,** or go to **Home > Editing > Find & Select > Find**.

Note: The **Options >> button** to show the entire Find dialog. By default, it will display with Options hidden.

1. **In the Find what: box,** type the text or numbers that needs to be found, or click the arrow in the Find what: box, and then select a recent search item from the list.

Tips: Use wildcard characters — question mark (?), asterisk (*), tilde (~) — in search criteria.

- Use the question mark (?) to find any single character — for example, s?t finds "sat" and "set".
- Use the asterisk (*) to find any number of characters — for example, s*d finds "sad" and "started".
- Use the tilde (~) followed by ?, *, or ~ to find question marks, asterisks, or other tilde characters — for example, fy91~? finds "fy91?".

2. Click Find All or Find Next to run the search.
3. Tip: When Find All is clicked, every occurrence of the criteria that the user is searching for will be listed, and clicking a specific occurrence in the list will select its cell. The User can sort the results of a Find All search by clicking a column heading.

Replace

To replace text or numbers, press **Ctrl+H**, or go to **Home > Editing > Find & Select > Replace.**

1. In the **Replace with** box, enter the text or numbers that replaces the search text.
2. Click **Replace All** or **Replace**.

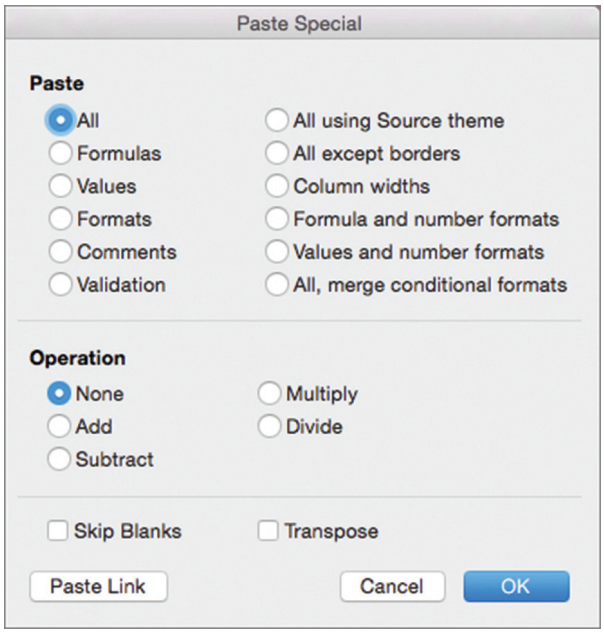
Paste options

1. Select the **cells** that contain the data or other attributes that need to be copied.
2. On the **Home** tab, click **Copy**  .

3. Click the **first cell** in the area where we want to **paste** the copied data or other attributes.
4. On the Home tab, click the **arrow** next to Paste, and then select Paste Special.



5. Select the desired options.



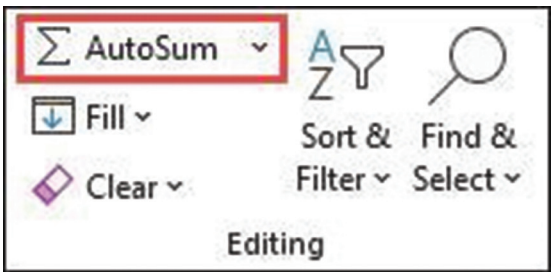
Paste options:

Select	To paste
All	All cell contents and formatting, including linked data.
Formulas	Only the formulas.
Values	Only the values as displayed in the cells.
Formats	Cell contents and formatting.
Comments	Only comments attached to the cell.
Validation	Only data validation rules.
All using Source theme	All cell contents and formatting using the theme that was applied to the source data.
All except borders	Cell contents and formatting except cell borders.
Column widths	The width of one column or range of columns to another column or range of columns.
Formulas and number formats	Only formulas and number formatting.
Values and number formats	Only values and number formatting options from the selected cells.
All, merge conditional formats	Combine conditional formatting from the copied cells with conditional formatting present in the paste area.

FUNCTION LIBRARY

Auto sum

If the user needs to sum a column or row of numbers, let Excel do the math for the user. Select a cell next to the numbers where the sum has to be displayed, click AutoSum on the Home tab, press Enter, and it's done.



When AutoSum is clicked, Excel automatically enters a formula (that uses the SUM function) to sum the numbers.

- To sum a column of numbers, select the cell immediately below the last number in the column. To sum a row of numbers, select the cell immediately to the right of the last number.
- AutoSum is in two locations: **Home > AutoSum, and Formulas > AutoSum.**
- Once the formula is created, it can be copied to other cells instead of typing it over and over.

FORMULA INSERTION

Create a simple formula to add, subtract, multiply or divide values in the worksheet. Formulas always start with an equal sign (=), followed by constants that are numeric values and calculation operators such as plus (+), minus (-), asterisk (*), or forward slash (/) signs.

Let's take an example of a simple formula,

1. On the worksheet, click the cell in which the formula is to be entered.
2. Type the = **(equal sign)** followed by the constants and operators (up to 8192 characters) that needs to be used in the calculation.

   For our example, type =1+1.
3. Press **Enter** after the formula insertion.

ALIGNMENT

To make alignments,

1. **Select** a cell, row, column, or a range.
2. Select **Home > Orientation** , and then select an option.

Rotate the text up, down, clockwise, or counter clockwise, or align text vertically:

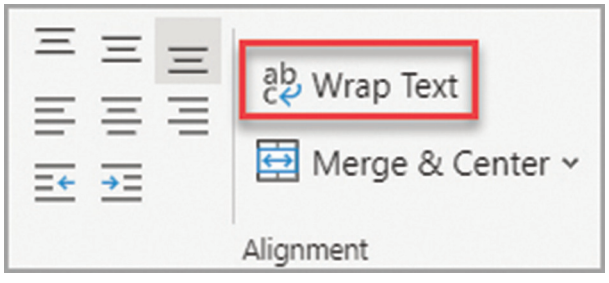
	A	B	C	D
1	March	April	Totals	Promotions
2	2	2	4	Yes
3	56	23	79	~~Yes~~
4	12	34	46	Yes

1. **Select** a cell, row, column, or a range.
2. Select **Home > Orientation** > **Format** Cell Alignment.
3. Under Orientation on the right side, in the Degrees box, use the **up** or **down** arrow to set the exact number of degrees so as to rotate the selected cell text.

WRAP TEXT

In a worksheet, **select** the cells that need to be wrapped.

On the Home tab, in the Alignment group, click Wrap Text. (On Excel for desktop, we can also select the cell, and then press **Alt + H + W.**)

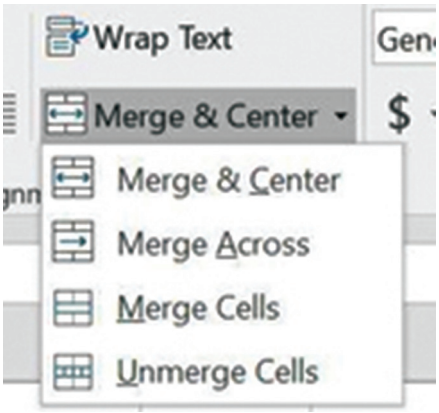


RESIZE ROW HEIGHT

1. Select the cell or range for which the row height needs to be adjusted.
2. On the Home tab, in the Cells group, click Format.
3. Under Cell Size, do one of the following:
   - To automatically adjust the row height, click AutoFit Row Height.
   - To specify a row height, click Row Height, and then type the row height that we want in the Row height box.

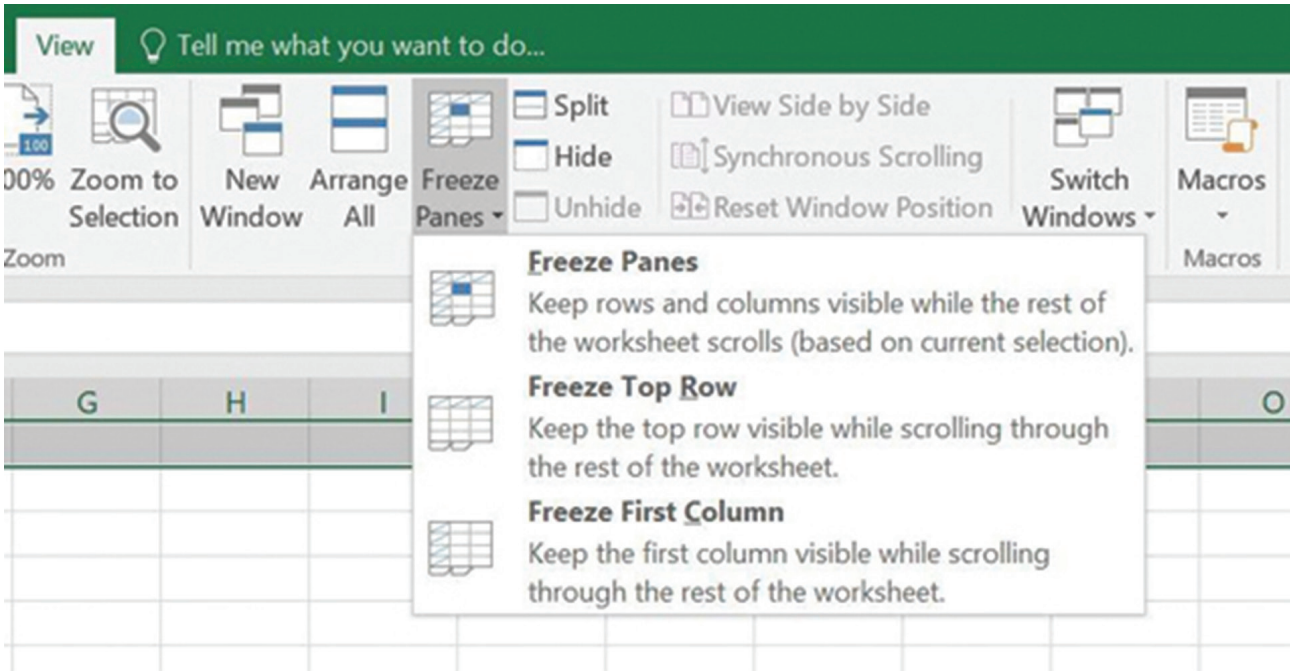
MERGE & CENTRE

1. **Select** the cells to merge.
2. Select **Merge & Centre**.
3. Unmerge cells
4. Select the Merge & Centre down arrow.
5. Select Unmerge Cells.



FREEZE PANE

Freeze the first column



- Select **View > Freeze Panes > Freeze First Column**.

The faint line that appears between Column A and B shows that the first column is frozen.

A. Freeze the first two columns:

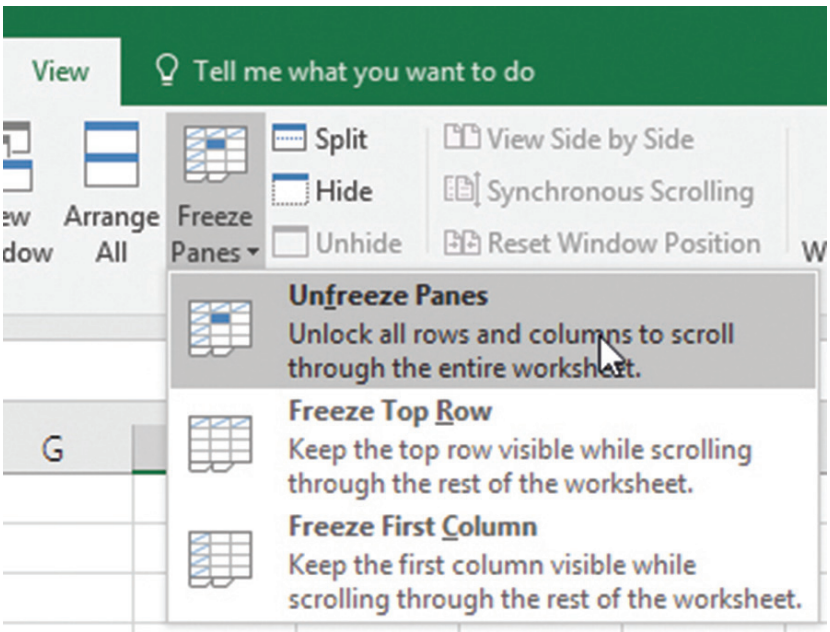
1. Select the **third** column.
2. Select **View > Freeze Panes > Freeze Panes.**

B. Freeze columns and rows:

1. Select the cell **below the rows** and to the right of the columns we want to keep visible when we scroll.
2. Select **View > Freeze Panes > Freeze Panes.**

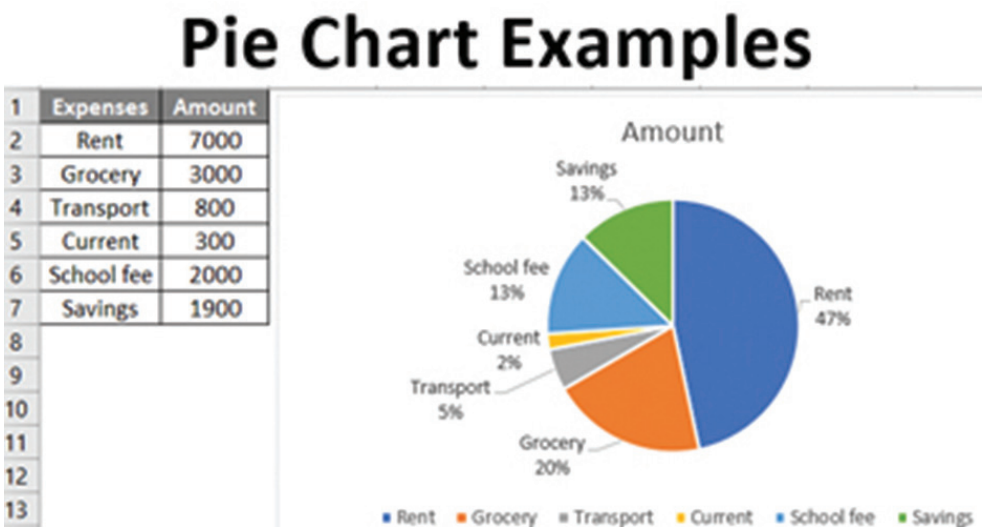
Unfreeze rows or columns:

- On the **View** tab > **Window** > **Unfreeze Panes.**



CHARTS

Pie charts



Data that's arranged in one column or row on a worksheet can be plotted in a pie chart. Pie charts show the size of items in one data series, proportional to the sum of the items. The data points in a pie chart are shown as a percentage of the whole pie.

Consider using a pie chart when:

- We have only one data series.
- None of the values in the data are negative.
- Almost none of the values in the data are zero values.
- We have no more than seven categories, all of which represent parts of the whole pie.

Types of pie charts

- **Pie and 3-D pie:** Pie charts show the contribution of each value to a total in a 2-D or 3-D format. We can pull out slices of a pie chart manually to emphasize the slices.



Pie



3-D pie

- **Pie of pie and bar of pie:** Pie of pie or bar of pie charts show pie charts with smaller values pulled out into a secondary pie or stacked bar chart, which makes them easier to distinguish.



Pie of pie



Bar of pie

ACTIVITY 1

Prepare your marksheet using MS Excel. Find out your average mark.

ACTIVITY 2

Make pie chart representation for your marklist (prepared on activity 1)

4.3 EXPLORING MS POWERPOINT

INTRODUCTION

The functions of MS Powerpoint are explained in this lesson.

THEMES

A theme is a predefined set of colours, fonts, and visual effects that can be applied to the slides for a unified and professional look.

Using a theme gives the presentation a harmonious appearance with minimal effort. For example:

- When we add graphics (tables, shapes, and so on) to the slides, PowerPoint applies theme colours that are compatible with other slide elements.
- Dark-coloured text is shown on a light background (and vice versa), so that contrast is strong for ease of reading.

To choose a theme for the presentation,

PowerPoint offers several present themes. They are on the Design tab of the Ribbon on the left side.

1. Open a slide. On the **Design tab,** point at a **Theme thumbnail** to get a preview of how it would affect the look of the slide.
2. To see the **full gallery** of themes, click the **More** button:

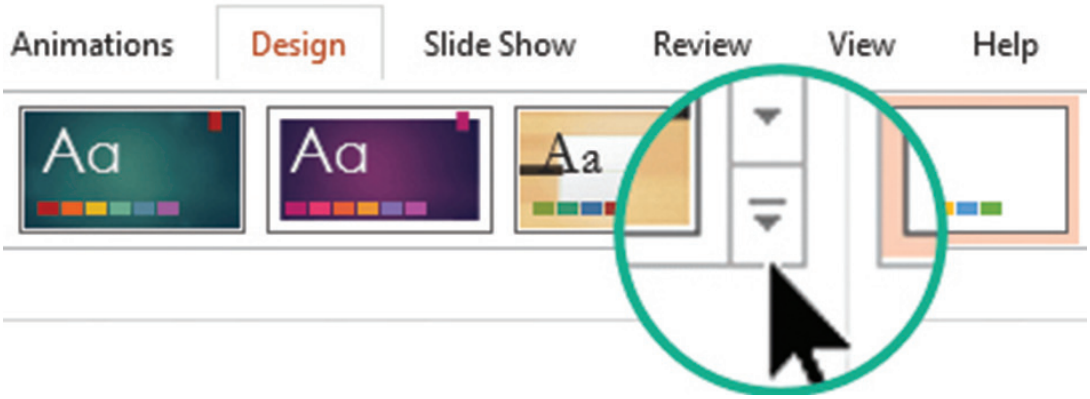


Figure 4.25 Design.

When the desired theme is found, click its thumbnail to apply it to all slides in the presentation.

TRANSITION

Slide transitions are the animation-like effects that happen when we move from one slide to the next during a presentation. Add slide transitions to bring the PowerPoint presentation to life.

1. Select the slide in which transition is to be added.
2. Select the Transitions tab and choose a transition. Point a transition to see a preview.
3. Select Effect Options to choose the direction and nature of the transition.
4. Select Preview to see what the transition looks like.

To remove a transition, select **Transitions > None**.

ANIMATION

Add animation and effects to text, pictures, shapes, and objects in the PowerPoint presentation.

A. Add animations and effects:

1. Select the object or text we want to animate.
2. Select Animations and choose an animation.
3. Select Effect Options and choose an effect.

B. Manage animations and effects:

There are different ways to start animations in the presentation:

1. On Click - Start an animation when we click a slide.
2. With Previous - Play an animation at the same time as the previous animation in our sequence.
3. After Previous - Start an animation immediately after the previous one happens.
4. Duration - Lengthen or shorten an effect.
5. Delay - Add time before an effect runs.

C. Add more effects to an animation:

1. Select an object or text with an animation.
2. Select Add Animation and choose one.

D. Change the order of animations:

1. Select an animation marker.
2. Choose the desired option:
   - Move Earlier - Make an animation appear earlier in the sequence.
   - Move Later - Make an animation occur later in the sequence.

E. Add animation to grouped objects:

We can add an animation to grouped objects, text, and more.

1. Press Ctrl and select the desired objects.
2. Select Format > Group > Group to group the objects together.
3. Select Animations and choose an animation.

SHAPES

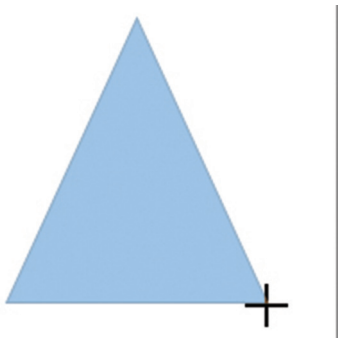
We can add shapes such as boxes, circles, and arrows to the documents, email messages, slide shows, and spreadsheets. To add a shape, Insert>Shapes>Select a shape>Click and drag a shape.

A. Add a shape in Excel, Outlook, Word, or PowerPoint:

1. On the **Insert** tab, click **Shapes**.



2. **Click the desired shape**, click anywhere in the workspace, and then drag to place the shape.



To create a perfect square or circle (or constrain the dimensions of other shapes), press and hold Shift while dragging.

B. Insert a shape, or click an existing shape, and then enter text:

1. Right-click the shape and click Add Text or Edit Text, or just start typing.
2. To format and align the text, click the Home tab, and then choose options from the Font, Paragraph, or Alignment groups, depending on the program we are using and what kind of formatting we want to apply. (Text formatting options are limited in Project.)

C. Delete a shape:

Click the shape that needs to be deleted, and then press Delete. To delete multiple shapes, press Ctrl while clicking the shapes that need to be deleted, and then press Delete.

SMART ART

SmartArt allows the user to communicate information with graphics instead of just using text. There are a variety of styles to choose from, which the user can use to illustrate many different types of ideas

A. Convert text into SmartArt

1. **Select** the text.
2. Select **Home** > Convert to **SmartArt.**
3. **Select** the desired SmartArt.

B. Insert pictures in SmartArt:

Select a SmartArt option with pictures, and then insert the pictures.

1. Select the text.
2. Select **Home** > Convert to **SmartArt**.
3. **Select** more **SmartArt Graphics** and then select **Picture.**
4. **Select** the desired SmartArt and select **OK.**
5. To insert a picture, select the **picture icon**, go to where the picture is located, and then select it.
6. Select **Insert.**

MEDIA

A. Video insert

1. In Normal view, click the **slide** where we want the link to the video to be in.
2. On the **Insert** tab, click the arrow under **Video,** and then click **Video on my PC**.
3. In the **Insert Video box**, click the **file** that we want to link to, click the **down arrow** next to the Insert button, and then click **Link to File**.

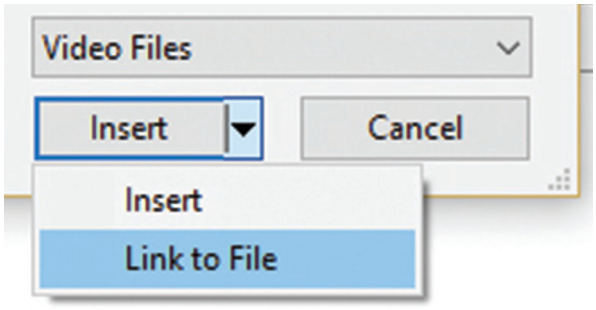


Figure 4.28. Insert videos.

B. Audio insert:

i. Record audio:

1. Select **Insert > Audio.**
2. Select **Record Audio.**
3. Type in a **name** for the audio file, select **Record,** and then speak.
4. To review the recording, select **Stop** and then select **Play**.
5. Select Record to re-record the clip, or select **OK** if satisfied.
6. To move the clip, **select and drag the audio icon** to where we want it on the slide.

   If we are using more than one audio file per slide, It is recommended to put the audio icon in the same spot on a slide to find it easily.
7. Select **Play.**

ii. Add or delete audio in the PowerPoint presentation:

We can add audio, such as **music, narration, or sound bites**, to the PowerPoint presentation. To record and hear any audio, the computer must be equipped with a sound card, microphone, and speakers.

iii. Add audio from the PC:

1. Select **Insert** > **Audio**.
2. Select **Audio on My PC.**
3. In the **Insert Audio dialog box**, select the **audio file** you want to add.
4. Select **Insert**

iv. Delete audio

To delete an audio clip, select the **audio icon** on the slide and press **Delete**.

C. Change playback options:

Select the audio icon and then select the Audio Tools Playback tab. Then select the desired option to use:

- To trim the audio, select **Trim** and then use the **red and green sliders** to trim the audio file accordingly.
- To **fade in** or **fade out audio**, change the number in the **Fade Duration boxes**.
- To adjust volume, select **Volume** and select the preferred setting.
- To choose how the audio file starts, select the **dropdown arrow** and select an option:
- In **Click Sequence:** Plays the audio file automatically **with a click.**
    1. **Automatically:** Plays automatically once we advance to the slide that the audio file is on.
    2. **When Clicked On:** Plays audio only when the icon is clicked on.
- To choose how the audio plays in the presentation, **select** an option:
    1. **Play Across Slides:** Plays one audio file across all slides.
    2. **Loop until Stopped:** Plays an audio file on loop until it's stopped manually by clicking the Play/Pause button.
    3. To have the audio play continuously across all slides in the background, select **Play** in Background.

SCREEN RECORDING

1. **Open** the slide that we want to put the screen recording on.
2. On the **Insert** tab of the ribbon, select **Screen Recording.**
3. On the **Control Dock**, choose Select **Area** (or if you want to select the entire screen for recording, press **Windows logo key+Shift+F**). You'll see the cross-haired cursor +. Select and drag to select the area of the screen we want to record. The minimum size area we can record is 64x64 pixels.
4. Select **Record.** Use **Pause** as needed and Stop when its done.
5. Our video is added to the slide. Right-click the video frame, select the Start icon and pick how we want our video to start: In Click **Sequence, Automatically,** or When Clicked **On.**
6. We can change the look of the video by right-clicking the video frame, select the Style icon, and pick another shape.

HYPERLINK

The fastest way to create a basic web hyperlink on a PowerPoint slide is to press Enter after we type the address of an existing webpage (such as http://www.contoso.com).

We can link to a webpage, or we can link to a new document or a place in an existing document, or we can begin a message to an email address.

A. Link to a website:

1. Select the text, shape, or picture that has to be used as a hyperlink.
2. Select Insert > Hyperlink.
3. Select Existing File or Web Page, and add the:

- **Text to display:** Type the text that we want to appear as hyperlink.
- **ScreenTip:** Type the text that we want to appear when the user hovers over the hyperlink (optional).
- **Current Folder, Browsed Pages, or Recent Files:** Select where we want to link to.
- **Address:** If we haven't already selected a location above, insert the URL for the web site we want to link to.

  If we link to a file on our computer, and move our PowerPoint presentation to another computer, we will also need to move any linked files.

4. Select OK.

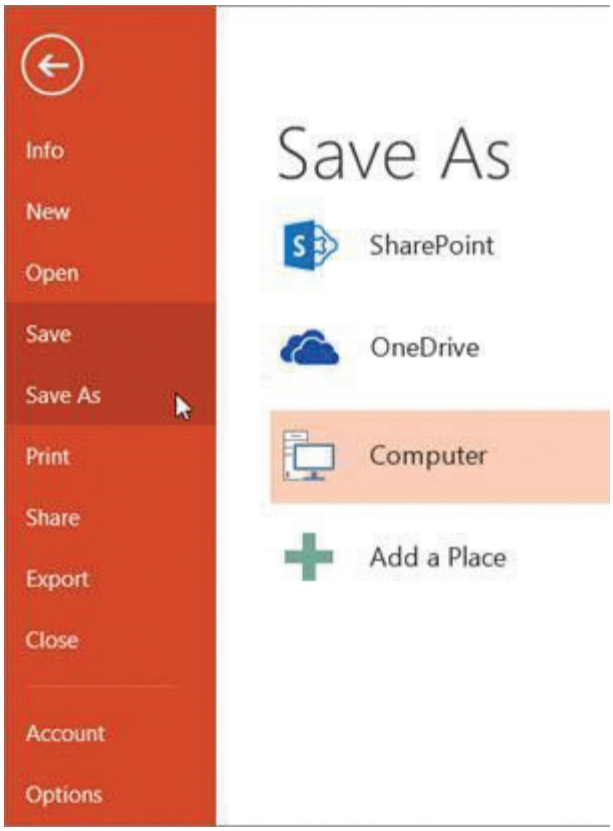
B. Link to a place in a document, new document, or email address

1. Select the text, shape, or picture that we want to use as a hyperlink.
2. Select **Insert** > **Hyperlink** and select an option:
   - **Place in This Document:** Link to a specific slide in the presentation.
   - **Create New Document:** Link from the presentation to another presentation.
   - **E-mail Address:** Link a displayed email address to open up a user's email program.
3. **Fill** in the Text to display, **ScreenTip,** and where we want to link to.
4. Select **OK**.

SAVE AS AND ITS TYPES

In PowerPoint, we can save our desktop presentation to our local drive (such as our laptop), a network location, a CD, a DVD, or a flash drive. We can also save it as a different file format.

1. On the **File tab**, select **Save.**



2. Do of the following:
   - To save in local drive, such as laptop, a flash drive, CD or DVD drive, select Computer.
   - To save to a SharePoint Library, select SharePoint.
3. Under **Save As** > Recent Folders, select Browse, pick a path and file folder, and then name the file.
4. Select **Save.**

Save the presentation file in a different file format:

1. On the **File** tab, select **Save As**.
2. Under Save As, do one of the following:

3. Under Recent Folders, select **Browse**, pick a **path** and **file folder**, and then **name the file**.
4. In the Save as type list, pick the desired **file format**.
5. Select **Save**.
6. Use **File > Save As** to save the presentation as one of the file types listed below.
7. The default file format in PowerPoint version 2007 or newer is **.pptx.**

File type	Extension	Use to save
PowerPoint Presentation	.pptx	A presentation that we can open on a PC in PowerPoint 2007 and newer versions, or that we can open on a Mac in PowerPoint 2008 and newer versions. We can also open the presentation on any mobile device that has PowerPoint installed.
PowerPoint 97-2003 Presentation	.ppt	A presentation that we can open in PowerPoint 97 to Office PowerPoint 2003.
PDF Document Format	.pdf	A PostScript-based electronic file format developed by Adobe Systems that preserves document formatting and enables file sharing.
XPS Document Format	.xps	A new electronic paper format for exchanging documents in their final form.
MPEG-4 Video	.mp4	A presentation that is saved as a video. The MP4 file format plays on many media players, such as Windows Media Player.
JPEG (Joint Photographic Experts Group) File Format	.jpg	A slide as a graphic for use on web pages. The JPEG file format supports 16 million colours and is best suited for photographs and complex graphics.
PNG (Portable Network Graphics) Format	.png	A slide as a graphic for use on webpages. PNG was approved as a standard by the World Wide Web Consortium (W3C) to replace GIF. PNG does not support animation as GIF does, and some older browsers do not support this file format. PNG supports transparent backgrounds.
PowerPoint Picture Presentation	.pptx	A PowerPoint presentation where each slide has been converted into a picture. Saving a file as a PowerPoint Picture presentation will reduce the file size. However, some information will be lost.

ACTIVITY 1

Prepare an invitation for your school annual day and Sports day.

4.4. G-SUITE

INTRODUCTION

Gmail, Meet, Chat, Calendar, Drive, Docs, Sheets, Slides, Forms, Sites, Keep, Apps and Script.

GOOGLE DOCS

Google Docs is a collaborative word processing program that can be used on many types of devices and by multiple users. Here, we will learn how to edit and format a Google Doc including inserting graphic elements and page numbers. In addition, we will learn to use styles to format text and create a table of contents. Printing and saving a document as a Microsoft Word file are also discussed.

Opening of Google docs:

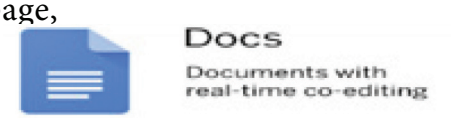
a. To access the Google at IU page, in your browser's address bar, type:

http://google.iu.edu Enter key

b. To open the login screen for Google at IU,

Click 

c. To open Google Docs, on the Google at IU page,

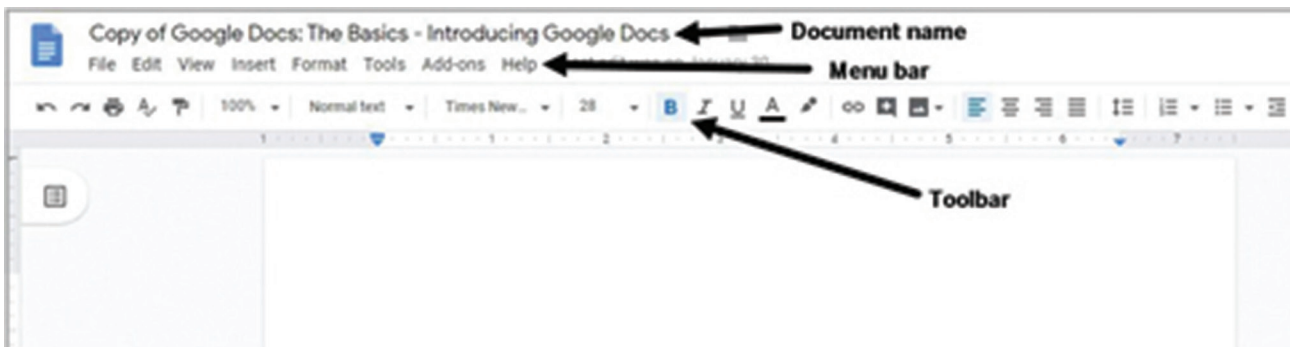
Click 

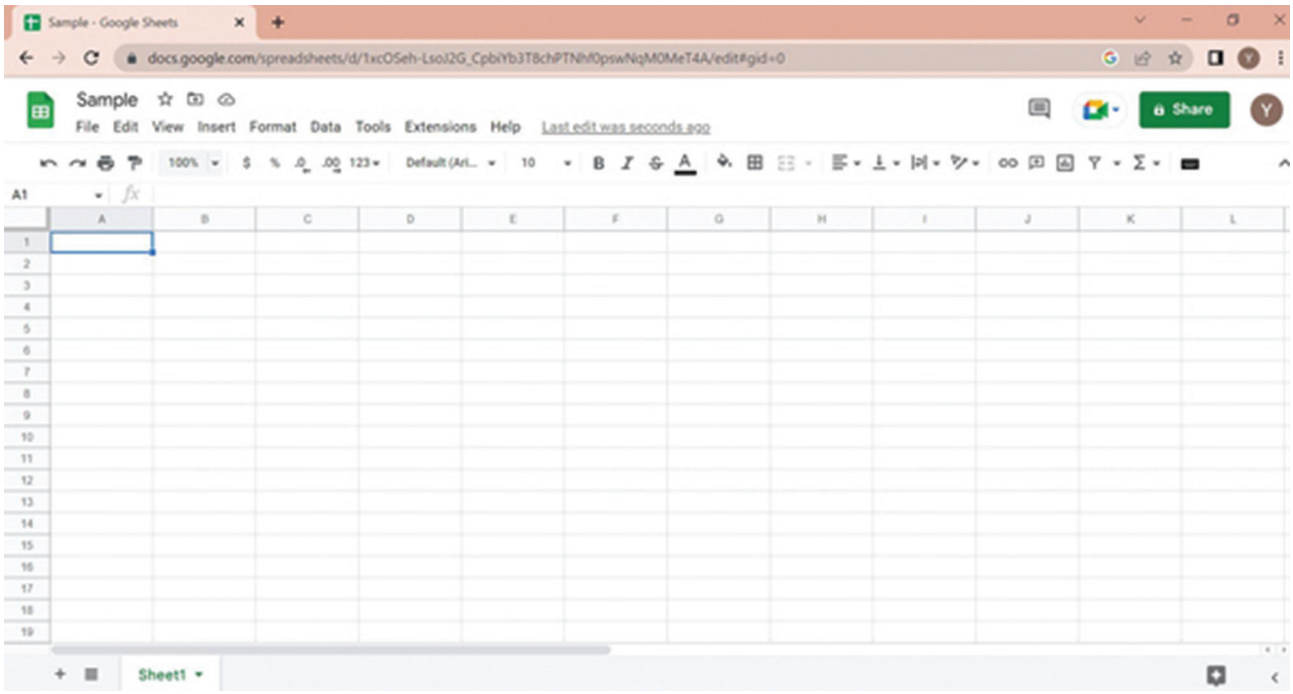
In the upper left corner is the document name, Copy of Google Docs: The Basics - Introducing Google Docs. Under the name is the menu bar consisting of menu items such as File, Edit, and Insert. Under the menu bar is the toolbar. This contains small buttons that represent tools.

GOOGLE SHEETS

Spreadsheets are essential for digital marketers, but not all marketers know how to use the basics of tools like Google Sheets to their full advantage. The following are some of its features.

- Create a new spreadsheet in Google Drive
- Convert and import other file types into Google Sheets
- Organize individual spreadsheets in one Google Sheets file
- Navigate and organize data: columns and rows





- Creating a database
- Most useful shortcuts, navigation, and selection hotkeys
- Format data and cells
- Basic organization features in Google Sheets
- Calculations and data analysis in Google Sheets
- Use comments and notes to collaborate
- Download your spreadsheet
- Share your spreadsheet with others

GOOGLE SLIDES

Create a presentation:

To create a new presentation,

1. Open the Slides home screen at **slides.google.com.**
2. In the top left, under "Start a new presentation," click **New** +. This will create and open the new presentation.

We can also create new presentations from the URL **https://slides.google.com/create.**

Edit and format a presentation:

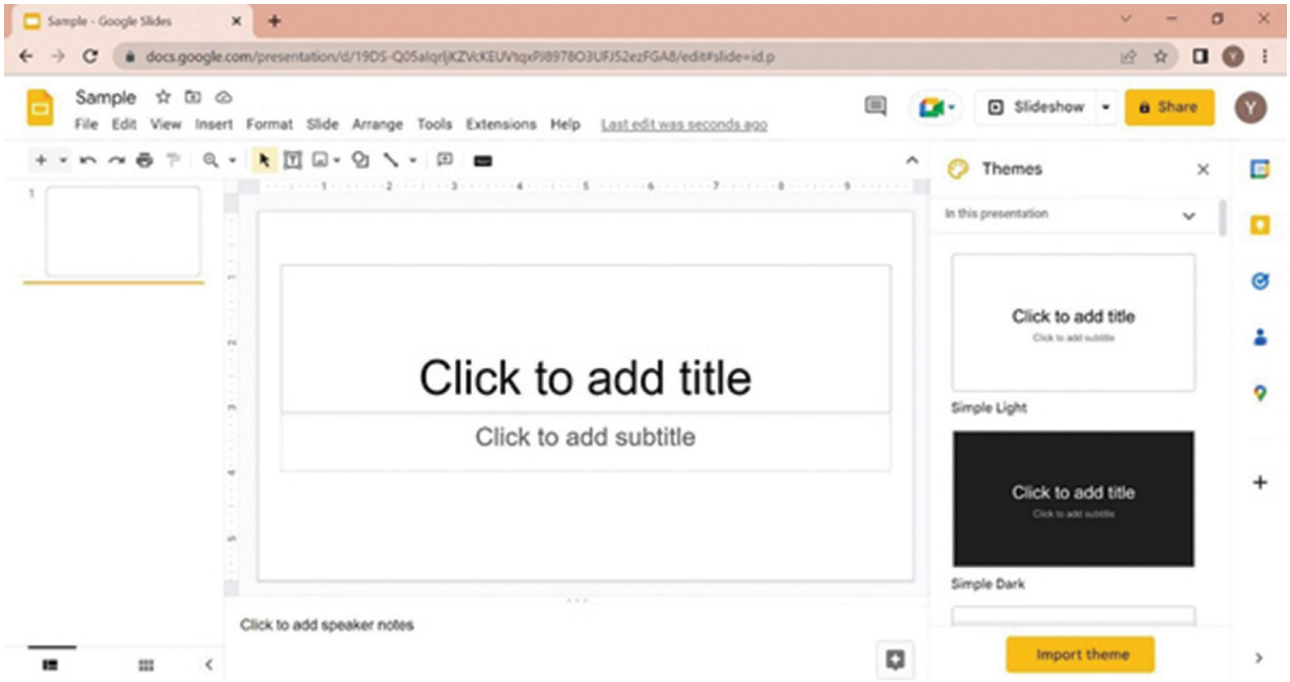
We can add, edit, or format text, images, or videos in a presentation.

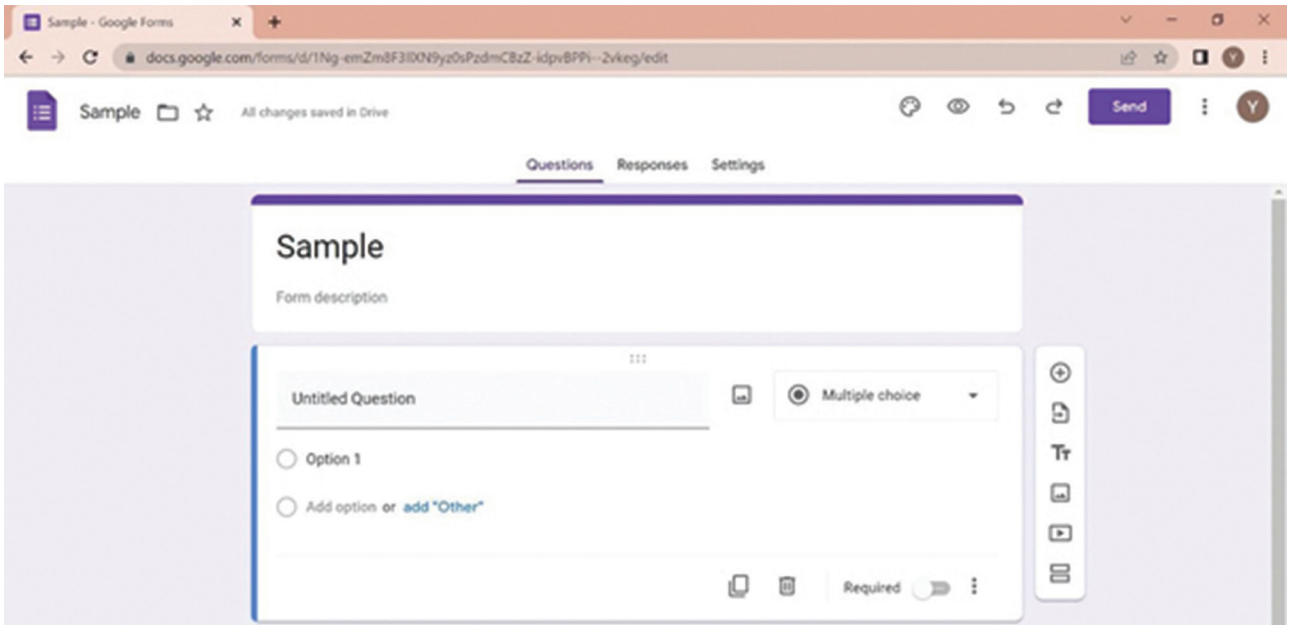
- Insert and arrange text, shapes, and lines
- Add, delete & organize slides
- Add animations to a slide
- Share & work with others

We can share files and folders with people and choose whether they can view, edit, or comment on them.

GOOGLE FORMS

Google Forms is a free survey tool that is part of Google Workspace. Along with the other great features in this office suite, it also includes Google Sheets (Excel), Docs (Word), and Slides (PowerPoint).





One of the coolest features in Google Forms is creating a quiz or survey and then connecting it to the spreadsheet. Once connected, any response from the person taking your form will automatically populate into an answer on this spreadsheet.

Personalize the Google form

To personalize the new form, we can select a theme and choose the background colour and the image that makes it stand out. Google Forms lets us do this with just one click.The header image is the most important part of the form. Headers should be eye-catching and engaging.

Customization of themes is not a strong suit for Google Forms. However, everything else that Google Forms offers makes up for this shortcoming.

Types of questions:

- Short Answer: Answers require only a few words.
- Paragraph: Answers required for this question type are long-form answers. Mostly one or more paragraphs.
- Multiple Choice: Answers can be chosen between the options provided (one per question).
- Checkboxes: Answers can be ticked. One or more answers are ticked, including "Other" for short answers.
- Drop-down: Responder picks the answer from options in a drop-down menu.
- File Upload: This allows the responder to upload a file in answer sheet form to a question from Google Drive.
- Linear Scale: People can rate the question on a scale of 0-10.
- Multiple Choice Grid: The system provides the options from which the responder will select one answer per row.
- Checkbox Grid: This option allows people to select one or more answers per row.
- Date: The answers for this must be given in date format.
- Time: For this, the responder must provide the time of day.

Adding questions is easy with Google Forms tutorial:

Google Forms makes it easy to add as many questions or sections that one needs. If one needs more questions, click the + button. To add another section to separate questions, click the icon that looks like an equal sign.

Creating a quiz is hassle-free:

Google Forms can be used to create digital quizzes that automatically grade, send results (if available), and collect responses from users. Click the Settings (gear icon) at the top of the screen. Then click the "Quizzes" tab and toggle "Make this a quiz". Click "save" after finishing the quiz. To edit the question types click on the "Edit Question" button.

How to collaborate with others on Google Forms:

Like all other Google Workspace/ G-suite applications, Google Forms is a collaborative survey builder. We can invite our friends to work on the same file with us by clicking the three dots at the top of a document and then selecting "Add Collaborators."

In the next step, we can control who has access to our Google Forms.

Create a shareable link by selecting "On – Anyone with the link". Anyone with this link can then access our form. Sharing our form with others is as easy as copy and pasting. They can access it from anywhere in the world.

ACTIVITY 1

Prepare a model question paper for 20 marks using G Form.

4.5. FUTURE OF IT (INFORMATION TECHNOLOGY)

INTRODUCTION

The recent technologies are explained in this lesson

ARTIFICIAL INTELLIGENCE:

Artificial Intelligence is a program in computers which mimics human behaviour by learning various data patterns and insights. AI software is used to develop and build an efficient application from scratch.

Applications of Artificial Intelligence

AI applications include advanced web search engines (e.g., Google), recommendation systems (used by YouTube, Amazon and Netflix), understanding human speech (such as Siri and Alexa), self-driving cars (e.g., Tesla), automated decision-making and competing at the highest level in strategic game systems such as chess.

There are also thousands of successful AI applications used to solve problems for specific industries or institutions. A few examples are energy storage, deep fakes, medical diagnosis, military logistics, or supply chain management.

Types of Artificial Intelligence software

1. Artificial intelligence platforms – It will provide the platform for developing an application from scratch. Many algorithms are provided in the built-in library.
2. Chatbots – This software will give an effect like a human or person doing a conversation.
3. Deep Learning software – It includes image, speech and other forms of recognition.
4. Machine learning software – The computer will use the data and learn via machine learning.

DATA SCIENCE

Data Science is a field which uses a combination of statistics, programming, algorithms, AI and Deep learning to extract and derive information from a set of diverse and unstructured data. Someone who creates programming code and combines it with statistical knowledge to create insights from a data science project is called Data scientist.

MACHINE LEARNING

Machine Learning is the field of study that provides computers the ability to learn from prior situations and the program which learns from experience is called machine learning program. Machine learning programs are used in many types of applications such as email filtering, speech recognition and medicine.

Applications of Machine Learning:

1. Web Search Engine — Search engines like google or Firefox perform well due to the system learning how to rank the pages through a complex learning algorithm.
2. Spam Detector — Email service providers classify the incoming mails and move the spam mails to the spam folder. This is achieved by a spam classifier running in the back end of the mail application.
3. Image Recognition — Image recognition is one of the most common applications of machine learning. It is used to identify objects, persons, places, digital images, etc.

IOT

The Internet of things is a term that describes physical objects with sensors, processing ability, software, and other technologies that connect and exchange data with other devices and systems over the Internet. An IoT ecosystem consists of smart devices that use systems, such as processors, sensors and communication hardware, to collect and send data they acquire from their environments. IoT can make use of artificial intelligence and machine learning to aid in making data collecting processes easier and more dynamic.

Applications of IoT

1. Smart home — IoT devices are a part of the larger concept of home automation, which can include lighting, heating and air conditioning, media and security systems and camera systems.
2. Medical and healthcare — The Internet of Medical Things is an application of the IoT for medical and health related purposes, data collection and analysis for research, and monitoring. The Internet of Medical Things has been referenced as "Smart Healthcare", as the technology for creating a digitized healthcare system, connecting available medical resources and healthcare services.
3. Transportation — The IoT can assist in the integration of communications, control, and information processing across various transportation systems.

DATA ANALYTICS

Data analytics refer to the ways data is managed to support all uses of data, and the analysis of data to make improved decisions, business processes and outcomes such as discovering new business risks and opportunities.

Data analytics is especially important to modern businesses as it can improve decision outcomes for all types of decisions.

Organizations use data in many ways and must often rely on data from outside their boundary of control for making smarter business decisions.

Digital Business Analytics

Digital business analytics is the process of analysing digital data from various sources like websites, mobile applications and search engines to enable businesses to improve their practices. It provides a clear vision to the organization on how users or customers are behaving.

Digital analytics is a tool used by organizations for collecting, measuring, and analysing qualitative and quantitative data. The data is then used to enhance and modify current business operations in order to provide a better online experience.

Applications of Business Analytics

Although business analytics is being leveraged in most commercial sectors and industries, the following applications are the most common.

1. Finance — Corporations use business analytics to optimize budgeting, banking, financial planning, forecasting, and portfolio management.
2. Human Resources— Businesses are composed of a great staff, and it's HR's job to not only find the ideal candidates but keep them on board. Business analysts help the process by pouring through data that characterizes high performing candidates, such as educational background, attrition rate, the average length of employment, etc.
3. Manufacturing — Business analysts work with data to help stakeholders understand the things that affect operations and the bottom line. Identifying things like equipment downtime, inventory levels, and maintenance costs help companies streamline inventory management, risks, and supply-chain management to create maximum efficiency.

SEARCH ENGINE OPTIMIZATION

Search Engine optimization means the process of improving our site to increase its visibility when people search for products or services related to our business in Google, Firefox, and other search engines. The better visibility our pages have in search results, the more likely we are to garner attention and attract prospective and existing customers to our business.

Search engines use bots to crawl pages on the web, going from site to site, collecting information about those pages and putting them in an index.

CLOUD

Cloud computing is the delivery of computing services—including servers, storage, databases, networking, software, analytics, and intelligence—over the Internet to offer faster innovation, flexible resources and economies of scale. We pay only for cloud services we use, helping lower our operating costs, run our infrastructure more efficiently and scale as our business needs change.

Cloud computing is a big shift from the traditional way businesses think about IT resources.

Applications of Cloud computing:

1. Create cloud-native applications — Quickly build, deploy and scale applications—web, mobile and API. Take advantage of cloud-native technologies and approaches, such as containers, Kubernetes, microservices architecture, API-driven communication and DevOps.
2. Test and build applications — Reduce application development cost and time by using cloud infrastructures that can easily be scaled up or down.

3. Store, back up and recover data — Protect data more cost-efficiently—and at massive scale—by transferring data over the Internet to an offsite cloud storage system that is accessible from any location and any device.
4. Analyse data — Unify data across teams, divisions and locations in the cloud. Then use cloud services, such as machine learning and artificial intelligence, to uncover insights for more informed decisions.

AUGMENTED REALITY

Augmented reality is the real-time use of information in the form of text, graphics, audio and other virtual enhancements integrated with real-world objects. AR integrates and adds value to the user's interaction with the real world, versus a simulation. It is a growing trend among companies involved in mobile computing and business applications in particular.

Applications of Augmented Reality

1. **Archaeology** — By augmenting archaeological features onto the modern landscape, AR allows archaeologists to formulate possible site configurations from extant structures. Computer generated models of ruins, buildings, landscapes or even ancient people have been recycled into early archaeological AR applications.
2. **Architecture** — Computer-generated images of a structure can be superimposed onto a real-life local view of a property before the physical building is constructed there. AR can also be employed within an architect's workspace, rendering animated 3D visualizations of their 2D drawings. Architecture sight-seeing can be enhanced with AR applications, allowing users viewing a building's exterior to virtually see through its walls, viewing its interior objects and layout.
3. **Urban design and planning** — AR systems are being used as collaborative tools for design and planning in the built environment. For example, AR can be used to create augmented reality maps, buildings and data feeds projected onto table tops for collaborative viewing by built environment professionals.
4. **Industrial manufacturing** — AR is used to substitute paper manuals with digital instructions which are overlaid on the manufacturing operator's field of view, reducing mental effort required to operate. AR makes machine maintenance efficient because it gives operators direct access to a machine's maintenance history. Virtual manuals help manufacturers adapt to rapidly-changing product designs, as digital instructions are more easily edited and distributed compared to physical manuals.

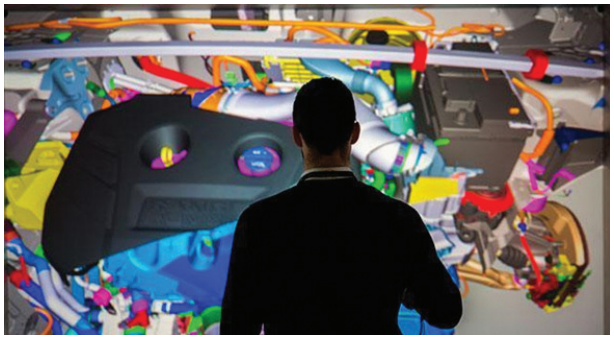
VIRTUAL REALITY

Virtual Reality is a computer-generated environment with scenes and objects that appear to be real, making the user feel they are immersed in their surroundings. This environment is perceived through a device known as a Virtual Reality headset or helmet. Virtual Reality is one of the

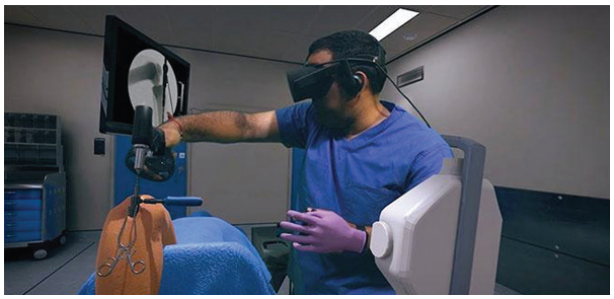
technologies with the highest projected potential for growth.

Applications of Virtual Reality

Automotive industry — VR allows engineers and designers to experiment easily with the look and build of a vehicle before commissioning expensive prototypes. Companies such as BMW and Jaguar Land Rover (JLR) been using VR for years to hold early design and engineering reviews to check the visual design and object obscuration of the vehicle - all before any money has been spent on physically manufacturing the parts.



VR can also be used as a treatment for mental health issues, with Virtual Reality Exposure Therapy thought to be particularly effective in the treatment of PTSD and anxiety.



LEARNING AND DEVELOPMENT

The training industry has started to embrace the opportunities VR learning brings, with VR, people can learn through experience in a risk-free space; it's consistent, affordable and scales. Virtual Speech, for example, provides VR training for soft skills such as public speaking, active listening, and sales. They blend e-learning with practice in VR and online simulations, enabling learners to build their confidence and skills in VR environments, from meeting rooms to auditoriums.



CONCLUSION

With the increasing usage of computers and information technology, digitalization is reaching the fingertips. The future is undoubtedly dependent on Technological advancements. So, everyone must be aware of IT and ITeS, to get access to mainstream social media.

ASSESSMENT

I. Choose the Best Answer (1 Mark)

1. Numbering and bullet options can be seen in which tab of the MS word?

   A. File B. View

   C. Home D. Format

2. Which among the following is a text processing application?

   A. Microsoft word

   B. Microsoft Excel

   C. Microsoft PowerPoint

   D. Microsoft access

3. In MS word you have ..... types of alignment

   A. 2 B. 3 C. 5 D. 4

4. When you click Ctrl+R, you can have .....

   A. Centre alignment

   B. Right alignment

   C. Left alignment

   D. Justified alignment

5. Header and footer options can be find in which tab

   A. Home B. View

   C. Insert D. Tools

6. Header is ..... of the page

   A. Top B. Bottom

   C. Middle D. Side

7. Page numbers are usually seen in

   A. Header B. Footer

   C. Body D. Title

8. Margins can be found in which of the following tabs?

   A. Home B. View

   C. Layout D. Format

9. In MS word how many types of orientation are available?

   A. 2 B. 3 C. 4 D. 5

10. Shapes can be found in which of the following tabs?

    A. Home B. View

    C. Insert D. Tools

11. To link websites, which of the following options is used?

    A. Smart art B. Word art

    C. Hyperlink D. Attachments

12. Size of the page does adjust using which of the following tabs?

    A. Format B. Insert

    C. Layout D. File

13. Alt+H+W is used to ..... in excel

    A. Wrap text B. Merge

    C. Centre D. Strike through

14. Which of the following is the shortcut key to paste?

    A. Ctrl + A B. Ctrl + B

    C. Ctrl + V D. Ctrl + Z

15. Auto sum option can be seen in how many locations

    A. 1 B. 2

    C. 3 D. 4

16. The usage of Google documents is similar to

A. Word B. Excel

C. PowerPoint D. Access

17. Google slides are similar to each of the following

A. Word B. Excel

C. PowerPoint D. Access

18. ..... Delivers computer services through network

A. Cloud B. AI

C. Web page D. Facebook

19. IoT stands for

A. Internet of thoughts

B. Intranet of things

C. Internet of things

D. Internal of things

20. .pdf is the extension of _____.

A. Portable document format

B. Portable document file

C. Portable document field

D. Portable device file

II. Answer the following (2 Marks)

1. What is Microsoft Word?
2. What is cloud computing?
3. What is Macro in MS-Excel?
4. What are different types of charts in MS-Excel?
5. Write a short note on data analytics

III. Answer the following (3 Marks)

1. What is Mail merge in MS Word?
2. How to insert a bookmark in a presentation?
3. What is the "IF" function in Excel?
4. Explain about the Google sheets.
5. Write down the applications of virtual reality?

IV. Answer the following (5 Marks)

1. Explain the commands for inserting a picture in MS word?
2. Write down the steps to insert a video in a presentation?
3. Explain about the G- Suites briefly.
4. Write a short note on the future of information technology.

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5



ENTREPRENEURSHIP

LEARNING OBJECTIVE

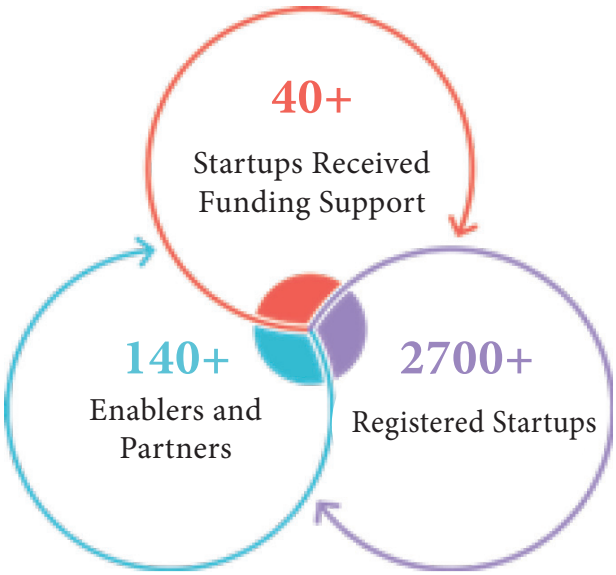
- Know about the start up and various opportunities for startups in Tamilnadu.
- Recognize various funding opportunities available in startup India
- Understand the economic and employment opportunities created by startup
- Realize the need for youth to take initiatives towards startups in India
- Identify the role of SHG and its importance in the creation of women entrepreneurs

5.1 STARTUPS IN TAMIL NADU

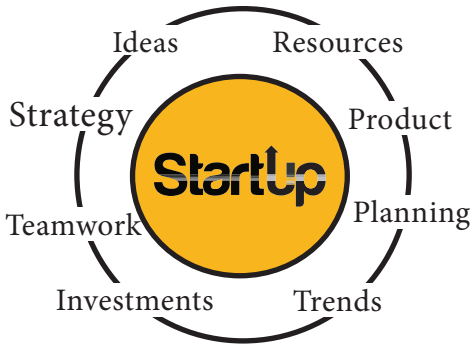
STARTUP

A startup is a company or a project in the early stages of operations, typically created for resolving real-life problems. As many startups solve society's needs, they attract investors and funders because of the tremendous growth opportunities. Unlike regular companies they alter the basic model of a product.

Various startups in finance, education, pharma, e-commerce and



related fields have sprung up to contribute tremendously for the economy by providing millions of jobs to educated youth across the country. Recognizing the crucial importance of these startups in boosting the economy of the country, the Government of India has come up with various initiatives to support startups in India. Tamil Nadu has also provided its support to the economy of the state having its interior startup plans.



There are 10 basic steps to start a Startup. they are as follows:

1. Start with a great idea
2. Make a business plan
3. Secure funding for the Start-up (Investments).
4. Getting surrounded with the right and like-minded people.
5. Make sure that all the legal steps, documents and procedures are followed.
6. Establish a location (Physical, Offline and Online).
7. Develop a marketing plan (a small mind-map).
8. Build a Customer Base and follow the network.
9. Be Ready with a Plan to Change.
10. Stick to the Passion, Motivation, Trend and Technology.

STARTUP TN

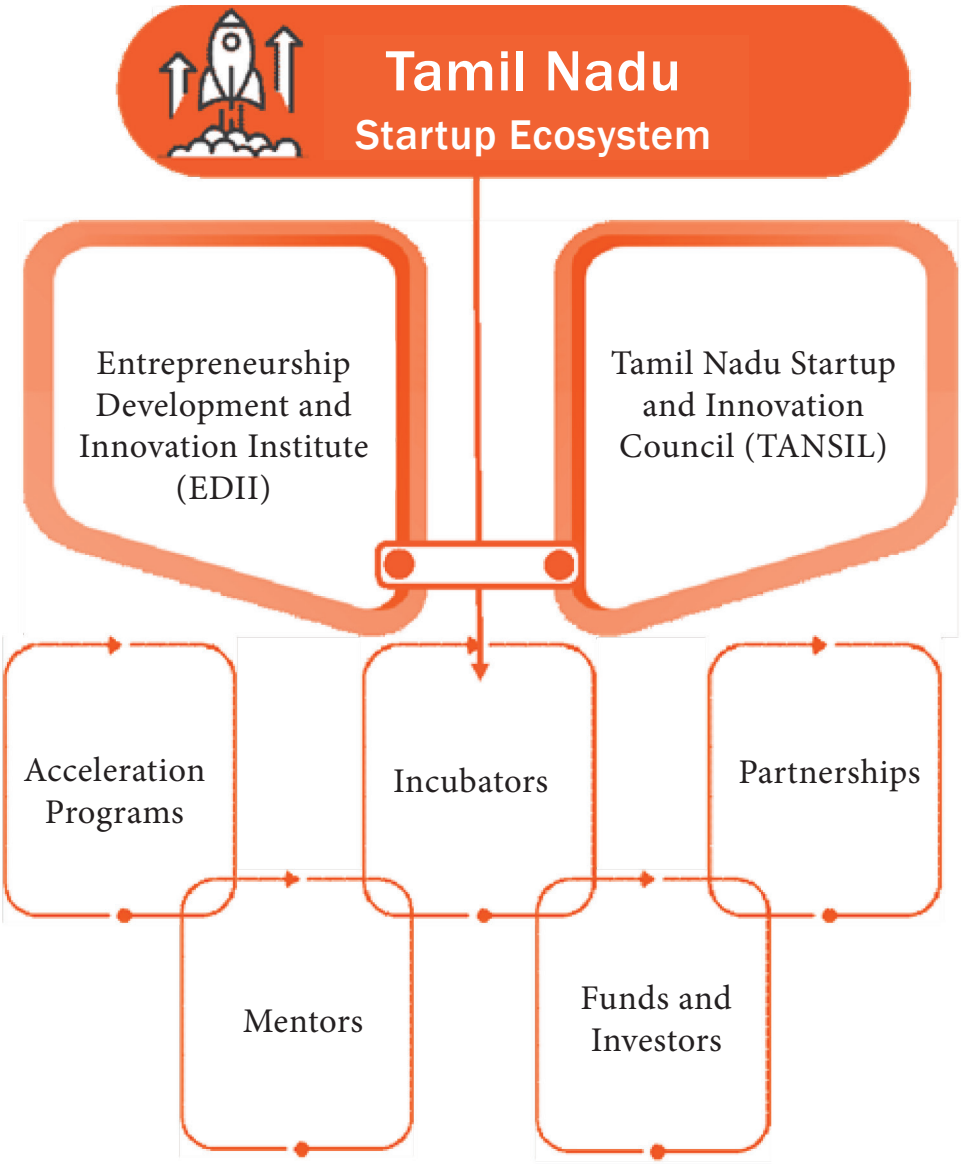
The State of Tamil Nadu facilitated a comprehensive startup portal that acts as a registry and repository of key information, with all the necessary features catering to all the stakeholders of the State's startup ecosystem and offers a one-stop solution for emerging startups in the State.

Startup Tamil Nadu (https://startuptn.in/) is the official website for all information relating to startups in the State. The portal can be accessed in English and Tamil languages.

The Government of Tamil Nadu launched its startup policy with a mission "to create, support and nurture a vibrant startup ecosystem in Tamil Nadu" resulting in innovation and entrepreneurship driven employment and economic growth.

It facilitates creation of 5000 startups including 10 global high growth startups by 2023. Tamil Nadu Startup and Innovation Council (TANSIL) is the agency for the startup ecosystem in the State and it is supported by a strong network of incubators as well as various other stakeholders.

In terms of entrepreneurship and business, Tamil Nadu has evolved into one of the top emerging hubs in the world.



Flow chart of Tamil Nadu startup ecosystem

Number of Resigtered Startups	Number of Enablers and Partners	Number of Startups received funding from Government	Number of Departments providing support
2700+	140+	40+	10+

Hundreds of startups have been founded in the previous years, which were a great success. One can own a startup if they have a business plan, motivation to do and strong leadership ability to manage the resources. An Entrepreneur should be creative and bring innovative solutions to his product or service to differentiate himself from others in the market.

Steps to register for Startup in Startup TN website

1. Create an account
   By registering with the business email/ personal email id
2. Identify yourself
   Startup / Enabler / Service Provider to avail tailored support
3. Get recognized
   Startup TN will validate and recognize your status
4. Avail benefits
   Benefits are credits, deals, grant support and lot more

STARTUP'S IN TAMIL NADU

Some of the startups in Tamil Nadu are:

1. Sulekha
2. Netmeds
3. BankBazaar
4. Flintobox
5. Zoho
6. Chrysalis
7. Lawbot
8. Freshworks
9. Wandertrails
10. PipeCandy

TAMIL NADU STARTUP POLICY

Tamil Nadu Government has also defined the "Core policy objectives" which include:

- To encourage, facilitate and support the emergence of at least 5000 technology startups in the State
- To extend dedicated support to at least 10 global high growth startups developing innovative technology solutions for high social impact in various sectors like sanitation, food, clean energy, healthcare, and education
- To establish support infrastructure and strengthen the existing mechanism in the thrust areas:
  1. Transportation & Logistics,
  2. Electrical & Electronics,
  3. Health Care and Biotech,
  4. Agriculture,
  5. Renewable energy,
  6. Climate change,
  7. Fintech,
  8. Information Technology (IT),
  9. Internet of Things (IoT), Artificial Intelligence (AI),
  10. Machine Learning (ML),
  11. Software-as-a-Service (SaaS)
  12. Textile
- Network with (public and private) stakeholders
- To collaborate with educational institutions to promote entrepreneurship among the youth and maximize industry engagement
- To provide adequate incentives and resources to startups, facilitators, mentors and investors to promote startup culture
- To reduce the existing regulatory and tax burden on startups in the field of labor, pollution and building norms.
- To nurture budding startups defined as START STEPs to graduate into startups
- To partner with reputed investors across India and the globe to invest in Tamil Nadu startups
- To develop more brand startup hubs in geographically distinct locations – Chennai, Coimbatore, Salem, Erode, Madurai, Trichy, Thanjavur, and Tirunelveli

KEY INITIATIVES OF STARTUP TN

The Government of Tamil Nadu supported startups by providing funding assistance for marketing and R&D activities. The State has set up Tamil Nadu Seed Grant Fund Scheme (TANSEED) for grant support of up to INR 50 Lakhs to the startups, and INR 50 Lakhs per year to the incubators.

The State Government has supported

- More than 5 startups with the financial assistance of INR 20 Lakhs through TANSEED 1.0
- More than 10 startups with the financial assistance of INR 55 Lakhs through EDII-TN
- Seed grant up to INR 10 Lakhs was awarded for startups under TANSEED 3.0. The event was hosted by Headstart Network Foundation and Villgro innovations Foundation

HANDHOLDING	FUNDING/INCENTIVES	INCUBATION
LEGAL SUPPORT • Self - certification and compliances of 9 environment and labour laws through Startup India web portal/mobile app	**FUND OF FUNDS** • SIDBI Funds for investment into startups. Set up by the government with an initial corpus of INR 2,500 cr and a total corpus of INR 10,000 cr over a period of four years	**INDUSTRY/ACADEMIA** • 31 Innovation Centres,13 startup centres, 18 Technology Business Incubators, 7 Research Parks and 500 Atal Thinkering Labs. • 35 new incubators in existing institutions, 35 new private sector incubators with funding support from the Government.
IPR • Fast track startup patent applications • Panel of facilitators to assist in filing IP applications, government to bear facilitation costs • 80% rebate in filing of patents	**CREDIT GUARANTEE** • Credit guarantee mechanism through National Credit Guarantee Trust Company (NCGTC)/SIDBI is being envisaged with a budgetary corpus of INR 500 cr per year for the next four years	**COMPETITION/GRANTS** • NIDHI-INR 10 lakh to 20 students innovations from Innovation and Entrepreneurship Development Centres(IEDC) • Uchhattar Avishkar Yojana-INR 250 cr per annum to foster 'very high quality' research among IIT students • Annual Incubator Grand Challenge
EXIT PROCESS • As per Insolvency and Bankruptcy Bill 2015 ("IBB"), startups with simple debt structures may be wound up within a period of 90 days	**TAX EXEMPTIONS** • IT exemptions for 3 years • Capital Gains Tax exemption to people investing such gains in the Government recognized Fund of Funds • Tax exemption on investments above Fair Market Value(FMV)	**EVENTS** • Organizing startup fests for showcasing innovation and providing a platform for collaboration • Startup talk shows

The Government of Tamil Nadu conducts events to provide a platform for the startups to connect with private investors. Even during the pandemic, the Government continued the effort with virtual events or pitching sessions. Around 5 programs were conducted by the State to facilitate startup investor connect. The investor connect program included demo days and programs guiding startups on ways to raise funding.

ACTIVITY 1

Frame a startup plan for your own business.

For instance: Your own cafe, Your own snack outlet with an innovation of your own.

5.2 FUNDING OPPORTUNITIES FOR BUSINESS (GOVT AND NON-GOVT)

INTRODUCTION

A recent study found that 94% of startups fail during their first year of operation due to a lack of funds. Finance is the lifeblood of any business. Every country has its own well-developed financial system that includes financial institutions, banks, non-banking financial companies, and venture capital firms. All of these institutions cater to the various financial needs of both startups and established businesses.

The act of raising capital to support a business venture is known as startup funding. Many startups choose to not raise funding from third parties and are funded by their founders only (to prevent debts and equity dilution). However, most startups do raise funding, especially as they grow larger and scale their operations.

Need of Funding

- To grow the network.
- To streamline the concept-to-development process.
- Create a bright future by attracting future investors for the startup business.
- For expansion and development.

Startup Funding

	**BANK LOAN** • The most inexpensive method of business finance. Somewhat unattainable to startup businesses unless you have two years in business, a credit score of at least 650, and high annual revenue.
	**ONLINE LOANS** • High approval rates and fast funding, but most require a year in business. Can be the most expensive option of business funding with high interest rates and frequent repayment deadlines
	**LINE OF CREDIT** • A popular method of funding that can be withdrawn at your own place. Requires financial statements and some time in business. Smaller borrowing limits make it supplementary rather than the bulk of funding for growing businesses
	**VENTURE CAPITALISM** • While this method takes effort and patience, it can be a great option if you are willing to give up some control over your business. The right investor can lead to large amounts of funding a larger network and business advice. Be wary of selecting an investor with incompatible values or skill sets for your business.

	CROWDFUNDING • Offers feedback from customers, funding flexibility and a wide network of people to market to. Unfortunately, you never know how much funding you can secure, so it is unreliable as a steady source of funding
	INVOICE FACTORING • Debt-free funding that grows with your business. Can help startup businesses build business credit, and has relaxed approval requirements. Eagle Business Credit offers approvals and funding within 3 days of application

Types of Funding

- Government funding
- Non-government funding

Government Funding

1. Startup India Initiative:



- The government with the Start-Up India scheme has launched the I-MADE programme.
- With an objective to help the entrepreneurs of India in creating 1 million mobile start-up apps. The purpose is to provide low-interest loans and microfinance.
- Eligible for the entrepreneurs who are from middle or low socio-economic background.
- The approval of a total amount of Rs. 20,000 crore has been given for this programme.

01 Startup India Initiative	Multiplier Grants Scheme (MGS) 06
02 eBiz Portal	Credit Guarantee Fund Trust for Micro and Small Entreprises 07
03 Atal Incubation Centre (AIC)	Software Technology Park (STP) 08
04 Scheme of Support for International Patent Protection in Electronics & Information Technology (SIP-EIT)	NewGen Innovation and Entrepreneurship Development Centre 09
05 MUDRA banks	Dairy Processing and Infrastructure Development Fund (DIDF) 10

2. eBiz Portal :

- This is the first platform started online for the communication which goes from the government-to-business (G2B).
- The major objective of the portal is to transform the country and construct an online environment that is business-friendly.
- It acts as a hub for communication for all the Indian business investors and entrepreneurs.
- This platform has launched 29 services in five different Indian states.

3. Atal Incubation Centre (AIC)

- The Atal Innovation Mission is an initiative to promote entrepreneurship and innovation in India.
- It provides a platform for various stakeholders to collaborate in the entrepreneurial market. NITI Aayog launched it in 2016.
- The selected startups will be given Rs 10 crore in funding over a five-year period.
- Researchers, students, and new organizations in the fields of health, transportation, energy, agriculture, education, sanitation, and water may apply.

4. Scheme of Support for International Patent Protection in Electronics & Information Technology (SIP-EIT)

- SIP-EIT is a scheme to provide financial support to MSMEs and Technology Startup units for international patent filing to encourage innovation
- Financial support is provided for international filing in the Information Communication Technologies and Electronics sector.
- The Reimbursement limit has been set to the maximum of Rs. 15 Lakhs per invention or 50% of the total charges incurred in filing and processing of a patent application, whichever is lesser.
- This support scheme can be applied at any stage of international patent filing by the applicant.

5. MUDRA banks

MUDRA was introduced on 8 April 2015 and it comes under Pradhan Mantri Mudra Yojana (PMMY). Micro Units Development Refinance Agency was created to improve the credit facility and increase the development of small business in the rural areas.

The main purpose behind launching this scheme was to support the small business that wants to develop in India. The government had allocated Rs. 10,000 crores in 2015 with the objective to encourage startup culture in India.

The MUDRA banks were responsible to provide for the loan amount of up to INR 10 lakhs as a startup loan for small business enterprises that are non-farm small or micro enterprises and non-corporate.

6. Multiplier Grants Scheme (MGS)

The Department of Electronics and Information Technology (DeitY) established the Multiplier Grants Scheme (MGS). The intention of launching the scheme is for promoting the collaboration of research and development (R&D) between academics or institutions and industry for the development of the product and package.

If the industry is supporting the R&D of the Items where the marketing can be done at the institutional level under the scheme, then the government shall provide the financial support which will be twice the amount as has been contributed by the industry.

The government grants will be upto a maximum limit of Rs 2 crores per project and the tenure of each project is likely to be less than two years. For the industrial associations, the cost would be Rs 4 crores for the time period of three years.

7. Credit Guarantee Fund Trust for Micro and Small Enterprises(CGTMSE)

CGTMSE was established by the Government of India to provide loans like zero-collateral business loans to the startups, micro and small-businesses and small enterprises. Under this plan, the government has planned to offer a maximum amount of Rs.100 lakhs by collaborating with the SIDBI (Small Industries Development Bank of India)

8. Software Technology Park (STP)

The Software Technology Park (STP) is a scheme which is focused on a 100% export-oriented plan for the purpose to increase and export computer software and the professional service through physical media or communication networks.

9. NewGen Innovation and Entrepreneurship Development Centre

The National Science and Technology Entrepreneurship Development Board, is a component of the Government of India's Department of Science and Technology which has established the NewGen IEDC programme. The primary objective of the project is to encourage the Indian youth to develop a spirit of entrepreneurship and creativity.

10. Dairy Processing and Infrastructure Development Fund (DIDF)



Milk-producing enterprises, Multi-state milk cooperatives, Milk unions, State dairy federations and NDDB subsidiaries fulfills the eligibility criteria of the project and about the requirements that it can apply for a loan from NABARD. The loan would constitute the maximum rate of 80% with a minimum rate of 20% payment from the final borrower.

Non Governmental Funding

1. PRISM's Technopreneur Promotion Program (TePP)

The TePP is an initiative of the Department of Science and Technology, Govt. of India. The program aims to support individual innovations to transform them into successful enterprises with the help of promotion and funding.

Individuals can utilize this program in the form of startup business grants to take an innovative idea to next stages and commercialize it. With funding amount of Rs. 2 Lac to Rs. 100 Lac.

2. Nasscom

MINISTRY OF ELECTRONICS & INFORMATION TECHNOLOGY GOVERNMENT OF INDIA | NASSCOM®

Nasscom's 10,000 startups programme was started in 2013 with the idea of funding 10,000 Indian startups in 10 years. The process followed during the selection of start up funding are: selected startups are helped to raise money from VCs, government funds, and angel investors, among others.

3. Unlimited India

Unlimited India is an organization that helps early-stage social entrepreneurs grow their startups, which are social enterprises. The organization supports early-stage startups in the first 0-5 years.

Selected startups and social enterprises are provided induction workshops, helped with milestone setting, offered personalized coaching, site visits, networking, funding, and other support. 38% of the enterprises it supports are for-profit startups.

4. Zone Startups

Zone Startups India helps a startup with a full spectrum of services and resources for building companies: funding, mentorship, access to talent, networking opportunities and soft landing to the North American market.

Zone Startups India accepts online applications throughout the year. Applicants do not need to apply with a formal business plan at this stage. The grant fund amount is between Rs 50 Lac and Rs 3 crore.

5. Amity Innovation Incubator

AMITY INNOVATION INCUBATOR | AMITY CAPITAL VENTURES

Supported By: Ministry of Science & Technology and Ministry of Micro, Small & Medium Enterprises

The Amity Innovation Incubator fund is a set up of different investment stakeholders through which businesses can generate financial support. The Amity Innovation Funds helps entrepreneurs and startups with:

- Direct investments into ventures via Amity Capital Ventures
- Raising debt/equity via financial institution schemes
- Investors through HNI(High Networth Individual) investors and VC(Venture Capitalists) funds

6. Amrita TBI

One of the lesser known startup business grants in India, Amrita TBI is a non-profit startup incubator. Partly supported by the Govt. of India. It funds, mentors and nurtures startups and entrepreneurs at the early and growth stage.

It funds up to Rs 1 Cr per startup as well as provides options for VCs and angel investor networks.

ACTIVITY 1

In the previous lesson you have created a startup plan for an idea/product/company and now find various sources to take the growth of your company to the next level. The funds can be from any source through your friends, family and outside sources.



List the funding methods you choose by pitching about the product to the potential investors.

PRODUCT/ COMPANY NAME:

_____

PITCHING METHODS:

_____

FUNDS RAISED FROM:

_____

5.3 STARTUP (ECONOMIC AND EMPLOYMENT OPPORTUNITIES)



The contribution of the State to India's GDP(Gross Domestic Product) is phenomenal in sectors like Automobiles, Commercial vehicles, Auto parts, Leather products, Textiles, Software and ITeS.

The scope of the state for technical innovation and product development is ample. In terms of infrastructure, Tamil Nadu is one of the best performing states in the country. With the highest GER(Gross Enrollment Ratio), the state is the destination for students from various states, providing the highest number of skilled manpower and one among the best in terms of technically qualified manpower.

Tamil Nadu houses the best and renowned Incubator of the country, namely, the IIT-Madras and many promising Incubators catering to the needs of entrepreneurs, students and researchers for innovating new products and processes in various fields. The State is increasingly becoming the destination for Startups in Software-as-a-service (SaaS). Thus, the State is a potential anchor for many Startups not only in Tamil Nadu but also those thriving all over the country.

EMPLOYMENT OPPORTUNITIES

- When a person starts a new business, he/she is creating employment opportunities for those who need it. A business, however small, has several tasks and

responsibilities. As an entrepreneur, it might not be possible for one to take care of everything on their own—right from organizing the finances, procuring the materials, marketing the goods and services to finally making that super important first sale. It is not possible to do everything on their own. This way, many people will get jobs, thereby reducing the unemployment problem up to an extent.

- Moreover, it will be easier for people to secure jobs in startups and small companies. However, when a person set up a new company, people in his/her circle with the relevant skills can approach the person to become a part of the startup, making it easier to get jobs.But in case of big companies they are under a complex structure to provide jobs for freshers and those with less experience
- Small businesses play a greater role in creating employment opportunities than giant firms and corporations. In big companies even when there is a vacancy, the selection process is rigorous, and few can make it through despite having the desired qualities.
- On the other hand, if small businesses crop up every day, they will always require new employees to expand their team. So, freshers will get a golden opportunity to find employment opportunities matching their skills, interests, and qualifications.
- Moreover, when we join a new company, we become associated with it right from its foundation. We get time to adjust since there is no established work culture. Gradually, when the company starts expanding, we become indispensable for our employer since we worked for the company right from the beginning . Hence the safety percentage of a job is secured in cases like this.

Efforts by the state towards economic development of Startups:

The Tamilnadu state government has offered several help to develop the economic situations of the state by allocating funds and other resources to develop startups in its initial stage. It has in turn played a major role in developing economic development. Some of the key measures are listed below:

1. The State has so far ensured an adequate budget for entrepreneurship development and startups.
2. The State has set up Tamil Nadu Startup Fund of Funds of INR 250 crore to be managed by a professional financial agency such as SIDBI. It was registered as an Alternative Investment Fund (AIF) under SEBI regulation, 2012. The fund is to be invested in other SEBI registered AIFs for investment in Startups and MSMEs established in Tamil Nadu. The Government of Tamil Nadu has invested INR 75 crore in the fund. The first tranche of INR 25 crore was allotted in Financial Year 2019-2020.
3. Innovative ideas are nurtured by special innovation programs (such as Innovation Voucher Program.
4. A Tamil Nadu Startup Seed Grant Fund (TNSSGF) of Rs. 50 Crore with

an allotment of Rs. 5 Crore in the first year are created in partnership with Financial Institutions and universities for supporting early stage financing requirements of the startups in the form of grants to fill the gap in fund requirement for research & innovations. The TNSSGF would also provide funding for Idea-to-PoC (Proof of Concept) stages which are pre-startup activities. This will be similar to the erstwhile Technopreneur Promotion Programme (TePP) grant provided by DSIR and would support prototyping and testing of innovative ideas of students/ faculty/ individuals. TANSIM has managed this fund, which will be governed by a professional Scientific Startup Seed Fund Board.

5. The TNSSGF shall also provide revolving fund up to a maximum of Rs.50 lakh to academic institutional & private Technology Business Incubators (TBI), provided the TBI mobilizes fund in the ratio of 1:3 (TNSSGF: TBIs) through industry or from its own resources and the TBI is registered as a Section 8 company and is open to public.
6. Efforts will also be made to attract NRI/PIO/angel investors/Ventures and Private Equity investors from other countries to fund startups.

Government of Tamil Nadu aims to offer the following support:

1. The Mission shall extend additional support for startups that are eco-friendly green startups.
2. The Mission shall provide special focus to the startups creating social impact in areas like water, waste management, health, food, education, climate change, etc. by dedicating a portion of the venture fund.
3. Mission shall encourage student participation in social impact centric activities.
4. The Mission shall encourage rural entrepreneurship through venture funding and support rural-based startups and Incubators.
5. The Mission organizes grand challenges on specific social, rural and environmental problems under a hackathon programme. Selected innovative solutions are awarded an initial grant and follow-on funding for piloting the idea.
6. The Government has created a mechanism to adopt technologies/ models developed by rural/social entrepreneurs.

Grants

- TANSIM conducts outreach programmes in partnership with reputed agencies, colleges, Incubators and approved private entities across the State.
- Academic Institutions are assisted in tapping research grants from BIRAC, DST/NSTEDB, CSIR, DEITY and GITA in collaboration with industry, generating product or process innovations.
- Corporate groups, CPSUs and SPSUs are motivated to fund Incubators and startup programmes using CSR regulations in force.
- The State Government works with SLBC and leading banks to reposition

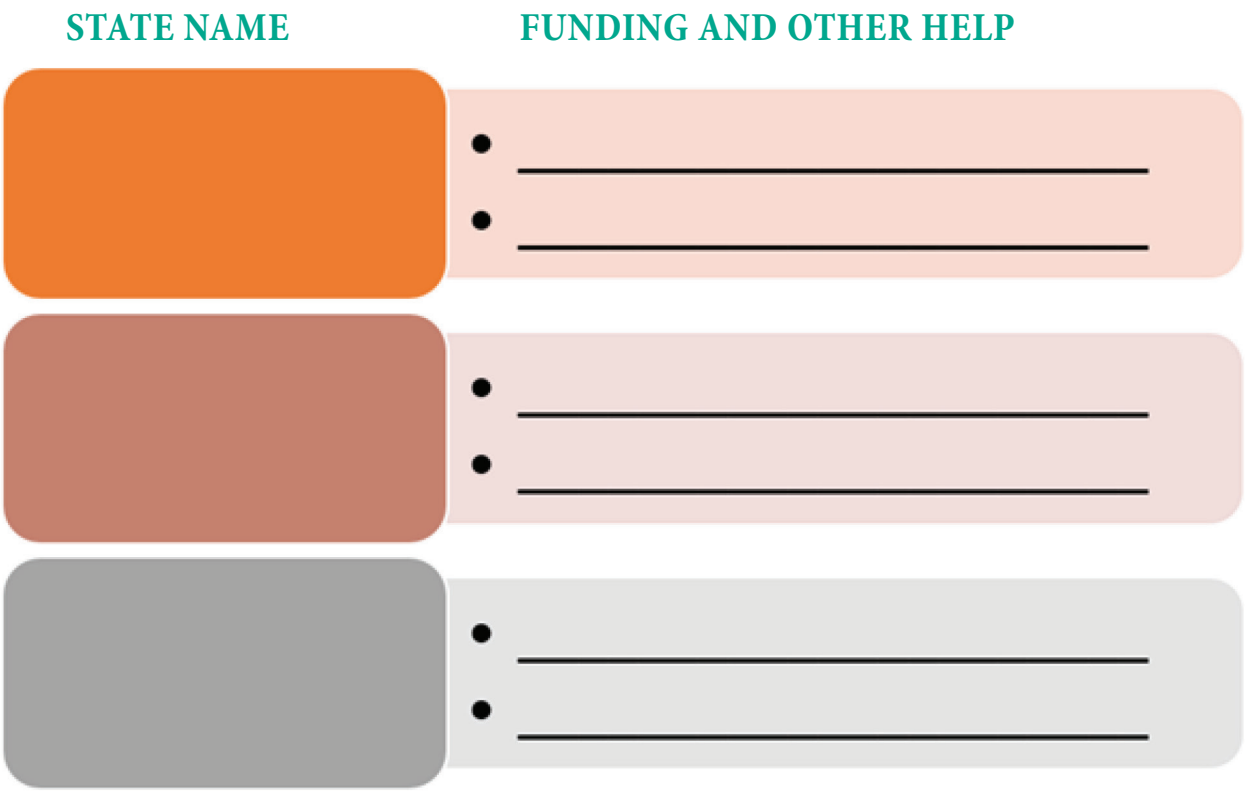
a few Bank branches in district headquarters as Startup & MSME support branches. orientation programmes are organized to sensitize the managers.

- TANSIM facilitates startups in marketing and R&D activities. To provide impetus for fostering innovation in academia, the Government of Tamil Nadu aims to augment academic research and campus environment through structured programmes and incentives to: Students, Faculty, Innovators and Entrepreneurs. University spin-outs academic and research institutions. Private and public sector organizations are also involved in entrepreneurship development.

7. Facilitating industry-academia interaction.
8. Institute a window for demand-based modern courses/programmes to help the ever evolving startup/industry.

ACTIVITY 1

Using the Internet, identify some opportunities provided by other state governments of India to help startups. List them below:



5.4 YOUTH STARTUP

INTRODUCTION

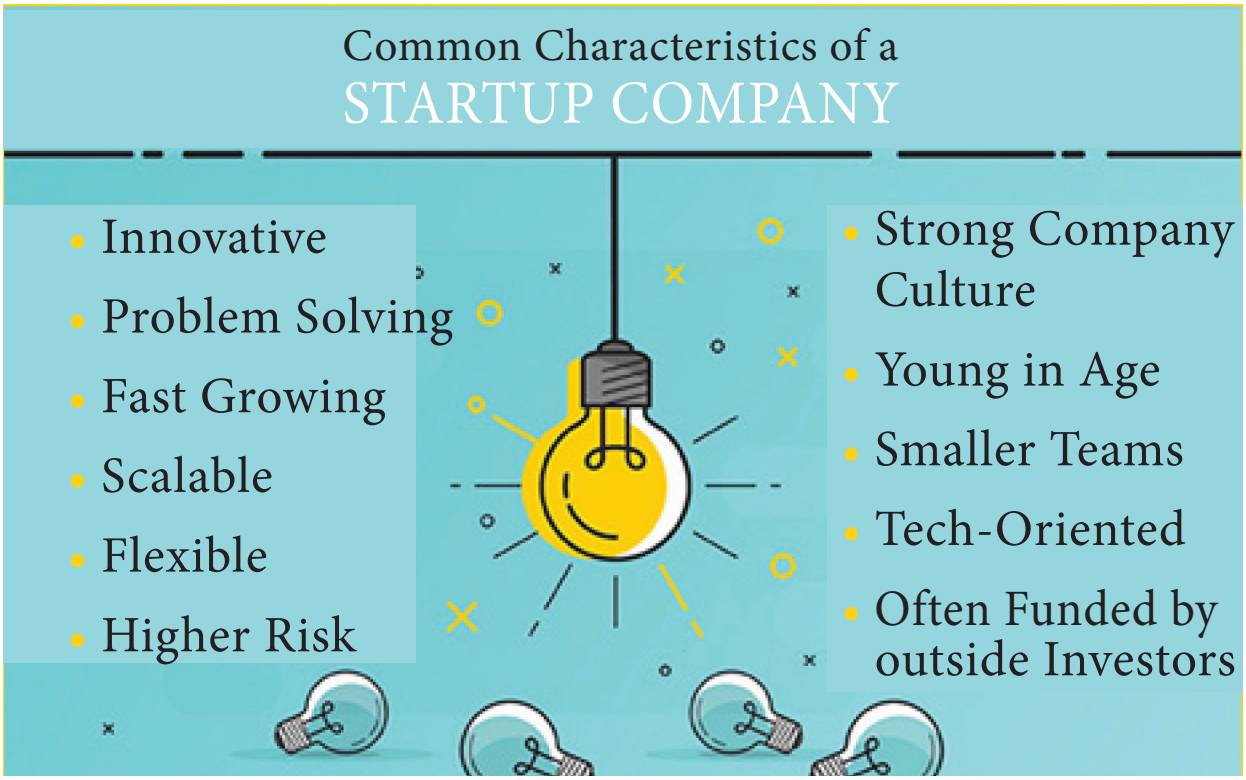
Younger generation or youth driven startup is getting more dynamic and digital friendly. Online business marketing and trends are catching up among the upcoming younger generation. This comprises the **YOUTH STARTUP.**

The concept of youth startups has been around us with an escalating frequency for some time now to describe new aspiring business ventures. This also includes online and virtual business modes. Their rise in popularity and interest driven by the youngsters has led to an increase in the number of established startup ecosystems that support and foster their development in a futuristic way.

Moreover, the existing support system for any kind of start-up is vivid in place and has reduced startup risks and increased their chance of success. Consequently, more and more people including youngsters create their startup businesses or prefer to take up joint ventures. Experienced professionals may seem to be more suitable to engage with startup businesses as they possess the experience and decision-making abilities that young people lack. Nevertheless, young professionals have specific qualities that are ideal to have as a startup founder. But most importantly, they have time on their side as building a successful business is time-consuming and often requires many failed trials beforehand.

With all these in mind, we need to answer the following questions.

What is a startup? And why are startups ideal for young people?. A young start-ups is solid and organized yet technically passionate in its enterprise.



Younger generation are more creative, innovative, energetic and dynamic when it comes to business or startups. This helps in understanding innovative ideas based on current trends in startups with clear vision, mission, to enter a new future.

Startup business based on youngsters

A startup is a company that is at an early stage of its operations. Say the beginning stage of an embryo to develop and form a hard shell egg before hatching. However, there are startup ventures that characterize themselves as such despite being operational for some years, it may be due to lack of planning or lack of implementing the strategy, lack of promotion or lack of ideas and interests.

Startups are found by one or more like minded entrepreneurs or even as a joint venture capitalist. Based on an identified need or opportunity in the market the business plans may keep varying rather than just being followed statically. The foremost task that the founders need to address is creating a good business plan which would be re-plannable, reconsider-able, open to revisit there by inclusion of new terminology whenever its ready to accept and alter.

A sound business plan is a key for attracting the necessary funding, crowd, and revenue that will allow the startup to kick off initially and flows along continuously. With very little to no funding at an early stage, startups require financing, they can acquire it only through investors or the existing startup support system in place. Potential funding sources are initial investment, small business loans and grants, incubators, venture capitalists, and angel investors.

However, investing in startups is known to be a high-risk taking factor, still high-return business. The rate of turning out to be failure for a startup businesses is also high on the other hand and thus the importance of a good business plan is essential.

Another thing every startup owner should consider is, giving a great name to the startup. This helps in fetching the brand establishments, stand out from the competition and inspire the trust of every investor and customer. To find a strong and meaningful name, there are various online business name generators that serves the need.

The potential youth towards startup businesses

For many young and upcoming generations, the idea of starting a business has indeed crossed their minds at some point in life through various aspects. Irrespectively, the type of business, being a huge responsibility, having one's own business, allows a person to have at most control over his/her entire organization, work and can potentially lead to a significant increase in someone's income as well. But what would be the best time to engage with startup businesses? While the average age of start-uppers is significantly higher, engaging with startups at an early age comes with many benefits for young people. They are considerably as follows:

Planning for long-term benefits- Creating a successful business strategy in terms of profitability is not an easy

task. A business requires lots of thought process, ability to understand experienced knowledge when shared and efforts on behalf of the founder irrespective of the time, fund invested and numerous failed companies indeed precede a successful one. Therefore, engaging with startups from an early age helps us reach our goal earlier, firmer and in an innovative way. Time spent in a business and allowing it to grow is a learning process that supports developing the necessary skills and knowledge needed to lead a company.

Ability of Risk tolerance - Expanding the business on the above, not all startup businesses are going to make it unless a person is ready to take or face any risky situations. Starting the business is not only risky but equally stressful as things may go sideways and cause a deviation in the original plan. For this reason, it is always wise to have a backup plan and openness to adapt and accept. The younger people tend to be more risk-tolerant as they have fewer responsibilities than what happens in the later part of life in terms of business.

Necessary Motivation - It is said and believed that motivation and passion declines as the years pass by. Someone can quickly identify motivation and enthusiasm in a young professional who seems hungry to learn and succeed at any situational trauma. Also, in the unfortunate event of failure, motivation is what makes us keep going to move on with the flow.

Accepting & Adaptability - Being a young and dynamic professional is easy to adapt to new situations and technologies. It may sound as limited working experience, means that you have not been exposed to and adopted specific working rules but you are very keen in adapting and adjusting with new technologies, say virtual reality and augmented reality. It is also important to note that young people follow the current technological trends more easily than older professionals. That is especially important when it comes to tech startups.

Types of STARTUPS from Youngsters

There seem to be numerous types of startups from the young generation. Among them, to list a few are as follows; The seven type of entrepreneurs are as follows;

Small business entrepreneur:

This is the most well-known type of young entrepreneur. This kind of entrepreneur usually creates their business from one or a combination of their interests (the arts, cooking, tech skills, etc.).

Small business entrepreneurs then build their businesses so they can work for themselves rather than work as an employee for another business. This serves the need in a quiet, simple and easy way.

Startup entrepreneur:

A startup entrepreneur searches for a feature, product or service that is missing in a certain industry and provides solutions for them. This type of young entrepreneur tends to focus on technology.

Popular examples of bigger startup entrepreneurs are gig economy apps such as Uber, Doordash and many more to say. These entrepreneurs also try to fund

the start of their businesses using loans, crowdsourcing sites (such as Kickstarter), or even funding from venture capitalists looking to invest in new businesses.

Social entrepreneur

A social entrepreneur wants to solve social problems with their products and services, paying back to the society. This type of young entrepreneur focuses on making the world a better place. They see money as a tool that helps them achieve this goal.

Social entrepreneurs start non-profits or companies that dedicate themselves to addressing social issues.

Innovative entrepreneur

Majority of entrepreneurship include creativity and innovation. Innovative entrepreneurs regularly come up with new ideas and create inventions. This type of young entrepreneur uses these ideas to start a new business and/or help grow an already existing business.

Like social entrepreneurs, innovative entrepreneurs also want to improve people's lives. Innovative entrepreneurs believe they're creating new tools, products, systems to achieve that goal.

Hustler entrepreneur

Hustler — when applied to entrepreneurs — is someone who legitimately works hard. Being any kind of entrepreneur requires at least some hard work. Hustler entrepreneurs are usually people who have more time than money to spend on starting a business.

This type of young entrepreneur depends on working harder than their competition to be successful. They don't easily give up when faced with challenges and rejection. Hustler entrepreneurs use their business experiences to learn the best ways to focus their natural energy for hard work on just a few projects or issues at a time.

Imitator entrepreneur

Imitators are entrepreneurs who look at other business ideas for inspiration and work to improve them. This type of young entrepreneur considers new ideas like an innovator, but they start by copying similar businesses.

Imitator entrepreneurs also work hard, like hustler entrepreneurs, to make those ideas more successful than their competitors. A major example of imitator entrepreneurship is Google, which was not the first online search site. But Google beat its more established competitors by being more user-friendly site that provided more relevant website links and answers to questions. In other words, Google made it easier and quicker to find information about almost any topic.

Research entrepreneur

The Research entrepreneur is not trying to attain success in an overnight business. Instead, this type of young entrepreneur takes some time in learning about their industry and observing similar industries before getting started.

No business comes with guaranteed success. Researchers handle this fact by using other facts, data and logic to create business plans to improve their chances of being successful. They continue learning about their niche and business in general to overcome challenges, adapt to industry changes, and grow their businesses.

Many entrepreneurs fit into one category or a combination of the several types of young entrepreneurs. Entrepreneurs who tend to focus on big ideas and/or big issues include social entrepreneurs and innovators. Other types of young entrepreneurs focus on specific tools and/or strategies to start and build their businesses. Knowing our own entrepreneurial interest, style and recognizing other types of young entrepreneurs will help us better understand our own business and how to succeed in our start-up industry.

ACTIVITY 1

List some young entrepreneurs of India, find their recent headlines in the newspaper or magazine or online articles and paste them here.Identify one or more role models whom you like and discuss why you want to follow them.

NAME & COMPANY:	NAME & COMPANY:
PASTE YOUR NEWSPAPER ARTICLE HERE	PASTE YOUR NEWSPAPER ARTICLE HERE

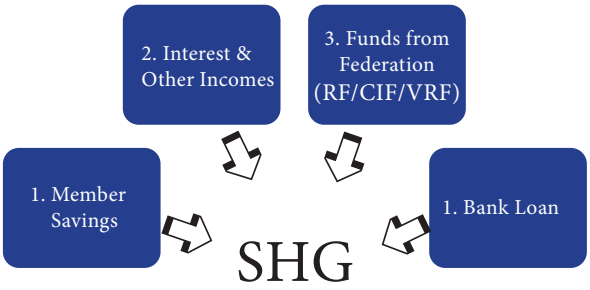
5.5 WOMEN ENTREPRENEUR – SHG(SELF HELP GROUPS)

INTRODUCTION

SHGs were started and formed in 1975. In India NABARD was initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India.

SHGs – Self Help Group, offer poor women a platform for building solidarity. This forum allows women to come together and work on issues related to various issues faced by the members of the group.

SHGs help many women to strive in their life and give meaning to it by transforming their ordinary life into an entrepreneurial life.



Objective

The main objective of any SHGs towards women entrepreneurs is to strengthen the women and motivate them by making them as members, leaders and receivers in majority rule, monetary, and social sphere of life, as well as encourage women to start their own business.



Size of the group:

Each SHG contains only 10 – 20 members in it, this is because if the size of the group is very big then the involvement of the members may be ineffective.

Also, according to the legal requirements the informal group should not contain more than 20 members in it.

Condition to be a member:

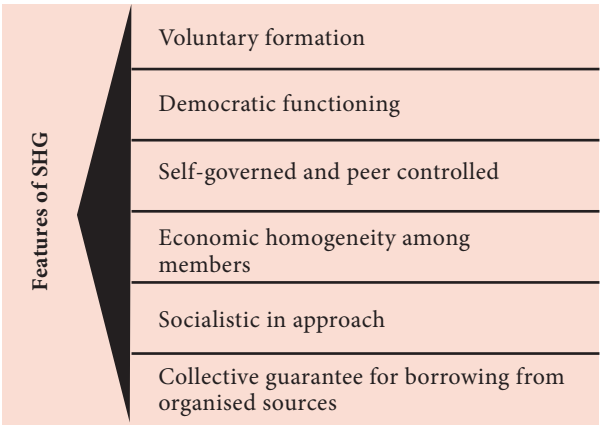
- In order to help the maximum family, the SHG is accepting only one member per family, by which 20 families will be benefitted by each SHG group.
- The group will contain only all men or all women i.e. each SHG group will not allow any mixed gender criteria in their group.
- Each member should share the same financial and social status.

Other common factors that are considered are as follows:

- Women in the SHG group should be financially poor
- Members should run their daily life depending on money lenders
- Members should not hold dry land more than 2.5 acres.

Meetings of SHG

In order to share the difficulties, ideas and updates, meetings will be conducted very often to make the members interact with each other weekly or monthly.



All meetings should have the maximum attendance, thus all the members should attend all the meetings conducted by the SHG.





How is SHG helping women entrepreneurs:

- SHG helps the women entrepreneurs by providing them micro loans and by creating the best environment to maximize the efficiency of any functions that the business holds, by which they get ideas to develop their product and make better decisions in order to increase profitability of the business.
- SHG also provides awareness to women entrepreneurs who need help in generating capital and to know the importance of empowerment.
- The main idea of any SHG is to help the women entrepreneurs in organizing themselves, in the financial aspect, by providing them work and in other matters including domestic issues.

Since SHG cannot be a mixed gender group, it is very helpful for having a women only group to discuss the issues which are unique to women among others who relate to it. This way, the members of the same group will empathize and provide valuable help to one who seeks.



Scheme to help women self-help model

The government of India introduced Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY – NRLM) throughout the country, which focus on making the poor women involve themselves into Self Help Groups and continuously motivate them till they attain appreciable increase in incomes and profits.

ACTIVITY 1

Identify some Self Help groups in your locality, list various businesses started by them.

CONCLUSION

Thus, in this lesson we have successfully discussed the need for a startup and why it is necessary to obtain funding for the start up to develop, and various opportunities available in Tamil Nadu to develop a startup idea. We also gained information regarding the Self-Help Groups and the role they play in creating women entrepreneurs. Starting own business is quite a struggle, but the payoff in the case of success makes it worthwhile and measurable. Besides, it is never too late or early to start a business, all it infers is passion and desire to work for it and achieve it .

ASSESSMENT

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I. Choose the Correct Answer

(1 MARK)

1. The contribution of the State to India's_____ is phenomenal in sectors like Automobiles, Commercial vehicles, Auto parts, Leather products, Textiles, Software and ITeS.

   A. GDP B.GST

   C. Tax D. Eliminate

2. The act of raising capital to support a business venture is known as startup_____.

   A. Business B. Funding

   C. Investment D. Loans

3. The entrepreneurs who work hard, like hustler entrepreneurs, to make those ideas more successful than their competitors is _____.

A. Hustler B. Imitator

C. Reasercher D. Joint venture

4. A company or a project that is in the early stages of operations is _____, typically created for resolving real-life problems.

A. Business B. Strategy

C. Startup D. Organization

5. An _____ should be creative and bring innovative solutions to his product or service to differentiate himself from others in the market.

A. Business man B. Entrepreneur

C. Employee D. Labour

6. TANSIL is expanded as_____

A. TAmilNadu Small scale Industry

B. TAmilNadu Small scale Innovation council

C. TAmilNadu Startup Innovation council

D. TAmilNadu Startup Initial council

7. The lifeblood of any business is interpreted to be _____.

A. Finance B.Investment

C. Feasibility D. Profit

8. The first platform that was started online for the communication which goes from the government-to-business is _____

A. ebiz portal

B. ATAL incubation.

C. NITI AYOG.

D. Crowd funding

9. Atal Incubation Center is a type of_____ funding

A. Government Funding

B. Non-Government funding

C. Private funding

D. Self funding

10. The funding was created solely for the purpose to increase and export computer software is _____.

A. MGS B. STP

C. SIP D. DIDF

11. A community that helps many women to strive in their life and give meaning to it by transforming their ordinary life into an entrepreneurial life is termed as _____.

A. SHG B. SIP

C. DIDF D. MGS

12. SHG is made up of _____ members

A. 1 or2 B. 10-20

C. 30 D. more than 100

13. SHG consists of _____

A. Only Male or female members

B. Two from a family

C. Any gender

D. mixed gender

14. The kind of entrepreneur who usually creates their business from one or a combination of their interest is _____

A. Imitating

B. Small Business

C. Research

D. Hustler

15. The expanded form of SIDBI is _____

A. Small Industries Development Bank of India

B. SIDCO Banking industries

C. Startup India Business Initiative

D. A unit of IDBI groups

16. MUDRA was introduced as a part of _____

A. Pradhan Mantri Mudra Yojana

B. Pradhan Mantri Kausal Vikas Yojana

C. Pradhan Mantri Sadak Yojana

D. TANSIL

17. Venture capitalism is a type of _____

A. Funding

B. Loan

C. Bank for startup

D. Money

18. The type of young entrepreneur who takes some time in learning about their industry and observing similar industries before getting started is called as _____.

A. Social B.Small business

C. Start up D. Research

19. The people who have more time than money to spend on starting a business is_____ entrepreneur.

A. Imitative B. Innovative

C. Research D. Hustler

20. The main idea of any SHG is to help the women entrepreneurs in organizing themselves, in the _____ aspect.

A. Financial B. Psycological

C. Technical D. Health

II. Answer the Following: (2 MARK)

1. Who is a social entrepreneur?
2. List any 2 types of start up funding.
3. Name the scheme introduced by the Government of India to help women.
4. What is the grant support provided by the Tamilnadu government for startups and incubators through TANSEED?
5. Who is an Imitator Entrepreneur?

III. Answer the Following (3 MARK)

1. Compare social entrepreneurs and innovative entrepreneurs.
2. Give 2 conditions to be a member of SHG.
3. List 3 benefits of youth startup initiative.
4. Name the various types of youth entrepreneurs.
5. List any 3 characteristics of a startup company.

IV. Answer the Following (5 MARK)

1. Briefly explain about the Startups in TN.
2. Explain the role of SHG in creating women entrepreneurs.
3. List the names of some governmental and non-governmental funding.
4. List any 5 key initiatives taken by the government to encourage startups.

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6

BUILDING 21ST CENTURY SKILLS

LEARNING OBJECTIVE

CSOVF

- Understand the concept of environmental scanning.
- Understand adaptability and identify the importance of being adaptable at work.
- Understand the role of a leader.
- Understand the importance of possessing leadership skills.
- Understand the importance of initiative skill.
- Understand Upskilling, Reskilling & their Importance.

6.1 ENVIRONMENT SCANNING

INTRODUCTION

Environment scanning is the process of gathering information about an organization or about a job that a person wishes to join internally or externally through online resources. The basic purpose of environmental scanning is to help the management to determine the future direction of the organization in regards to the data collected.



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Techniques For Environmental Scanning

Following are the important environmental scanning methods

1. **SWOT** (Strengths, Weaknesses, opportunities and threats) analysis
2. **PEST** (Political, economic, social, and technological) analysis
3. **ETOP** (Environmental Threat Opportunity Profile)
4. **QUEST** (Quick Environmental Scanning Technique).

Process of Environmental Analysis

Organizations can use an environmental analysis to uncover both internal and external factors. The information gathered can impact the organization in positive and negative ways. Some of the factors to be considered while performing external scan will include:

- Trends
- Competition
- Technology
- Economy
- Labor supply
- Political/ legislative arena
- Consumers
- Suppliers
- Clients
- Competitors
- Demographics

Internal scan factors will include

- Review the company's vision, mission and strategic plan.
- Examine the organization's strengths and weaknesses.
- Goals of the organization (short term and long term)
- Views of interview leaders of the organization.

Several factors come to mind when analysing what makes an organizational process successful. It's all about the resources. Therefore, the environment in which the organization operates or exists also has a significant impact.



Importance of environmental Scanning

Environmental analysis will help the firm to understand what is happening both inside and outside the organization and to increase the probability that the organisational strategies developed will appropriately reflect the organizational environment.

Environmental scanning is necessary because there are rapid changes taking place in the environment that have a great impact on the working of the business firm. Some of the important factors are:

1. To identify strength, weakness, threats and opportunities involved
2. Optimum use of resources
3. Survival and growth
4. To plan long-term business strategy

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Advantages of Environmental Analysis

1



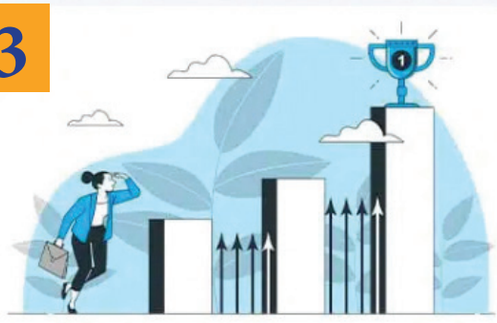
Predicting the future

2



Recognizing threats and allowing them to develop a response strategy

3



Assisting in the achievement of business goals

4



Increasing organizational effectiveness

Limitation of environmental scanning

- Overloading of information may sometimes lead to take decisions incorrectly
- Organizations are at risk to face unexpected turn of events in the future. However, too much dependency may result in negligence towards such events.
- It often makes an organization cautious and thereby delays decision making. It is better to have a strategic approach to analyse the environment and take decisions or actions on time.
- When the organizations rely completely on the analysed information without data verification and accuracy, it may lead to deviation in the desired outcomes.

Environmental scanning is beneficial for an organization or an employee, as it helps to identify their competitive advantage, disadvantages, and how they are measured. This information also helps an organization to determine its future strategies.

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ACTIVITY 1

You are in need of selecting a college for pursuing your higher studies. Perform a scan regarding various aspects and list them below, finally choose the most suitable college for you.

Aspects or key points	Colleges
Preferred Course	
Job opportunities	
Most opted (Currently in trend)	
Geographic Location	
Remuneration	
Safety	

The most suitable college of your choice is

_____

6.2 ADAPTABILITY SKILLS

INTRODUCTION

Human beings would not have existed if they were unadaptable. Who we are now is because our ancestors adapted to change.



Adaptability

Adaptability is the quality of being able to adjust to conditions, it is also the capacity to modify ourselves for new purposes. In a professional life it is the ability to react to rapid thoughts, patterns and strategies.

This requires a certain skill set. Adaptability skills are those an individual possesses when the course of dealing with things changes rapidly or slowly. Being adaptable helps to be motivated and grow within a certain job role.

Adaptability skills include:

- Communication skill
- Interpersonal skill
- Problem solving skill
- Creative and strategic thinking skill
- Teamwork skill
- Organizational skill

Adaptability as an employee

Being adaptable in the workplace is important for a number of reasons.

1. Employers value employees who are successfully able to manage changes in the workplace.
2. The more adaptable we are, the more productive we will be overall. This is important because being able to handle change with ease frees up the time that we might have normally spent being stressed out when a new challenge presents itself.
3. It showcases the ability to be resourceful, displays the leadership skills, determination, analytical skills and more. These are all valuable qualities that an employer looks for in an employee.

How to become more adaptable at work?

Whether we are barely beginning to embrace adaptability or looking to sharpen our skills in this area, consider the following ways to increase the adaptability in the workplace:

- Get out of the comfort zone
- Be a better listener

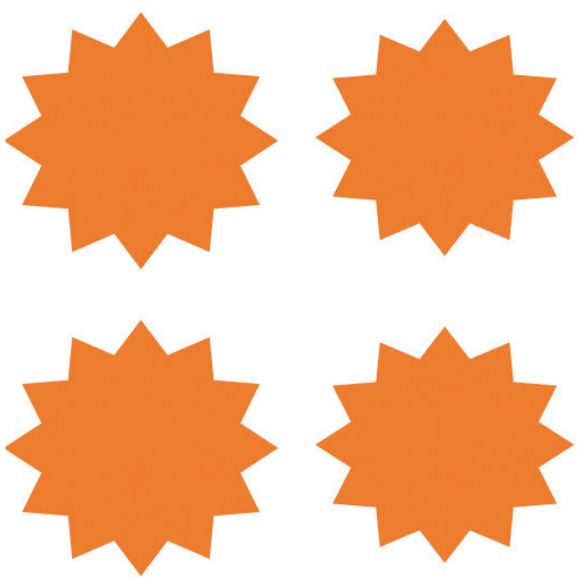
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- Ask questions
- Be willing to make mistakes
- Find the positive
- Learn from co-workers
- Find balance in life
- Practice emotional intelligence

Being adaptable helps an individual to grow as an employee.

ACTIVITY 1

Consider yourself in the following situation: The organization rules for working were once 9 AM to 5 PM, it is currently revised as, the time limit for working can be extended in the evening and additional pay or allowances will be provided by the company accordingly. If you have certain responsibilities or travelling constraints with respect to time how will you adapt yourself to the situation in order to receive more pay. Provide your suggestions below:



6.3 LEADERSHIP SKILLS

INTRODUCTION

A good leader is someone who helps to build a strong and effective team who helps in producing success to the project assigned or the entire organisation. A leader makes the subordinates work with zeal and confidence. Being a good leader is not a specific skill, it is the combination of several skills.



Needs of leadership skills

Anyone can be a leader but to thrive as a leader for a longer period of time we need to cultivate leadership skills. Most people can benefit from developing leadership skills regardless of their professional roles. These skills are especially important for:

- Early career professionals
- Newly promoted leaders
- Startup leaders



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Roles of a Leader

A leader is someone who is in charge of organizing, guiding, and managing others. A leader must be a

1. Strategist
2. Visionary
3. Better Communicator
4. Effective Role Model
5. Talent Advocator
6. Inspiration

Qualities of a Leader



Leadership skills for the 21ST century

21st-century leadership is how managers and leaders adopt a modern mindset so that they're equipped to deal with the unique challenges of the 21st century. This theory draws upon leadership behaviour, skills, and qualities that can only be gathered and adopted through careful study and training.

These skills will allow leaders and managers to adopt a leadership style that is necessary when facing the leadership challenges of today. In effect, 21st-century leadership is different from anything that managers have faced before.

Ways to improve leadership skills

1. Study leadership styles you admire
2. Become a leader of an existing group
3. Appreciate regularly
4. Set goals
5. Delegate wisely
6. Think about lasting solutions
7. Make time for employees

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A leader plays a key role in determining the success of a team or completion of a work. Adapting to the latest trend is required to sustain the leadership quality for a longer time.

ACTIVITY 1

Find the words hidden below in the puzzle

(Listen, Perseverance, Honesty, selflessness, decisiveness, trust, integrity, creative, flexible)

A Good Leader is.....

E L B I X E L F A S R P S I S
M J E Q W M O G H R E S S N O
L E A D Y B T U E R S C E T H
M Z T E G A B L S E L B N E I
Y T S E N O H E N C I R S G A
Q H Y N K B V E R W S N S R Y
R W W T Q E V E Q U T M E I V
P X P N R I A R L L E W L T K
H X C A S T M H T M N W F Y W
J G N I I Z T K P U Q I L A O
Q C C V T J Q A D R I X E L L
E E E K X L Z N V M T K S P E
D Y N F P W H U B S P D J O T
T R U S T L E J W Y J J S B Z
K U T P K R R A B E X P S Z B

Note:

1. Words can go in any direction.
2. Words do not share letters.

Question for discussion

1. If you are a team leader and need to complete a project within two days, but the employee who is an integral part of your team is not well and is on medical leave, now you are left with 2 new employees who are new and not experienced in the current project. How will you achieve this goal as a leader?

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6.4 INITIATIVE SKILLS

INTRODUCTION

While everyone may have a different skill set that contributes to their success, people with well-established initiative skills typically do well at work and may have a higher chance of getting promotions. Simply put, Initiative is the ability to be resourceful and work without always being told what to do or simply it means "start". It requires resilience and determination. Understanding how to develop and highlight our initiative skills can help us impress employers and get a job.



Initiative Skills

Initiative skills are the traits and abilities that allow professionals working in various settings to become productive and resourceful by performing the tasks on their own. Initiative is one of the self-management skills. Various skills can contribute to the ability to take initiative at but many of them involve thinking critically and quickly to decide the best course of action and taking that action with confidence.



Ways to improve initiative skills

You'll find that initiative skill comes more easily to areas of life you're passionate about. This is one of the reasons you should think carefully about what you want to do in your career, because you'll naturally perform better when working towards something you care about. Here are some points for you to improve your initiative skill:



Highlight initiative skills during a job Search

Initiative is not really something we have or don't have – it's something that we demonstrate. Initiative skills are important in the workplace. Demonstrating them can help us move up our career. Initiative skills can be demonstrated only in action.

Hiring managers want employees who can take initiative. Those employees not only do their job well when told what to do, but they see their role as a purpose and always think of ways they can improve their work.

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How to demonstrate initiative skills on the resume?

Initiative skills can be highlighted in the resume after completing certain work or after gaining some experience. An initiative person is one who actively influences events rather than passively accepting them. Every organization requires a self-starting individual who has the ability to make things happen.Some of the examples for using initiative skill with sample action verbs are highlighted below.

Example 1

(Demonstrate initiative skills in the experience section)

Senior Marketing Specialist

- **Initiated discussions** of add-on benefit opportunities with clients, producing over 1 crore in sales revenue
- Reduced marketing costs by 10% by **initiating negotiations** with vendor contracts and centralizing production and shipping of materials to increase efficiencies and maximize savings
- **Launched** a weekly newsletter, reaching 10K+ new clients in 35 cities, and increasing online sales by 20%

Example 2

Show your initiative skills in your achievements section

ACHIEVEMENTS

A. Problem-solving

Spearheaded and launched inventory rotation process to align demands to supplies on transition products and reduced worldwide material requirements by 10%

B. Creative thinking

Developed a five-year digital transformation plan for the company, cutting costs by 45% in 3 years

ACTIVITY 1

Here is a list of examples of situations at work. Put a circle if you consider there is initiative skill involved.

You work in a shop and notice certain products sell best at particular times of year. You create a display for seasonal items by the checkout and come up with a routine for what to display when.	Your colleagues struggle to set up the laptop and projector before the team meeting. You know how, but you think it's their job to learn and leave it as such and wait for them to set it up before the next meeting.	After the meeting, everyone drifts back to their desks. You see the room is a mess so you tidy up, stack chairs and make sure the room is as it was before.
You work in a call centre and notice there are certain queries that come up again and again. You start to ignore or turn it to employees who are working under you.	You work for a charity event, you and your colleagues are assigned with jobs to stuff envelopes with various fact sheets and leaflets. You realise it would be much quicker to create a production line and organise your colleagues to do this.	When the work requested is not completed on time you motivate others within a work group to reach team goals.

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6.5 UP SKILLING & RESKILLING

INTRODUCTION

A career can be compared to a long train journey. We may have many stations, many stops, many changes in routes. If our career goal is to be a senior manager or start our own business, we will have to hop on to our train and travel for 20-30 years!

Notice any employee or an entrepreneur within a growing organization, one cannot sustain in a career for a longer time or grow if we do not upgrade ourselves to the changes in the organization. Just like an Automobile manufacturer who upgrades to new technology regularly.Hence, if we want to grow and sustain in our careers, we need to have 2 things namely upskilling and reskilling.

An example of upskilling could be a software development company training its developers in a new language that will be used to develop new products.

An example of reskilling could be a construction worker who goes back to school to become a software developer.

Upskilling

Upskilling for career growth is the process of learning new skills in order to improve our current skills. If we know how to stitch a garment by hand, learning how to do it using a machine is called upskilling. Upskilling has many benefits such as career growth, better earning, promotion, innovation, becoming a leader or role model in our field, etc. Many companies provide upskilling opportunities through on-the-job training (OJT), certification courses, etc. Hence, understanding the benefits of upskilling is an important step towards making this a part of our career.





Upskilling means when we want to cut a tree, we already know to cut it with an axe but we upskill ourselves to use an electric saw. We live in the 21st century, a very different time in history because of a number of reasons. Most importantly, 21st century is defined by three things:







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i. High speed in the development of technology

ii. Internet connectivity for many people in all parts of the world

iii. Development of private sector and entrepreneurship opportunities.

These factors have resulted in major changes in the way we work. Additionally, due to COVID 19, many industries have also changed the way they worked previously. Unlike 10 years ago, the workplace today requires candidates who can continuously develop themselves and stay up-to-date with technology. The internet is one of the platforms to learn, explore new ideas, share our work and create many work opportunities. Hence, if we want to grow in our career today, we must be ready to continuously learn and upskill ourselves so that we are always ready for new changes and development in the workplace.

Importance of Upskilling

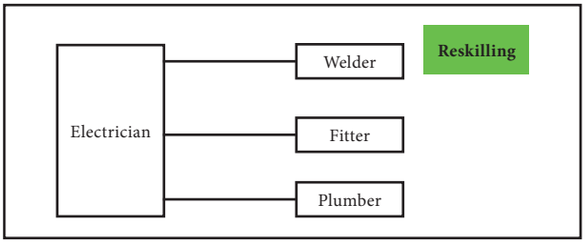
1. Expand an employee's abilities
2. Minimize skill gaps
3. Improves current employees' skill sets
4. Find different roles and opportunities within or outside the company
5. Increases employee retention.

Some ways for upskilling are:

1. Job-specific upskilling and credential programs.
2. Personal development plans
3. Devote time during the workday
4. Virtual and online courses
5. Mentoring
6. Microlearning

RESKILLING

"The best of all things is to learn. Money can be lost or stolen, health and strength may fail, but what we have committed to our mind, it is ours forever". The process of learning a completely new set of skills to perform a different nature of task is called Reskilling.



In reskilling if you are already an electrician, if you want to be something else like welder, fitter or a plumber then you are planning to change your carer entirely which means the basic qualification to become an electrician is different from a plumber hence you need to learn plumbing course to become a plumber. Education is something that no one can ever take away from you. It helps to develop and define who you are.

What are other words for reskilling?

retraining, re-education, re-equipping, re-qualification, re-instruction, rehabilitation, reorientation, re-educating

Benefits of Reskilling

A. For Employers

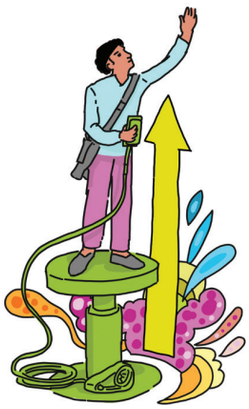
1. Avoid layoffs and rehiring
2. Cost-savings compared with hiring new employees
3. Reduce employee turnover
4. Recruit new employees

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B. For Employees

1. Change career paths
2. Adapt to a changing workforce due to automation and digitalization
3. Feel a greater sense of job security

Difference Between Upskilling & Reskilling



Upskilling

Help me keep my workforce relevant

Business ROI: Productivity and competitive advantage



Reskilling

According to the World Economic Forum report published in October 2020, the rapid acceleration of automation and economic uncertainty caused by the pandemic will shift the division of labour between humans and machines, leading to 85 million jobs being displaced and 97 million new ones created by 2025.

Here are 2 examples of Vinu and Minu.

Example 1: Alternative career path

Vinu wanted to own a business as a tailor. He wanted to study fashion designing. But he did not get admission into the course. He joined as a fitter in an ITI. After completing his course, he started working as a fitter in a nearby factory. During weekends, he assisted his uncle who was a tailor. Once the machines in the tailoring shop stopped working, vinu watched many YouTube videos and repaired the machine. He realized that he had a lot of talent in repairing tailoring machines. He soon started visiting many tailor shops in his town to repair. After 7 years, he started his own business in selling and maintaining tailoring machines. He also started tailoring during that time!

Example 2: Alternative career goal

Minu's goal was to be an automobile engineer. She loved the automobile industry. She wanted to work for 2 years after ITI and then pursue engineering. She started her career as a junior automobile sales assistant. After 2 years in her job, she realized that she was very good at sales. She was promoted as a sales assistant. She decided to alter her goal to be an automobile salesperson. She did a certification course in sales and marketing. Now, after 7 years, she is the manager of Sales at a reputed company.

ACTIVITY 1

Talk to your parents, siblings or relatives and identify any person who has either re-skilled or upskilled.

Name of the person	Old skill/ New skill	Why did he/she learn the new skill

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ACTIVITY 2

Identify whether the given situation falls under upskilling or reskilling

1. Ravi is an water pump engineer but after a week of recovery due to COVID he lost his job now he wants to be a tailor, his childhood dream. He starts to learn tailoring himself. _____
2. Ravi is a water pump engineer and is in R&D section, now he wants promotion so he undergoes a training for 3 months regarding water pumps online_____
3. Swathi is a beginner designer in an apparel company. Now she wants to become a senior manager at the same company. So she inquires around during lunch time to help her gain the promotion _____
4. Ragav is working as vegetable vendor after completing 10^{th} as he is not satisfied he wants to become a owner of a shop, so he decides to continue his studies and get a degree to take a loan and start a shop_____

6.6 GROUP DYNAMICS

Dynamics is part of group behaviour. The term 'group dynamics' means the study of forces within a group. Since human beings have an innate desire for belonging to a group, group dynamism is bound to occur. In an organization or in a society, we can see groups, small or large, working for their well-being.

In industrial organisations, there are several groups, for example, a group of workers, a group of supervisors, a group of managers, a group of senior executives and trade unions. Group behaviour or dynamics of the group includes qualities and personality traits of group members.



Intergroup behaviour consists of interactions between the various groups and depends upon factors like the knowledge of the task, objectives and interdependence. When the groups know their job and the objectives behind it, they are likely to perform better. Some departments may have functional authority while others may have advisory status.

One department may have full control over finances, while another may look after the human resources. The power of the group is defined in many cases. For instance, the board of directors makes the policy while the management team is responsible for its implementation. The groups may also drive power through negotiation and contracts, absorbing or joining hands with other groups.

TYPES OF GROUP

1. Formal Groups

An organization creates and maintains formal groups to fulfill needs or tasks that are included in its mission or organizational goals. In order to achieve its

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ultimate goal, an organization creates sub-goals which it assigns to different units or departments. These formal groups created by the organization itself are regulated by the organizational rules and regulations.

2. Informal Groups:

Informal groups are created voluntarily and spontaneously due to the socio-psychological forces operating in the workplace. Individuals working together often develop liking for each other and socialize with each other to overcome the psychological fatigue, boredom and monotony associated with their work.

Steps to increase group dynamics

STAGE 1: In the forming stage, the group comes together for the first time. The members may already know each other or they may be total strangers.

STAGE 2: Once group members feel sufficiently safe and included, they tend to enter the storming phase. Group members begin to explore their power and influence.

STAGE 3:"We survived!" is the common sentiment at the norming stage. Group members often feel elated at this point, and they are much more committed to each other and the group's goal. Feeling energized by knowing they can handle the "tough stuff"

STAGE 4: At the performing stage, participants are not only getting the work done, but they also pay greater attention to how they are doing it. They ask questions like, "Do our operating procedures best support productivity and quality assurance?

STAGE 5: In this adjourning stage they often align goals with the organization for the betterment of everyone.

Characteristics of group dynamics

1. Group dynamics describes how a group should be organised and operated. This includes a pattern of leadership and cooperation.
2. Group dynamics consists of a set of techniques such as role playing, brainstorming, group therapy, sensitivity training etc.
3. Group dynamics deals with the internal nature of groups, their formation, structure and process, and the way they affect individual members, other groups and the organisation as a whole.
4. Group dynamics refers to changes which take place within groups and is concerned with the interaction and forces obtained between group members in a social setting.

Importance of Group Dynamism

1. A group can influence the way the members think. The members are always influenced by the interactions of other members in the group.



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2. Group dynamism can give job satisfaction to the members.
3. The group can also infuse the team spirit among the members.
4. Also, if the group works as a cohesive group, the cooperation and convergence can result in maximization of productivity
5. Group dynamism can reduce labor unrest.

ACTIVITY 1

STACK

Build a stack using any materials available (eg. paper cups,cards, ice cream sticks,etc,..) Do it individually at first, analyze the result and then do it as a group and analyze the same. Fill the details here:

	How was the structure? Was it easy to build?	Time taken to complete
Individually		
Group		



6.7 MARKETING IN THE 21ST CENTURY

Marketing refers to any actions a company takes to attract an audience to the company's product or services through high-quality messaging. Marketing aims to deliver standalone value for prospects and consumers through content, with the long-term goal of demonstrating product value, strengthening brand loyalty, and ultimately increasing sales. The purpose of marketing is to research and analyse the consumers all the time, conduct focus groups, send out surveys, study online shopping habits, and ask one underlying question "Where, when, and how does our consumer want to communicate with our business"



Definition of marketing

Marketing is the process of exploring, creating, and delivering value to meet the needs of a target market in terms of goods and services. It potentially includes selection of a target audience, selection of certain attributes or themes to emphasize in advertising.

Marketing for the 21st Century

The 21st century has seen the advent of a new economy, thanks to technological innovation and development. The world has moved on. Marketing in the 21st century is all about delivering the customer experience. Future generations of consumers will have more discretionary income, less time and more choices, and will display wholly new spending patterns, depending on age, geography and wealth. What customers want in this cross-category world is a customer experience, not just a product.

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And they're not impressed by most of what's currently on offer. When Bain & Company recently surveyed 362 firms, it found that 80% believed they delivered a "superior experience" to their customers. When customers were asked, it was a very different story: they said that only 8% of companies were really delivering.

Types of Marketing Strategies

Marketing consists of an incredibly broad and diverse set of strategies. The industry continues to evolve, and the strategies below may be better suited for some companies over others.

1. Traditional Marketing Strategies

A. Outdoor Marketing

B. Print Marketing

C. Direct Marketing

D. Electronic Marketing

E. Event Marketing

2. Modern marketing strategies

A. Digital Marketing

B. Search Engine Marketing

C. Email Marketing

D. Social Media Marketing

E. Affiliate Marketing

F. Content Marketing

Importance of Marketing

Marketing is important for a few reasons. First, marketing campaigns may be the first time a customer interacts with or is exposed to a company's product. A company has the opportunity to educate, promote, and encourage potential buyers. Marketing also helps shape the brand image a company wants to convey. For example, an outdoor camping gear company that wants to be known for its rugged, tough goods can embark on specific campaigns that embody these traits and make these emotions memorable to prospective customers.

Today the world is changing so fast and new trends have been adopted. Mainly in marketing email advertising plays a vital role in attracting customers to buy their products and is used as a promotional tool. It is a form of marketing that can make the customers on your email list aware of new products, discounts, and other services. It can also be a softer sell to educate your audience on the value of your brand or keep them engaged between purchases.

ACTIVITY 1

As a student what are the ways in which you can give ideas and make an email statement about the offers available for the brand?

You have to choose any brand for a product and use your unique quotes for their brand identity and the strength of the brand to advertise it.

CONCLUSION

From this lesson we have understood some of the 21st century skills that are required for each and every one of us to be successful in our professional life and importantly to survive this competitive world. Apart from knowledge, these sets of skills like leadership, attitude and others help us to become better and unique.Team skills like the need for group dynamics is necessary to improve the organisation we will work as a whole.

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ASSESSMENT

I. Choose The Best Answer (1 Mark)

1. Environment scanning is the process of gathering _____ about an organization or about a job we wish to join through online resources.

   A. Information B. Resources

   C. Contacts D. Materials

2. SWOT,PEST,ETOP and QUEST are some of the techniques used to _____

   A. Initiative

   B. Environment scanning

   C. Quality check

   D. Analyze profit

3. Identify the factor required to perform an external scan of the organization.

   A. Examine the organization's strengths and weaknesses.

   B. Goals of the organization

   C. Views of Interview leaders of the organization.

   D. Demographics

4. In a professional life _____ is the ability to react to rapid thoughts, patterns and strategies.

   A. Change B. Think

   C. Adaptable D. Behaviour

5. Being a better listener, asking questions, being willing to make mistakes, learning from the co-workers are some ways to improve _____ skills.

   A. Thinking B. Initiative

   C. Speaking D. Adaptability

6. A _____ is someone who helps to build a strong and effective team who helps in producing success to the project assigned or the entire organisation.

   A. Team worker B. Employee

   C. Good leader D. Bad leader

7. The skills an individual possesses when the course of dealing with things changes rapidly or slowly is called as _____.

   A. Adaptability B. Leadership

   C. Initiative D.Guiding

8. Someone who is in charge of organizing, guiding, and managing others is identified as _____.

   A. Strategist B. Follower

   C. Analyzer D. Leader

9. People with well-established _____ skills typically do well at work and may have a higher chance of getting promotions.

   A. Attitude

   B. Initiative

   C. Leadership

   D. Author

10. Initiative skill is one of the _____ skills.

    A. Self management

    B. Self reflective

    C. Self motivating

    D. Self analyzing

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11. The skill set that can be highlighted in the resume only after completing certain work or after gaining some experience is _____.

A. Leadership B.Speaking

C. Initiative D. Reading

12. In the process of career growth the process of learning new skills in order to improve your current skills is called _____.

A. Reskilling B. Upskilling

C. Changing D. Predicting

13. Choose anyone importance of Upskilling

A. Restrict an employee's Abilities

B. Minimize Skill Gap

C. Maximize Skill Gap

D. Decreases Employee Retention

14. One of the platforms to learn, explore new ideas, share our work and create many work opportunities is through _____.

A. Classroom B. Paper

C. Internet D. Software tools

15. The process of learning a completely new set of skills to perform a different nature of task is called _____.

A. Upskilling B. Training

C. Internship D. Reskilling

16. Find the alternative word for Reskilling?

A. Reconstruction B. Re-analyzing

C. Reprocessing D. Reeducating

17. The study of forces within a group is termed as_____.

A. Group dynamics

B. Teamwork

C. Consumerism

D. Group discussion

18. The behaviour that consists of interactions between the various groups and depends upon factors like the knowledge of the task, objectives and interdependence is _____ behaviour.

A. Individual B. Group

C. Intergroup D. Common

19. The changes which take place within groups and are concerned with the interaction and forces obtained between group members in a social setting is referred to as _____.

A. Teamwork

B. Group dynamics

C. Group Morals

D. Group change

20. The third stage of group dynamics is _____.

A. Forming B. Storming

C. Norming D. Performing

II. Answer the Following

(2 Marks)

1. Define Group Dynamics.
2. What is environment scanning in an organization?
3. Define leadership.

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4. What is intergroup behavior?
5. What is adaptability skill?

III. Answer the Following (3 Marks)

1. List the words that can be added in the resume to show the initiative skills.
2. What are the techniques available to perform an environment scan?
3. List any 3 ways to improve initiative skills.
4. List the benefits of reskilling for an employer.
5. What are the types of groups available?

IV. Answer the Following (5 Marks)

1. Mention some of the ways to increase adaptability at work.
2. List the roles an effective leader must possess.
3. Compare Upskilling and reskilling.
4. What are the stages involved to increase group dynamics?

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7

GENDER

LEARNING OBJECTIVE

- Understand the diversity at workplace
- Identify the term inclusion in the workplace
- Recognize the importance of workplace inclusion
- Describe Global Gender Gap report and its need
- Describe the terms of education, employment, economics and social empowerment of each gender
- Explain economic participation and opportunities amongst gender
- Understand the obstacles for growth in respect to women
- List ways to overcome the obstacles towards growth

7.1 DIVERSITY AT WORKPLACE

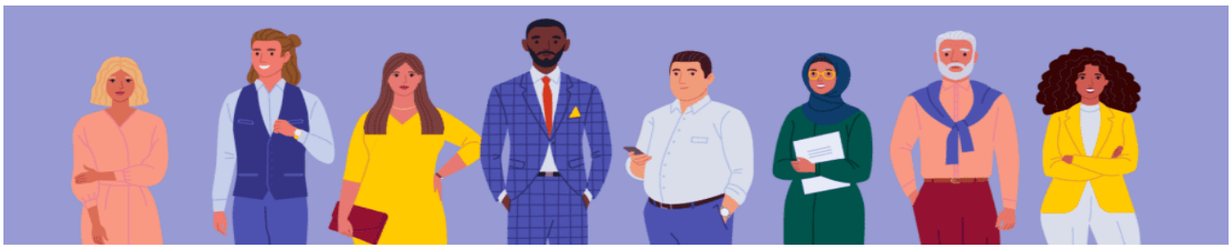
Diversity means that something is made of different types of units. Eg: A roll of Poppins candy has diverse colors and flavors whereas Polo is all the same. Diversity in the workplace would refer to an organization where people of different sex, gender, caste, class, age, physical appearance, education, abilities and more work together. Diverse workplace is a place where employees from different backgrounds are hired and they work in a safe and respectful environment.

Look around your classroom at your classmates and teachers. What kinds of people are there in your classroom?

Boys and girls?

Tall people and short people? These are obvious differences.

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Importance of diversity at workplace:

When Workplace diversity is achieved people will be able to access and enjoy equal rewards, resources and opportunities regardless of gender. Some of the importance of workplace diversity are:

1. A diverse workplace brings together people with different perspectives. This increases creativity and innovation. This leads to more customers.
2. A diverse workplace not only increases the number of customers but also the chances for customer satisfaction. When a team is diverse the range of people they can connect with is wider.
3. A diverse workplace increases productivity by ensuring that the right person gets the right task.

Barriers to Diversity

There are many barriers or obstacles to have a diverse workforce. It is not easy for people to be comfortable with those who are different from them. This leads to conflicts which ultimately affect the work. Barriers to diversity are due to lack of understanding and respect for others. This happens because of:

	BARRIER	REASONING
1	Prejudice	People often discriminate against others who are different from them. Eg: For many years, certain communities practiced untouchability against other communities and would refuse to work, eat or interact with them.
2	Cultural differences	In India, we usually call each other Sir or Madam? In modern offices, everyone calls each other by name. Their age, status or position do not matter. This is a cultural difference and sometimes this leads to conflict.
3	Additional facilities	A diverse workforce may require more infrastructure. Eg: hiring a person with disabilities or a person from the third gender may require construction of new washroom facilities.
4	Communication / language	There are many languages in India. All of them are equally important. When the company only communicates or respects one language, it makes others feel excluded. Many people make fun of those who cannot speak in English or Hindi. This is another cause for conflict and pain.
5	Generation Gap	People from different generations think differently. Older people may find technology hard to use. At such times they get discriminated against by youngsters. Similarly, youngsters in an office think and work differently than older employees. This can create issues.

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Overcoming barriers of diversity at workplace:



1. Make diversity an organizational policy

Just like every workplace has a leave policy, it should also have a diversity policy. This policy should encourage hiring diverse people. After hiring, the policy should also explain how to work with different types of people from different backgrounds in a respectful way.

2. Provide Training

It is natural for people to have difficulties in communicating with and accepting those who are different from them. The right training helps people to accept and respect others.

3. Be vocal about being a diverse workplace

Make it clear that the organization promotes diversity. This will encourage a greater pool of talented people to apply. It will also ensure that all employees have the right expectations.

4. Lead from the top

The top most members of the organization must also be diverse. This means that leadership positions are also filled by a diverse group of people - women, men, transgender people.

Benefits

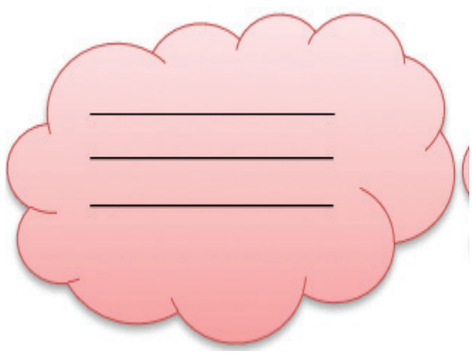
Benefits of a diverse workplace are:

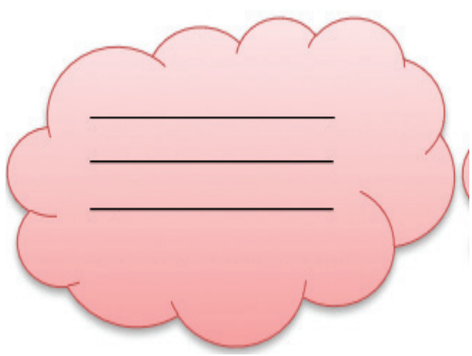
- Increased profit
- Better customer satisfaction
- Innovation
- Mutual respect.

ACTIVITY 1

Have you noticed the unique traits of every student in your classroom? If not, this is your chance to do so. Identify some unique characteristics of your friends that make them stand out from others. It may be a character/behavior/ habit/ and many more.

List them here





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7.2 INCLUSION IN THE WORKPLACE

INTRODUCTION



Inclusion simply means the act of including. For example, when you celebrate Eid, Christmas, Navorz or Diwali, you include all our neighbors from different religions. The practice of including people with respect and love is called inclusion. An inclusive workplace is defined as a work environment that makes every employee feel valued while also acknowledging their differences and how these differences contribute to the organization's culture and business outcomes.

Importance of workplace inclusion

If an organization is not inclusive, an atmosphere of respect will not exist. Employees may discriminate against each other. Employees may hesitate to speak up and share their ideas.

Inclusivity is the magic ingredient that can make a company truly diverse and alive. Think of diversity as a bulb. Inclusivity is the electricity necessary to make the bulb glow.

Finally for the employee, an inclusive workplace is essential for happiness and growth at work. Inclusion enhances :

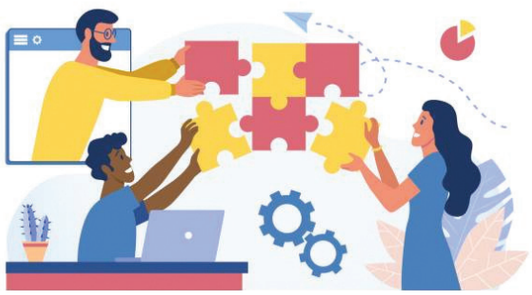
Job satisfaction and engagement: Inclusion in the workplace can improve employees job satisfaction because it allows leaders to offer them meaningful work.

Employee wellbeing: Employees who feel comfortable and safe at work are more likely to have a better work-life balance.

Employee retention: Employees who feel valued and important at work are more likely to stay at the same company for a longer period of time.

Highly-skilled candidates: Companies that develop and nurture workplace inclusion can attract better candidates for their open positions.

Creating an inclusive workplace



Changes are done only if needed. Some of the steps that can be taken for an Inclusive workplace are as follows:

1. **Inclusive leadership**: The leadership team at an organization must be inclusive. This means that the leader must be:
   - diverse
   - inclusive themselves
   - understand the importance of an inclusive workforce
2. **Policies aimed at Inclusion**: Inclusion must be incorporated into every step of the organizations decisions like:

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- Hiring to be diverse and inclusive at all levels
- Promotions and growth to be inclusive
- Equal pay for equal work

3. **Celebrate Diversity:** This could be through celebrating different festivals, sharing food etc.
4. **Training:** All employees at all levels should receive training on inclusion, its importance and how to support it inside the organization.
5. **Design:** Design your physical workplace to be sensitive to people's needs. Simple changes can make huge differences. A few examples are:
   - Use ramps instead of/along with stairs
   - Make sign boards large.
   - Wide doors with lever handle that people can use even without full mobility in their hands
   - Adjustable tables and chairs for people of all sizes
   - Multi-sensory safety alarms like flashing lights.
6. **Constantly evaluate:** Check if your organization is truly inclusive. Examples for this could be:
   - Are all employees sharing their ideas in meetings?
   - Do some employees cut off others while they are speaking?
   - Is work assigned fairly among all employees?
   - Are chances at leadership positions offered equally to all deserving employees?

ACTIVITY 1

Think,Pair and Share:

Form a group with 3 members, analyze every situation and provide solutions based on inclusion.

S. NO	SITUATION	SOLUTION
1	While playing in the playground there are 12 members and only 11 can participate in a game. What about the left out person?	
2	While eating lunch at a table there are 5 chairs provided for sitting. students keep their bag in one chair so that they can eat comfortably. There is one student who came late and does not have a chair to sit on and everyone avoids the person.	
3	While doing assignments as a group, a new student enters the group of 3 friends. How will the new girl be treated?	

7.3 GLOBAL GENDER GAP REPORT



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- The **gender gap** is the difference between women and men as reflected in social, political, intellectual, cultural, or economic attainments or attitudes.
- Gender parity is a statistical representation used to describe ratios between men and women, or boys and girls, in a given population.
- The World Economic Forum(WEF) publishes the Global Gender Gap Report(GGGR) as an index to measure gender equality in all countries. The first report was produced in 2006.
- The recent report of GGGI was released by WEF in 2022, India ranks 135 out of 146 countries.

What is the Global Gender Gap Index(GGGI)?

Global Gender Gap Report provides scores on Global Gender Gap Index which examines the gap between men and women in four dimensions:

- Economic participation and opportunity
- Educational attainment
- Health and survival
- Political empowerment

Need for GGGI

- It identifies how a country divides its resources and opportunities among male and female populations
- It provides a framework to determine which country serves as a role model
- It tries to create awareness about need for gender equality
- It helps countries by identifying policies taken by various countries towards gender equality.

Dimensions of GGGI

	Economic Participation and Opportunity
	Educational Attainment
	Health and Survival
	Political Empowerment

Various dimensions for measuring GGGI

Health and Survival

The male-female health-survival is the phenomenon in which women experience more medical conditions and disability during their lives, but they unexpectedly live longer than men. This paradox, where women experience greater diseases but lower death in comparison to men, is unusual since it is expected that experiencing disease increases the likelihood of death due to this reason Health and survival is taken as a dimension for measuring GGGI.

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Influential factors that determine the health and survival for each gender depends on

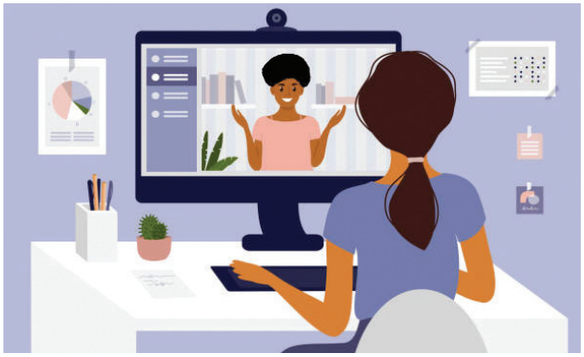
- Diseases
- Risk factors and behaviors
- Biological factors
- Social factors
- Psychological factors

Education



The study of gender and education comprises gender differences in educational outcomes such as achievement, attainment, and experiences within the education system. This field also moves beyond the study of how gender influences educational outcomes and incorporates how these differences impact the labor market, family formation, and health outcomes.

Employment



Around the world, finding a job is much tougher for women than it is for men. When women are employed, many under-educated women tend to work in low-quality jobs in vulnerable conditions, and there is little room for improvement in the near future. Women who want to work have a harder time finding a job than men.

Economics

Gender differences in economic outcomes such as labor force participation and wages have received growing attention from economists in the last several decades – a positive and much needed development in economic thinking.

Social Empowerment



The word Women Empowerment essentially means that the women have the power to regulate the activities day to day in the external environment as in the social, political and economic terms. Women's empowerment is the new phrase in economic development as women can improve the revenue of the whole country if they find equal jobs..

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Initiatives taken by India to reduce Gender Gap in Social, Economic and Political Life

- **Beti Bachao Beti Padhao:** It ensures the protection, survival and education of the girl child.
- **Mahila Shakti Kendra:** Aims to empower rural women with opportunities for skill development and employment.
- **Mahila Police Volunteers**: It envisages engagement of Mahila Police Volunteers in States/UTs who act as a link between police and community and facilitates women in distress.
- **Rashtriya Mahila Kosh:** It is an apex micro-finance organization that provides micro-credit at concessional terms to poor women for various livelihood and income generating activities.
- **Sukanya Samriddhi Yojna:** Under this scheme girls have been economically empowered by opening their bank accounts.
- **Female Entrepreneurship:** To promote female entrepreneurship, the Government has initiated Programmes like Stand-Up India and Mahila e-Haat (online marketing platform to support women entrepreneurs/ SHGs/ NGOs), Entrepreneurship and Skill Development Programme (ESSDP).
- **Kasturba Gandhi Balika Vidyalaya:** They have been opened in Educationally Backward Blocks (EBBs).
- **Sukanya Samriddhi Yojna** - Under this scheme girls have been economically empowered by opening their bank accounts.Sukanya Samriddhi Yojana is a savings scheme by Government of India, which is aimed at the betterment of girl child in India. It is launched to help parents build a fund for the higher education and other expenses of their girl child.
- **Skill Upgradation & Mahila Coir Yojna** is an exclusive training programme of MSME aimed at skill development of women artisans engaged in coir Industry.
- Government has reserved 33% of the seats in Panchayati Raj Institutions for women.
- **Capacity Building of Elected Women Representatives:** It is conducted with a view to empower women to participate effectively in the governance processes.

ACTIVITY 1

Find the WEF's Global Gender Gap Report using the internet and analyze the rank possessed by India since 2006. Tabulate the rank, Discuss the changes with your class.

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S. NO	REPORT YEAR	TOTAL NO OF COUNTRIES	RANK OF INDIA

7.4 ECONOMIC PARTICIPATION AND OPPORTUNITIES

INTRODUCTION

As indicated by the World Bank, achieving a GDP of more than 20% is only possible if the gender gap is closed. Studies estimate economic gains in the order of $5-6 trillion if women started and scaled new businesses at the same rate men do. Hence participation of both genders in work or accelerating countries policies towards gender equality is necessary for improving the economy of a country. But opportunities of work for both genders are quite different as men tend to get many suitable jobs while women cannot as many points for safety comes into effect.

Economic Participation amongst gender refers to the genders' labor rate of participation. This means that it measures the total active gender wise population participating in the labor force. Another way of saying this is that it pertains to the numbers of individuals who are actively seeking out work or who are already employed. Gender equality can be achieved by:

a) improving earnings and productivity of women farmers, entrepreneurs, and businesses;

b) expand female labor force participation and employment; and

c) promote women's engagement and participation in decision making in communities, businesses, and the public sector.

Women's Economic Empowerment



Women's economic empowerment is central to realizing women's rights and gender equality. Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions.

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Investments to advance women's economic opportunity include

Countries have shown involvement in improving women's participation in the economy. Some of the investment made are listed below:

- **Financial Inclusion:** Support efforts to increase women's access to quality financial services, such as Banking requirements.
- **Women and Agriculture:** Women play a major role in agricultural development, food security, and hence encourage policy and programmatic support for female farmers and agricultural businesses owned by women.
- **Enterprise Growth:** By supporting NGOs, industry associations, and corporations for policy and programmatic solutions that enable women's economic participation, including reforming discriminatory laws and practices that stop access to capital, land tenure, and inheritance rights
- **Technology Access:** Close the gender gap in access to mobile phones, the Internet, and other vital technologies by addressing cultural, financial, educational, and motivational barriers.
- **Capacity Building:** Provide capacity building, training, and mentoring programs to women and girls and equip them with market information, entrepreneurship opportunities, and the necessary skills to attain economic independence
- **Business Leadership:** Encourage best practices to increase women's representation in senior management positions, including on corporate boards.
- **Data Collection:** Promote the collection and alignment of gender-sensitive data in the economic sector to create evidence-based policy and programs aimed at increasing women's economic participation across all sectors.

Economic Opportunity



Current estimates place India's rate of female participation in the formal labor force at only 24 percent. The majority of Indian women work in the informal sector jobs with limited social protections and low wages. It is estimated that the Indian economy could grow by an additional 60 percent, if women were represented in the formal economy at the same rate as men. Women hold critical yet often untapped potential to improve the economic prospects of communities and societies as a whole.

Action plan to increase growth of economic opportunities for women

- **Building Entrepreneurship:** Promoting women's business ownership, microfinance efforts, and financial markets.
- **Asset-Building:** Financial empowerment through women's land rights and property ownership.

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- **Financial Literacy:** Improving women's financial literacy and providing training.
- **Better Jobs**: Strategies to improve wages, working conditions, labor standards, benefits, and training opportunities for women workers.
- Strengthening education and training opportunities for rural women
- Raising awareness of risks and rights in relation to migration and employment
- Promoting a greater understanding of gender equity among local officials
- Increasing investment in job creation, self-employment and vocational training in rural areas

India's efforts to promote equal economic opportunity



- The government enacted an expansive worker protection program—**the Mahatma Gandhi National Rural Employment Guarantee Act**—through this act equal wages for men and women are given and includes provisions for childcare at work sites. In addition, in March 2017 India enacted a law mandating that all employers offer twenty-six weeks of paid maternity leave.
- India has also led the way with savings, known as **self-help groups (SHGs)**, which manage and lend accumulated savings to their members. SHGs exist across the country and consist of groups of women lending to one another. The government is now using SHGs as a delivery channel for government services aimed at women.
- India has also taken steps to advance women's financial inclusion through its Aadhaar program, the largest digital national identification initiative undertaken anywhere in the world. More than 99 percent of adults are now covered by Aadhaar, which relies on fingerprints and iris scans to create a national identity database.

Despite these efforts, however, a majority of Indian women work outside the formal economy and therefore fall outside government protection. The concentration of women in the informal sector is not driven by legal barriers, as India has relatively few laws that protect women's economic participation and Indian women have equal rights to obtain jobs, sign contracts, and open bank accounts. Instead, according to the International Labor Organization (ILO), cultural barriers and occupational segregation play important roles in limiting women's economic potential.

7.5 OBSTACLES OF GROWTH (RESPECT TO WOMEN)

INTRODUCTION

The female work participation rate is very low in comparison to male counterparts for total, rural and urban population. The educational backwardness of girls has been a consequential cause of gender inequality in India. Many women have

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lived with fear of being unsafe at certain times of the day and in certain places. This has a huge impact on women's ability to engage in employment and community participation, social and leisure activities.

Top five obstacles / Issues for working women around the World

- Work-life balance
- Equal pay
- Harassment
- Career opportunities
- Children and career

Ways of overcoming the obstacles

Women are the most important human resource and an asset in accelerating economic growth and ensuing social change in the desired direction. If we really want to eradicate their problems, then both men and women have to change their mind-sets. Women should be given due respect and status which they rightfully deserve in society. Jawaharlal Nehru has pointed out "To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves and the Nation moves."

- Women should be educated as education widens their horizons and broadens their outlook making them aware of their constitutional and legal rights, reproductive rights, and human rights both in their work and in the social sphere.
- Vocational and Entrepreneurship Development programmes should be organized to make women self employed by increasing their efficiency and capabilities in decision making.
- A keen interest and sincere attention of the government is highly essential to improve the health and nutrition of this vulnerable section of the society.
- Protection should be given against sexual harassment.

Overcoming the barriers

- Give girls access to education.
- Give women platforms to be in power and achieve economic success.
- A society attains better development in all aspects when both genders are entitled to similar opportunities.
- Equal rights in decision making, health, politics, infrastructure, profession, etc will surely advance our society to a new level.
- Teachers have the power to prevent gender stereotypes by providing students with equal opportunities in education.
- Flexible work hours for everyone irrespective of their gender
- Eradication of gender pay gap
- Everyone gets similar training and learning opportunities within the company
- Strict company policies prohibiting sexual harassment and power abuse.

CONCLUSION

Thus in this lesson we have now understood various terms in gender like gender gap, index,gender parity and many more. As women face many problems to achieve their growth in the economy we learnt some steps to avoid the problems. We learned about inclusion, diversity in the workplace to improve the economy of a country overall.

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ASSESSMENT

I. Choose the Correct Answer (1 MARK)

1. An organization where people of different sex, gender, caste, class, age, physical appearance, education, abilities and more work together is referred as _____ in the workplace.

   A. Diversity B.Inclusion

   C. Economics D. Equality

2. Workplace diversity is achieved when people will be able to access and enjoy _____ rewards, resources and opportunities regardless of gender.

   A. Unequal B. Equal

   C. Different D. Same

3. A diverse workplace increases _____ by ensuring the right person gets the right task.

   A. Productivity

   B. Profit

   C. Loss

   D. Manufacturing rate

4. Barriers in diversity are due to lack of _____and respect for others.

   A. Education B. Welfare

   C. Peace D. Understanding

5. To be a diverse organization the _____ most members of the organization must also be diverse.

   A. Bottom B. Top

   C. Lowest D. Equal

6. A diverse workplace brings together people with different perspectives. This increases _____and innovation.

   A. Creativity B. Productivity

   C. Development D. Equity

7. Employees who feel valued and important at work are more likely to _____ company for longer.

   A. Move to a new

   B. Stay at the same

   C. Quit

   D. Change



8. The difference between women and men as reflected in social, political, intellectual, cultural, or economic attainments or attitudes is called the _____.

   A. Gender equality

   B. Gender parity

   C. Gender gap

   D. Gender difference

9. Global Gender Gap Report provides scores on _____ which examines the gap between men and women.

   A. GGGI B. GGGR

   C. GGGT D. GGGK

10. Gender differences in _____outcomes such as labor force participation and wages have received growing attention.

    A. Social B. Education

    C. Economic D. Quality

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11. Economic Participation amongst gender refers to the genders' _____of participation.

A. Labor rate B. Participation rate

C. Working rate D. Left out rate

12. The concentration of women in the _____ sector is not driven by legal barriers.

A. Economic B. Formal

C. Informal D. Eductional

13. India has relatively _____ laws that protect women's economic participation.

A. Many B. Few

C. recognized D. Unrecognized

14. The most important human resource and an asset in accelerating economic growth is _____.

A. Men

B. Transgender

C. Women

D. Both men and women

15. As pointed out by Jawaharlal Nehru "To awaken the people, it is the _____ who must be awakened".

A. Men

B. Transgender

C. Women

D. Both men and women

16. Women should be educated as _____ widens their horizons and broadens their outlook making them aware of their constitutional rights.

A. Society B. Family

C. Work D.Education

17. The study of gender and education encompasses gender differences in _____ outcomes.

A. Working

B. Educational

C. Political

D. Economic

18. Expand GGG?

A. Global Generation Gap

B. Gender Generation Gap

C. Global Generation Gender

D. Global Gender Gap

19. Expand WEF.

A. World Economic Forum

B. World Education Forum

C. Wide Economic Forum

D. World Equity Forum

20. A diverse workplace not only increases the number of customers but also the chances for _____.

A. Customer development

B. Company development

C. Customer product

D. Customer satisfaction

II. Answer the Following (2 Mark)

1. Define Gender Gap.
2. What is inclusion in the workplace?
3. Who publishes the Gender gap Report of the world?
4. What is economic participation?
5. What is the need for GGGI?

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III. Answer the Following (3 Mark)

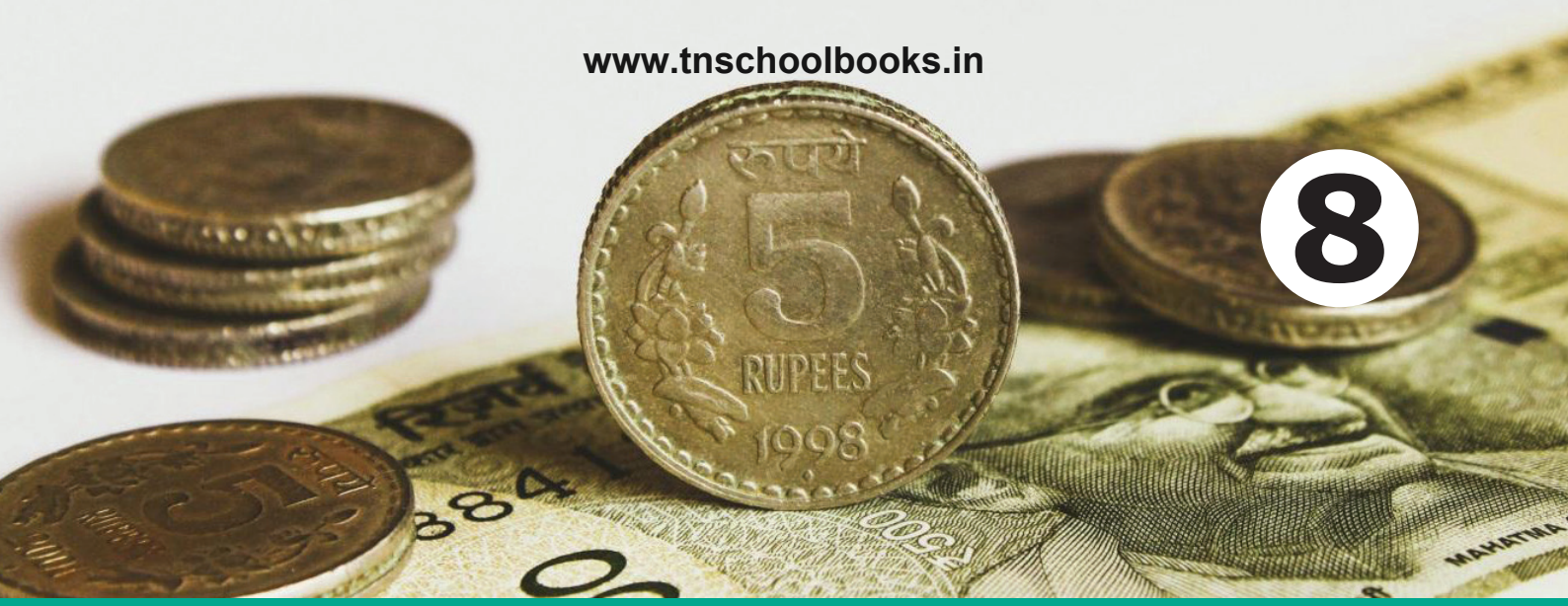
1. How many dimensions are there while measuring GGGI What are they?
2. List any 3 barriers to diversity.
3. What is the relationship between gender and education?
4. How to overcome barriers of diversity at workplace?
5. List the influential factors that determine health and survival.

IV. Answer the Following (5 Mark)

1. State the importance of diversity in the workplace.
2. Mention some obstacles that working women face around the world.
3. List any 5 ways in Investing to advance women's economic opportunity.
4. Identify ways that enhance inclusion in the workplace.

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8

FINANCIAL LITERACY

LEARNING OBJECTIVE

- Understand the Time Value of Money.
- Understand the basic concepts of Financial Planning.
- Understand the Benefits of Digital Finance.
- Understand the concept of Content Marketing.
- Understand the role of Fintech in the Insurance Sector and Agriculture sector.
- Understand the banking system in India
- Understand the types of stock market
- Know about the functions of the stock market
- Understand the Taxation types

8.1 TIME VALUE OF MONEY

INTRODUCTION

The Time Value of Money (TVM) is the concept that a sum of money is worth more now than the same sum will be at a future date due to its earnings potential in the interim. The time value of money is a core principle of finance. A sum of money in the hand has greater value than the same sum to be paid in the future.

The time value of money is also referred to as the present discounted value.

Understanding the Time Value of Money

Investors prefer to receive money today rather than the same amount of money in the future because a sum of money, once invested, grows over time. For example, money deposited into a savings account earns interest. Over time, the interest

is added to the principal, earning more interest. That's the power of compounding interest.

If it is not invested, the value of the money erodes over time. If a person hides Rs.1,000 in a mattress for three years, then the person will lose the additional money it could have earned over that time if invested. It will have even less buying power when the person retrieve it because inflation reduces its value.



FORMULA

PV = FV/(1+r)

PV = present time value

FV = future value

r = rate of interest

Example

If you invest Rs.100 (the present value) for 1 year at a 5% interest rate (the discount rate), then at the end of the year, you would have Rs.105 (the future value). So, according to this example, Rs100 today is worth Rs.105 a year from today.

ACTIVITY 1

Let's find out the difference in value of money:

Product	2000	2020
1 litre of milk		
1 gram gold		
1 cup of tea		
1 kilogram of rice		

Find out the difference between the value of money. This helps you to understand the time value of money.

8.2 DIGITAL FINANCE

INTRODUCTION

Digital finance is the delivery of traditional financial services digitally, through devices such as computers, tablets and smartphones. Digital finance has the potential to make financial services accessible to underserved populations in areas that lacked the physical infrastructure for these services.



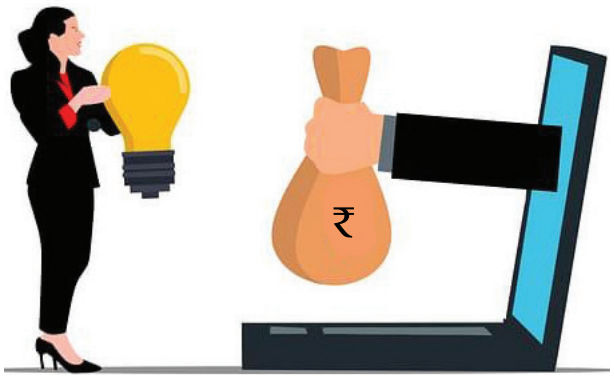
Digital Finance Literacy

Digital financial literacy is the knowledge or skills to make the most use of digital devices and digital technology to do a financial transaction. It is solely the individual's ability to access digital resources for financial transactions. Safety and Security are the two prime factors in

accessing digital finance tools. In order to be more secure about the fund transfer or about the safety of our private data, we should be aware of the sound principles of digital finances. This awareness of the digitization of financial transactions is what we call digital finance literacy. Digital finance literacy is a vital component of the cashless economy.

Digital Financial Inclusion

Digital financial inclusion is a broad spectrum that emphasizes digital access to traditional financial and banking services by those under-served societies. The digital transformation of financial services enables digital financial inclusion to even the most remote corners of the planet. Whether it may be government subsidies or fund transfers from foreign accounts, digital financial inclusion paves the way for the seamless integration of benefits.



Components of digital financial inclusion

The three key components of digital financial inclusion include:

Digital Transactional Platform:

Digital transactional platforms are those that store and process user data electronically with utmost privacy and security.

Retail Agent

Retail Agents are those that have access to resources for sending and receiving the funds, which converts the electronically stored value of the fund to hard cash.

Electronic Devices that access the platform:

Electronic devices such as mobile phones. Tablets, pc or laptops access the data wirelessly without any hassles.

Digital financial inclusion greatly serves rural society by providing them with easy access to financial transactions.

Digital Financial Services

Digital financial services are a whole lot of financial services that are offered in digital channels like PoS, ATM, Cash Deposit Machine, etc. with the internet facility. These services are delivered and accessed via the internet only. This also includes personal mobile banking services like M-Pay and M-Money which provide both transactional and non-transactional services. Digital financial services are often denoted by the



name of financial technology or FinTech. This digital age facilitates the growing number of FinTech companies that actually make our digital life simpler. Whether it may be paying utility bills or riding a cab every payment goes online now. Digital financial services or the FinTech industry is reshaping our lifestyle and economy towards more productivity.

Benefits of Digital Financial Services (DFS)

- Accessible everywhere
- Very easy and efficient
- Save lots of time and resources- no more waiting in queues
- Every transaction is updated in real-time
- Ease of decision making
- Reliability and Flexibility
- Seamless integration of all digital platforms
- Eco-friendly
- Increase in customer base with tech support
- Increases the reach through Omni channel digital marketing

These are the advantages of digital financial services that benefit both businesses and consumers in society. The evolution of computing technology is changing the dynamics of conventional banking and financial systems.

Importance of Digital Finance Transformation

The word digital becomes so obvious in this smart technology epoch. The importance of digital transformation in the banking industry is to overcome the time-consuming complex financial process with simple digital solutions.

The digital revolution in financial technology gives people the utmost freedom to control their accounts. Every individual could make necessary actions for any kind of transaction without seeking the help of their home branch or bank staff. Digital finance is so robust and user-friendly that it focuses on customer satisfaction.

Digital transformation does not only simplify the existing system, but it also facilitates the evolution of new financial products and tools that increase the productivity and efficacy of any task.

Digitalization transforms the existing banking industry not just by recording the transaction but to derive a complete understanding of customer behaviour and market approach. The banking procedure has evolved as an insight-driven functional system. It establishes high standards, faster processing, and complete automatic execution with the utmost customer and employee satisfaction.

The Future of Digital Finance

With the evolution of artificial intelligence, machine learning, and big data analytics digital finance has got a lot more advanced features to offer society. The fintech companies are progressively working towards making disruptive changes in the financial industry. Robotic process automation and machine learning are making a significant impact in preparing annual financial statements, and reconciliation statements in mighty banks and financial institutions.

ACTIVITY 1

Mobile payment apps made digital finance more inclusive and fast. Write the names of 5 mobile payment apps you know

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

8.3 FINTECH

FINTECH MEANING

The term "FINTECH" means any business that uses technology to modify, enhance, or automate financial services for businesses or consumers. It is any technology that delivers financial services through software, such as online banking, mobile payment apps or even cryptocurrency.

Fintech in Insurance

Fintech services can also provide the filling of an insurance claim. Many large insurers now allow clients to file claims through an app, which usually takes only a few minutes. These services simplify the procedure for users and assist the insurer in organising important information.



Characteristics

- It is dynamic in nature.
- It is innovative and creative.
- It is adaptive in nature.
- It is transparent and easy to use.

Advantages

- Access to more resources.
- Business process optimization.
- Better Retention Rate for Businesses.
- A more convenient access to credit pool.
- FinTech is the ultimate field for disruptive innovations.

Disadvantages

- Privacy challenges.
- Different regulations.
- Financial uncertainty.

Fintech in Agriculture

Agri-fintech is a new term established in response to the growing relevance of agricultural technology financing. It can be informally defined as the use of technology to improve farm and farmer economics by improving farmer and value chain financing.

Feature

- It is dynamic in nature.
- It is innovative and creative.
- It is adaptive in nature.
- It is transparent and easy to use.

Importance

- Agrifinance assumes vital and significant importance in the agro – socio-economic development of the country both at the macro and micro levels.
- It is playing a catalytic role in strengthening the farm business and augmenting the productivity of scarce resources.

Advantages

Agricultural finance can help us weigh the impacts of both global and local factors on our operations, from handling debt to managing cash flows. Having a solid handle on the numbers behind our agribusiness can make complex financial realities more manageable.

Fintech in Retail

Fintech retail is an emerging trend in the financial sector. It is a term that is used to describe technology-driven companies that use innovative digitally-based strategies to offer customers more personalized, convenient, and cost-effective services. The retail industry has also seen some changes because of Fintech. For example, more than 40% of retailers are using some form of electronic payment method like Apple Pay, Google Wallet, Amazon Pay and PayPal.



Importance

- Customers in the World Retail Banking Report 2022 opined that they are attracted to FinTechs.
- It is a cost-effective and seamless service focussed on automation in finance. This significantly raises their digital banking expectations.

Features

- It is dynamic in nature.
- It is innovative and creative.
- It is adaptive in nature.
- It is transparent and easy to use.

Advantages

- It is less costly, faster, and more convenient compared to traditional providers.
- It is cheaper in the sense that it only incurs lower operating costs and charges lower fees.

ACTIVITY 1

Here are some startups mentioned. Find out the sector to which they belong to using the Internet.

Stellapps, Numer8, Aquaconnect, Livestoc, and DGV

8.4 BANKING SYSTEM IN INDIA

Banking is an industry that handles cash, credit, and other financial transactions for individual consumers and businesses alike. Banking provides the liquidity needed for families and businesses to invest in the future.

A banking system is a group or network of institutions that provide financial services for us. These institutions are responsible for operating a payment system, providing loans, taking deposits, and helping with investments.

Feature

- Dealing in money
- Individual/Firm/Company
- Acceptance of deposit
- Giving advances
- Payment and Withdrawal
- Agency and Utility Services
- Profit and Service Orientation
- Ever-increasing
- Connecting Link
- Banking Business
- Name Identity



Advantages

- Safety of Public Wealth
- Availability of Cheap Loans.
- Propellant of Economy.
- Economies of Large Scale.
- Development in Rural Areas.
- Global Reach.

Disadvantages

- Chances of a Bank going Bankrupt.
- Risk of Fraud and Robberies.
- Risk of Public Debt.

Types of Banking Systems

The structure of the banking system differs from country to country depending upon their economic conditions, political structure, and financial system. Banks can be classified on the basis of the volume of operations, business patterns and areas of operations. They are termed as a system of banking. The commonly identified systems are:

1. **Unit Banking:** It originated and developed in the U.S.A. In this system, small independent banks are functioning in a limited area or in a single town. It has its own board of directors and stockholders. It is also called "localized Banking".
2. **Branch Banking:** The Banking system of England originally offered an example of the branch banking system, where each commercial bank has a network of branches spread throughout the country.
3. **Correspondent Banking:** The correspondent banking system is developed to remove the difficulties in the unit banking system. The smaller banks deposit their cash reserve with bigger banks. Therefore, correspondent banks are intermediaries through which all unit banks are linked with bigger banks in financial centres. Through correspondent banking, a bank can carry

out business transactions in another place where it does not have a branch.



4. **Group Banking:** Group Banking is the system in which two or more independently incorporated banks are brought under the control of a holding company. The holding company may or may not be a banking company. Under group banking, the individual banks may be unit banks, banks operating branches or a combination of the two.
5. **Pure Banking and Mixed Banking:** On the basis of the lending operations of the bank, banking is classified into:
   (a) **Pure Banking:** Under pure Banking, the commercial banks give only short-term loans to industry, trade, and commerce. They specialize in short-term finance only.
   (b) **Mixed Banking:** Mixed banking is a system of banking under which the commercial bank performs the dual function of commercial banking and investment banking. Commercial banks usually offer both short-term as well as medium-term loans.
6. **Relationship Banking:** It refers to the efforts of a bank to promote personal contacts and to keep continuous touch with customers who are very valuable to the bank. In order to retain such profitable accounts with the bank or to attract new accounts, it is necessary for the bank to serve its needs by maintaining a close relationship with such customers.
7. **Narrow Banking:** A bank may be concentrating only on the collection of deposits and lend or invest the money within a particular region or certain chosen activity like investing the funds only in Government Securities. This type of restricted minimum banking activity is referred to as 'Narrow Banking.
8. **Universal Banking:** Narrow Banking refers to restricted and limited banking activity. Universal Banking refers to broad-based and comprehensive banking activities.



9. **Regional Banking:** In order to provide adequate and timely credits to small borrowers in rural and semi-urban areas, the Central Government set up Regional Banks, known as Regional Rural Banks all over India jointly with State Governments and some Commercial Banks.
10. **Local Area Banks:** With a view to bringing about a competitive environment and

overcoming the deficiencies of Regional Banks, the Government has permitted the establishment of one type of regional bank in rural and semi-urban centres under the private sector known as "Local Area Banks".

11. **Wholesale Banking:** Wholesale or corporate banking refers to dealing with limited large-sized customers. Instead of maintaining thousands of small accounts and incurring huge transaction costs, under wholesale banking, the banks deal with large customers and keep only large accounts. These are mainly corporate customers.

12. **Private Banking:** Private or Personal Banking is banking with people — rich individuals instead of banking with corporate clients. It attends to the needs of individual customers, their preferences and the products or services needed by them. This may include all-around personal services like maintaining accounts, loans, foreign currency requirements, investment guidance, etc.

13. **Retail Banking:** Retail banking is a major form of commercial banking but is mainly targeted at consumers rather than corporate clients. It is the method of bank approach to the customers for the sale of their products.

ACTIVITY 1

Match the following:

Type	Bank name
Payments Bank	
Small Finance Bank	
Cooperative Bank	
Private Bank	
Public sector Bank	

8.5. SHARE MARKET

INTRODUCTION

Like any other market, a stock market is a place where stocks are bought and sold. A stock exchange, or the stock market, is a system for buying and selling securities, or stocks and bonds. A stock is a share in the ownership of a company. When a person pays money to buy one or more stocks for a company, they become a shareholder.

What are stocks and what are shares?

- 'Shares' are small pieces of companies that people can buy. Once you buy a share you own a small part of a company.
- 'Stocks' is a more general word, and is used when describing multiple shares in multiple companies.

A stock market is similar to a share market. The key difference is that a stock market helps you trade financial instruments like bonds, mutual funds, derivatives as well as shares of companies. A share market only allows the trading of shares.



How a Stock Exchange Works

The stock market is not one single physical market. It is a collection of all the stock exchanges where stocks can be traded. A number of companies belong to each stock

exchange. The companies sell securities to people. People then use the exchange to trade (sell and buy) the securities among themselves. The exchange lists the securities for sale and their prices. It also handles the transfer of securities between sellers and buyers.

The prices of different securities rise or fall, or both, throughout the day, every day the exchange is open. People make money by selling securities at a higher price than they paid for them.

Financial Instruments traded in a Stock Market

1. Bonds
2. Shares
3. Derivatives
4. Mutual Fund

How to Invest in the Share Market

- First, we need to open a trading account and a Demat account to invest in the share market.
- This trading and Demat account will be linked to our savings account to facilitate the smooth transfer of money and shares.
- Note that Demat and trading accounts are different.
- The day on which a transaction is made, is called trade date, represented as 'T Day'
- The broker is required to issue us a contract note for all the transactions carried out by end of THE day
- When we buy a share, the same will be reflected in our DEMAT account by end of T+2 day
- All equity/stock settlements in India happen on a T+2 basis
- When we sell shares, the shares are blocked immediately and the sale proceeds are credited again on T +2 day

SPECULATOR

A speculator is one who bets on the market based on his views on the potential movements of the underlying stock price. Speculators take calculated risks, based on anticipated future price movements. They hope to make quick and larger gains but need not always be successful. It is the speculators who infuse volatility (fluctuations in the market price of a security) into the capital market. There are four types of speculators viz,Bull, Bear, Stag and Lame Duck.



1. Bull

A Bull is an operator who expects a rise in the prices of securities in the future. In anticipation of a price rise, he makes purchases of shares at present and other securities with the intention to sell at higher prices in future.

2. Bear

A bear speculator expects prices to fall in future and sells securities at present with a view to purchasing them at lower prices in future.

3. Stag

A stag is a cautious speculator in the stock exchange. He applies for shares in new companies and expects to sell them at a premium if he gets an allotment. He sells the shares before being called to pay the allotment money. He is also called a premium hunter.

4. Lame duck

When a bear finds it difficult to fulfil his commitment, he is said to be struggling like a lame duck.

SEBI

SEBI stands for Securities and Exchange Board of India. It is a statutory regulatory body that was established by the Government of India in 1992 for protecting the interests of investors investing in securities along with regulating the securities market. SEBI also regulates how the stock market and mutual funds function.

Objectives of SEBI

1. Investor Protection: This is one of the most important objectives of setting up SEBI. It involves protecting the interests of investors by providing guidance and ensuring that the investment is safe.
2. Preventing the fraudulent practices and malpractices which are related to trading and regulation of the activities of the stock exchange
3. To develop a code of conduct for financial intermediaries such as underwriters, brokers, etc.
4. To maintain a balance between statutory regulations and self-regulation.



The Stock Markets Index

- An index acts as a barometer of the whole economy
- An index going up indicates that the market participants are optimistic
- An index going down indicates that the market participants are pessimistic
- There are two main indices in India – The BSE Sensex and NSE's Nifty
- Indexes can be used for a variety of purposes – information, benchmarking, trading and hedging.
- Index trading is probably the most popular use of the index
- India follows the free float market capitalization method to construct the index
- There are sector-specific indices which convey the sentiment of specific sectors



ACTIVITY 1

Write the official website names for the following stock exchanges

1. BSE
2. NSE
3. OTCEI

8.6 TAXATION

INTRODUCTION

Taxation is a term for when a taxing authority, usually a government, levies or imposes a financial obligation on its citizens or residents. Paying taxes to governments or officials has been a mainstay of civilization since ancient times.

The term "taxation" applies to all types of involuntary levies, from income to capital gains to estate taxes. Though taxation can be a noun or verb, it is usually referred to as an act; the resulting revenue is usually called "taxes."



Direct and Indirect Taxes

The taxes have been classified in various ways according to who pays for them, who bears the ultimate burden of them, the extent to which the burden can be shifted, and various other criteria. Taxes are most commonly classified as either direct or indirect, an example of the former type being the income tax and of the latter the sales tax. There is much disagreement among economists as to the criteria for distinguishing between direct and indirect taxes, and it is unclear into which category certain taxes, such as corporate income tax or property tax, should fall. It is usually said that a direct tax is one that cannot be shifted by the taxpayer to someone else, whereas an indirect tax can be.

Direct Taxes

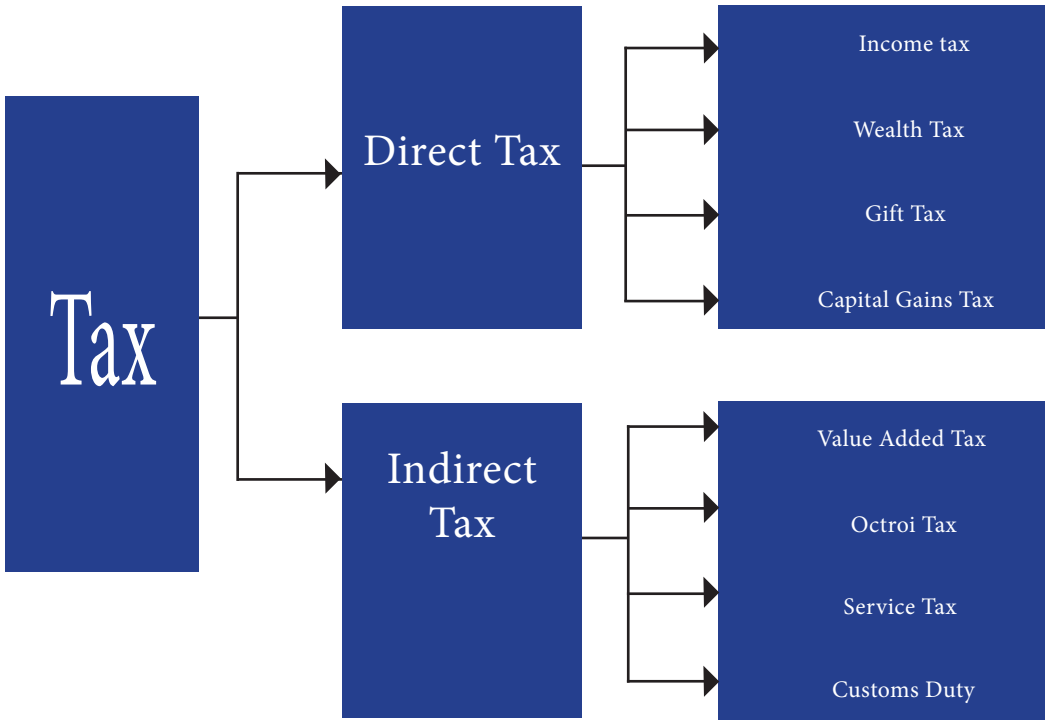
Direct taxes are primarily taxes on natural persons (e.g., individuals), and they are typically based on the taxpayer's ability to pay as measured by income, consumption, or net wealth. Eg., Income tax.

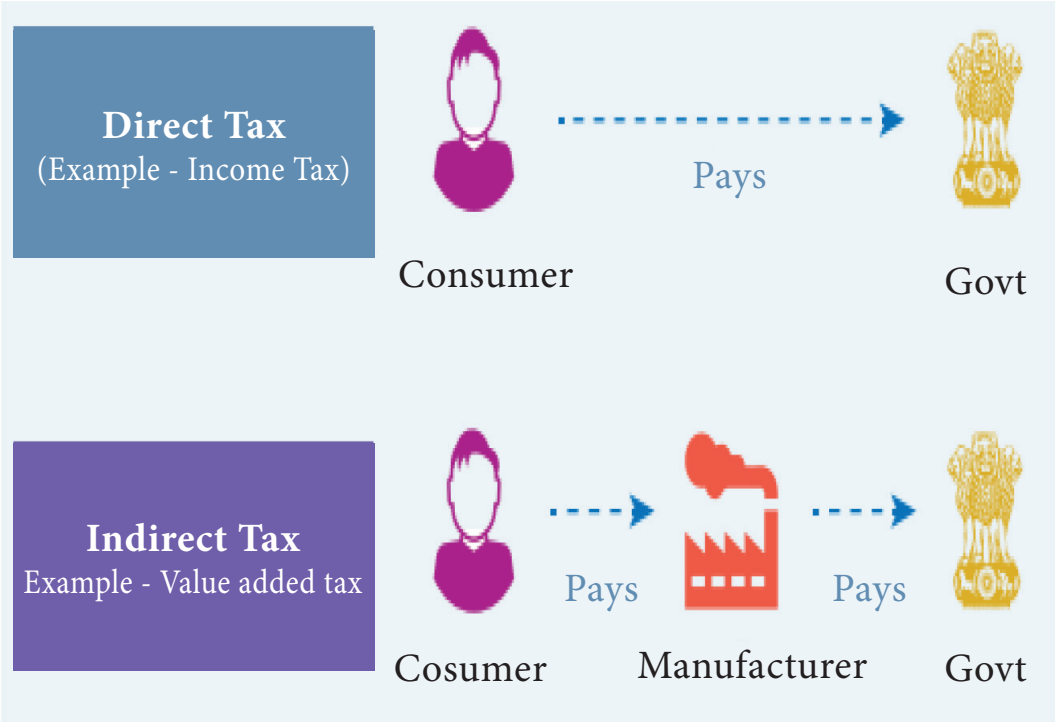
Indirect Taxes

Indirect taxes are levied on the production or consumption of goods and services or on transactions, including imports and exports. Examples include general and selective sales taxes, value added taxes (VAT), taxes on any aspect of manufacturing or production, taxes on legal transactions, and customs or import duties. Eg., GST

Different Types Of Taxation

As mentioned above, taxation applies to all different types of levies. These can include (but are not limited to):





- **Income tax**: Governments impose income taxes on financial income generated by all entities within their jurisdiction, including individuals and businesses.
- **Corporate tax:** This type of tax is imposed on the profit of a business.
- **Capital gains:** A tax on capital gains is imposed on any capital gains or profits made by people or businesses from the sale of certain assets including stocks, bonds, or real estate.
- **Property tax:** A property tax is assessed by a local government and paid by the

owner of a property. This tax is calculated based on property and land values.

- **Inheritance:** A type of tax levied on individuals who inherit the estate of a deceased person.
- **Sales tax:** A consumption tax imposed by a government on the sale of goods and services. This can take the form of a value-added tax (VAT), a goods and services tax (GST), a state or provincial sales tax, or an excise tax.

Benefits of Taxes

The purpose of taxes is to provide the government with funds for spending without inflation. Taxes are used by the government for a variety of purposes, some of which are:

- Funding of public infrastructure
- Development and welfare projects
- Defence expenditure
- Scientific research
- Public insurance
- Salaries of state and government employees
- Operation of the government
- Public transportation
- Pension schemes
- Law enforcement
- Public health
- Public education



Advantages of Paying Taxes

It is compulsory and beneficial for anyone who earns a taxable salary (which is one that exceeds the basic exemption limit) to file their income tax returns. This is the case even if the tax liability is zero after deductions. However, even if our income is less than the basic exemption limit, there are advantages to filing taxes. Here are some of the benefits of paying our taxes on time:

- **Loan approvals**: When applying for a loan, especially home loans, vehicle loans, etc., major banks can request a copy of our income tax returns. This can be ITR from the last 2 to 3 years. Having ITR can even help to get a higher loan amount or to get our loan application reconsidered in case it was rejected at first. This is because banks calculate our ability to repay the loan based on our income. Income tax returns provide a clear picture of the income and the taxes that were paid on it in the previous years.
- **Visa applications:** Many foreign consulates require us to furnish our income tax returns from the previous years during the visa interview. While for some the most recent one will be sufficient, others require up to 2-3 years' worth of returns to be furnished. This is mandatory for the UK, US, Europe, and Canada, but not so much for South East Asian countries and the Middle East. This is because income tax returns are proof that we are not trying to leave the country to evade taxes. Even when travelling abroad for leisure or business, it is always prudent

to carry our ITR receipts as this will come in handy in the case of any emergency when we have to seek the help of a consulate.

- **Self-employed individuals**: Freelancers, consultants, entrepreneurs, and partners of firms are not eligible for Form 16. If their annual income exceeds the basic exemption limit, then ITR receipts can be furnished as proof of income. It is also proof of taxes paid. This will come in handy during any financial or business transaction.
- **Government tenders**: This depends on the individual government department with no specific strict rules, yet ITR receipts are sometimes requested to be furnished when applying for any government tenders. This is to ensure that a person has sufficient income and can support the payment obligations.
- **Carrying forward of losses:** Short-term or long-term capital losses are usually carried forward to be adjusted against the capital gains made in the subsequent years. For example, the long-term capital loss of one year can be carried forward for up to 8 consecutive years that immediately succeed the year in which the loss had occurred. However, a long-term capital loss can be adjusted only against a short-term capital gain of that year. Short-term capital gains, however, can be adjusted against both short-term and long-term gains. However, this can only be availed if income tax returns have been filed.
- **Claiming tax refunds:** Any refunds that are due from the IT Department can only be claimed if income tax returns have been filed. Even if income is below the tax exemption bracket, there could be refunds from different savings instruments that can be claimed if ITRs are filed. An example is fixed deposits, on which there is tax deducted at source at 10%.
- **High-cover life insurance:** Life cover or a Term Policy with a sum insured that ranges from Rs.50 lakh to Rs.1 crore can be availed only by furnishing income tax returns which helps in the verification of annual income. Such a high insurance cover is only given when there is a high income for which income tax return receipts are necessary.
- **Compensation:** For self-employed individuals, ITR receipts may have to be furnished in order to claim compensation in the event of a motor vehicle accident that results in a disability or accidental death. This is because, in order to arrive at the appropriate compensation, the income of the person is to be established first.

Penalty for not paying taxes

The government can impose penalties of varying degrees on any individual or legal entity that evades taxes. The penalty is dependent on the category of the tax that has not been paid. This means that the amount that is owed as tax should be paid and in addition to that, the fine as well as its interest is to be paid as the penalty.



Let's learn income tax

An income tax is a tax imposed on individuals or entities in respect of the income or profits earned by them. Income tax generally is computed as the product of a tax rate times the taxable income.

Income Tax Deductions

People who earn more than Rs. 3 lakhs in taxable income must pay income tax based on their applicable tax bracket. The amount of income tax that must be paid by the individual can be decreased, nevertheless, through the employment of a few tax-saving strategies. ELSS, mutual funds, PPF, EPF, tax-saving fixed deposits, post office savings plans, life insurance, health insurance, and other investments are examples of such deductible expenses. Most of these expenses are eligible for deductibility under sections 80C and 80D of the 1961 Income Tax Act.

Income Tax Refund

Individuals, whether salaried or self-employed, are expected to submit their income tax returns, or ITR, after the end of each financial year. Depending on whether the person filing the ITR is salaried or self-employed, this document offers a snapshot of the taxpayer's annual earnings from various sources, tax savings investments/ expenditures, total tax liability, TDS/ advance tax paid, and some other data. Before distributing refunds or asking for justifications from the assessor, the assessing officer verifies the integrity of the ITR filed after the Income Tax Department issues an acknowledgement number.

ACTIVITY 1

Find out the % of tax for personal income in India

1. Up to ₹ 5,00,000 .....%
2. ₹ 5,00,001 - ₹ 10,00,000 .....%
3. Above ₹ 10,00,000 .....%

8.7 GST

INTRODUCTION

Goods and Services Tax (GST) is a successor to VAT used in India on the supply of goods and services.GST is a digitized form of VAT where we can also track the goods & services. Both VAT & GST have the same taxation slabs.

Goods and services are divided into five different tax slabs for collection of tax:

1. 0% - essential commodities
2. 5% - mass consumption items,
3. 12% - processed food
4. 18% - personal care and gadgets
5. 28% - luxury items.

However, petroleum products, alcoholic drinks, and electricity are not taxed under GST and instead are taxed separately by

the individual state governments, as per the previous tax system.



Taxes subsumed under GST

The single GST subsumed several taxes and levies, which included

- Central excise duty
- Services tax
- Additional customs duty
- Surcharges
- State-level value added tax
- Octroi

Other levies which were applicable on inter-state transportation of goods have also been done away with in the GST regime. GST is levied on all transactions such as sale, transfer, purchase, barter, lease, or import of goods and/or services.

Goods kept outside the GST

- Alcohol for human consumption (i.e., not for commercial use).
- Petrol and petroleum products (GST will apply at a later date), i.e., petroleum crude, high-speed diesel, motor spirit (petrol), natural gas, aviation turbine fuel.

HSN code

HSN stands for Harmonized System of Nomenclature.The purpose of HSN codes is to make GST systematic and globally accepted.

Goods and Services Tax Network (GSTN)

The GSTN software is developed by Infosys Technologies and the Information Technology network that provides the computing resources is maintained by the NIC. "Goods and Services Tax Network" (GSTN) is a nonprofit organisation formed for creating a sophisticated network, accessible to stakeholders, government and taxpayers to access information from a single source.

GST can be divided into four sections, based on the kind of transaction it involves. Before a business can determine its GST liability, assessing the following table is essential.

GST TYPES

1. State Goods and Services Tax (SGST)

SGST refers to the tax payable on the sale of services and products within a state. It replaces previous taxes, including, Value Added Tax, Entry Tax, State Sales Tax, Entertainment Tax, surcharges and cesses.

2. Central Goods and Services Tax (CGST)

The tax levied on the supply of intra-state products is CGST. CGST is a tax levied on intrastate supplies of both goods and services by the Central Government and

collected by it for its coffers. It includes Service Tax, Central Excise Duty, CST, SAD, Customs Duty, etc.

3. Union Territory Goods and Services Tax (UTGST)

Taxes applicable to the sale of products and services in Union Territories, such as Andaman and Nicobar, Daman and Diu, Chandigarh, Dadra, etc.

4. Integrated Goods and Services Tax (IGST)

The sale of inter-state products and services leads to taxation. This is IGST. Basically, when businesses transfer services and products from one state to another, they need to pay this form of GST.

ACTIVITY 1

Find out any 2 central tax subsumed under GST

1. ……..……..……..……..

2. ……..……..……..……..

ASSESSMENT

I. Choose the Best Answer (1 Mark)

1. TVM stands for

   A. Time Value of Marketing

   B. Time Value of Money

   C. Time Value of Mark

   D. Time Value of Management



2. Which of the following is the formula of Time Value of Money

   A. PV=FV/(1+r) B. FV=PV/(1+r)

   C. PV=FV/(1-r) D. FV=PV/(1-r)

3. Delivery of financial transactions through digital media is known as

   A. Online finance

   B. Mobile finance

   C. Digital finance

   D. Tele finance

4. Digital finance is very important to have a

   A. Unstable economy

   B. Cashless economy

   C. Market economy

   D. Cash flow economy

5. In the formula of Time Value of Money "r" means

   A. Present value B. Future value

   C. Rate of interest D. Rate of tax

6. Which of the following is not a benefit of digital financial services

   A. Accessible everywhere

   B. Very Easy and efficient

   C. Eco friendly

   D. High digitalization cost

7. Fintech cannot be used in which of the following sector

A. Agriculture B. Insurance

C. Retail D. Painting

8. Which of the following is not an example for digital financial services

A. ATM B. Cash deposit machine

C. PoS D. Challan

9. Which of the following is not a component of digital financial inclusion?

A. Transaction platform

B. Retail agent

C. Electronic device

D. Cash counter

10. Which of the following is the advantage of FINTECH insurance

A. Access to more resources

B. Privacy challenges.

C. Different regulations.

D. Financial uncertainty.

11. Which of the following is a financial instrument

A. Land B. Gold

C. Bond D. Building

12. SEBI stands for

A. Securities and Exchange Board of India.

B. Stock and Exchange Board of India.

C. Securities and Export Board of India.

D. Stock and Export Board of India.

13. Which of the following is not a feature of a Bank

A. Ever-increasing

B. Connecting Link

C. Marketing Business

D. Name Identity

14. Which speculator expects a rise in the prices?

A. Bull B. Stag

C. Bear D. Lame duck

15. Who among the following is known as premium hunter

A. Bull B. Stag

C. Bear D. Lame duck

16. Which speculator expects prices to fall in the future?

A. Bull B. Stag

C. Bear D. Lame duck

17. A bank which has a broad range of area under it is known as

A. Small finance bank

B. Local area bank

C. Universal bank

D. Public sector Bank

18. GST stands for

A. General Sales Tax

B. Goods and Services Tax

C. Goods and Sales Tax

D. General Services Tax

19. GST is a successor to

A. Value Added Tax

B. Income Tax

C. Entertainment Tax

D. Service Tax

20. UTGST is collected in

A. States

B. Districts

C. Union Territories

D. Nation wide.

II. Answer the following (2 Marks)

1. Explain the concept of Time Value of Money
2. What is digital finance literacy
3. Explain FINTECH in insurance sector
4. What is indirect tax?
5. Explain GSTN.

III. Answer the following (3 Marks)

1. What is digital financial services?
2. Explain pure and mixed banking system
3. What is FINTECH in retail? Explain the features of it.
4. Explain income tax and the deductible portion of it.
5. Write a short note on GST

IV. Answer the following (5 Marks)

1. What are the benefits of digital financial services?
2. Explain any 5 types of Banks.
3. What is SEBI? What are the objectives of it?
4. Explain the types of GST in detail.

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9

PREPARATION TO THE WORLD OF WORK

LEARNING OBJECTIVE

- Understand the term globalization
- Understand the term global work culture and the factors that influence the global work culture.
- Understand the term job market research and the methods to identify the jobs that are suitable.
- Understand the term work competencies and its importance.
- Understand the term sustainable career and the importance of building a sustainable career.
- Understand the term client / customer interaction and its importance.
- Understand the term customer relationship building and its importance.
- Understand the term online portals.
- Understand the LinkedIn website and the profile creation.

9.1 GLOBALISATION

INTRODUCTION

Globalization is the process by which ideas, knowledge, information, goods and services spread around the world. In business, the term is used in an economic context to describe integrated economies marked by free trade, the free flow of capital among countries and easy access to foreign resources, including labor markets, to maximize returns and benefit for the common good.

Types of globalization

Economic globalization. Here, the focus is on the integration of international financial markets and the coordination of

financial exchange. Free trade agreements, such the North American Free Trade Agreement and the Trans-Pacific Partnership are examples of economic globalization. Multinational corporations, which operate in two or more countries, play a large role in economic globalization.

Political globalization. This type covers the national policies that bring countries together politically, economically and culturally. Organizations such as NATO and the UN are part of the political globalization effort.

Cultural globalization. This aspect of globalization focuses in a large part on the technological and societal factors that are causing cultures to converge. These include increased ease of communication, the pervasiveness of social media and access to faster and better transportation.



9.2 GLOBAL WORK CULTURE

INTRODUCTION

All multicultural organizations need to manage workforces in a way that ensures smooth functioning of operations, helps scale the business, and have a positive impact on bottom lines. Two people are not the same. Neither are two cultures.

Most common factors influencing the global work culture:

The major factors that significantly impact global work culture are culture, etiquette, religion, language, customer preferences, education level, customs and taboos, cross-cultural adaptation, different organizational/workforce values and differences in management style.



How to overcome cross-cultural barriers

- Embrace diversity and accommodate cultural differences
- Promote open communication
- Lead open discussions about team norms and shared company culture
- Rally the team around a shared vision or common cause
- Leading cultural diversity as a global leader

9.3 JOB MARKET RESEARCH

INTRODUCTION

Job Market research is a quantitative and qualitative method of analyzing a job market for a particular job and determines the availability of a particular job. It's a worthwhile exercise that gathers detailed information about an industry, including

the number of companies that are offering a similar type of jobs. One can determine strengths and weaknesses or opportunities and threats through job market research, and it is a way to get clarity about a particular job profile to make informed decisions.



Questions to consider while doing a job market research:

- Who are the potential recruiting companies?
- What are the patterns and methods these companies adopt for recruiting?
- How many similar jobs are available?
- How big is the job market?
- What is my direct and indirect competition?
- What are the strengths and weaknesses of my competition?

How to do job market research?

- Set the particular job of study
- Get the industry outlook
- Focus on target companies
- Study the pattern of their recruitment
- Gather additional information about the jobs
- Analyze the findings
- Take action

ACTIVITY 1

Imagine you're a B.Sc (computer science) graduate. Here are some jobs for which the hiring process is under progress. Choose the job for which you're eligible

1. Data analyst
2. Nursing
3. Program developer
4. Building construction
5. Computer trainer
6. Farming and gardening
7. Software developer
8. Accountant
9. Physician
10. Data entry operator

9.4 WORK COMPETENCIES (EMPLOYABILITY)

INTRODUCTION

A work competency is a description of a required skill, attribute or behavior for a specific job used to define and measure an individual's effectiveness. Competencies are arranged into a framework that brings together a number of job roles and the required capabilities that the job holder must possess or acquire in order to perform his job effectively.



Importance of work competencies

Work Competencies help employees to:

- understand the competencies expected in their job, the key behaviors they should demonstrate, and the steps needed to increase their proficiency levels
- discuss with their supervisors about their strengths, areas for growth, suggested training, and developmental activities
- focus on specific training and development opportunities that will help them grow and strive for excellence
- understand the competencies they would be expected to have to move into a new job, particularly for employees who are interested in becoming supervisors and managers or in changing careers

Top 10 work competencies and activity to improvise them:

1. **Communication and Interpersonal Skills**

   The ability to express our ideas and opinions clearly and to explain what we want to achieve without ambiguity. This includes listening, understanding and acting upon what others are saying or instructing.

   Activity to improve the skill: Write reports and assignments regularly as part of your studies.

2. **Problem-Solving Skills**

   The ability to think logically and find solutions to setbacks.

   Activity to improve the skill: Enroll in a course that focuses on problem-solving.

3. **Self-Motivation**

   The ability to come up with new ideas, solutions and display enterprising capabilities to do things on our own without being instructed

   Activity to improve the skill: Approach organizations for work placements or internships.

4. **Working under Pressure**

   The ability to deliver the best performance within deadlines without buckling under work stress

   Activity to improve the skill: Balance time around work, study, and family commitments.

5. **Organizational skills**

   A systematic approach to work that emphasizes planning every move to meet deadlines

   Activity to improve the skill: Help to organize an office/community event.

6. **Team Spirit**

   The ability to work well with other people from different backgrounds, disciplines, and expertise to accomplish a task or goal

   Activity to improve the skill: Join a team or do group assignments.

7. **Learning Skills**

   Our desire to learn and understand new things is an essential skill-set in the tech world today where skill gaps are appearing quickly, and upskilling is inevitable.

Activity to improve the skill: Take up a new hobby or learn new skills.

8. **Number and Data Skills**

   The ability to use data to demonstrate a point

   Activity to improve the skill: Use graphs and tables to prove the point.

9. **Value Diversity**

   People in modern workplaces come from different backgrounds. Learning to work with people of different ages, religions, and political opinions is essential for our career progress.

   Activity to improve the skill: Volunteer to work in another department.

10. **Negotiation Skills**

    The ability to work towards a win-win outcome where we can make objective decisions after listening to the opinions of all stakeholders

    Activity to improve the skill: Practice negotiation in daily life.

ACTIVITY 1

You are an accountant in a firm. One of your co-workers is always talking with you. You understand that talking in workplaces is not good. One of your managers is also watching the scenario. You want to convey that talking in working hours is not good to your co-worker. How would you convey the message without hurting them?

Your answer:

_____

_____

_____

9.5 SUSTAINABLE CAREER

INTRODUCTION

A sustainable career is one that endures over time through the entire work lifecycle. A sustainable career is where one can grow with employment that demands similar skills throughout the years, and that makes good use of our skills and experience. A sustainable career enables us to stay healthy, happy, productive, and employable throughout its span.

A sustainable career as one that is aligned with their interests, strengths, values, and offers ongoing learning and renewal. Ultimately, building a sustainable career will give one the ability to maintain several aspects of their career and life over the long-term.

- Job Performance and Productivity
- Employability
- Work-Life Balance
- Health



How to build a sustainable career

- **Know That We Are in Charge:** Only we can craft a career that's fulfilling, meaningful, and that makes the best use of our skills, experience, and life goals.

- **Have a Growth Mindset:** When we believe and understand that our talents and abilities can be developed through hard work and dedication, our ability to build a sustainable career is limitless
- **Work with People Who Energize Us:** Few things can boost a sustainable career like working with people who make us feel energized and passionate about our work, day in and day out.
- **See the End Game:** A sustainable career is all about the end game. Practice seeing our distance vision by keeping our eyes open for future trends in the ever-changing workplace.
- **Get Flexible:** One of the cornerstones of sustainable careers is having flexibility and work-life balance. We need to be happy, healthy, and productive through all our working years.

ACTIVITY 1

Collect information about gig workers. How do you think they differ from the one who has a sustainable career? List out the advantages of being a gig worker and disadvantages of being a gig worker in the below given table.

Advantages	Disadvantages

9.6 CLIENT / CUSTOMER INTERACTION

INTRODUCTION

A customer interaction refers to any communication between a customer and a company or a Company's individual. Every interaction with a customer is a chance to connect with them, delight them, and increase their retention and attention.



The importance of customer interactions

Reliability: Customers want to know if one's business is dependable. Delivering good customer service, ensuring constant follow-up, and acting on customer feedback can help one gain their trust and maintain customer loyalty.

Assurance: Customers must be assured that they have made the right choice by doing business with the company. Real-time assistance along the customer journey can help one meet their expectations and validate their decision.

Empathy: Every customer wants to be understood. They want to feel like the support teams can see from their point of view. Personalized customer interactions across different touch points can help the customers feel heard and satisfied.

Responsiveness: No customers want to wait. They are looking for a quick and effective resolution to their problems. The availability of self-service options, chatbots, and timely responses helps reduce their dissatisfaction and build a pool of happy customers.

Most effective ways to make every customer interaction positive

- Be transparent
- Interact and communicate
- Show customer appreciation
- Resolve problems quickly
- Show empathy
- Make interactions as easy as possible
- Promote customer loyalty
- Empower customers
- Understand customers' expectations
- Cultivate a good culture

9.7 CUSTOMER RELATIONSHIP BUILDING

INTRODUCTION

Building a working relationship with customers is key to the long-term success of a business. Customer relationship building is about managing interactions with previous, current, and potential customers. Companies that manage their customer relations well develop a customer experience strategy that strengthens customer retention and promotes new customer mobilization.



Importance of building customer relationships

Increase Customer Lifetime Value (CLV): The longer the customer retains with the business, the greater is the value provided during their lifetime relationship. High CLV means each customer will bring in more revenue for the company.

Reduced customer churn: Most of the customers stop buying from a company if they have a poor customer experience. When the company adopts the right techniques to build customer relationships and deliver great experiences, which brings the customers back and reduces the chances of customers leaving the company.

Improve customer loyalty: Acquiring a new customer can cost five times more than retaining an existing customer. The way the company maintains good customer relationships, determines the customer loyalty. By fulfilling the customers' demand for high levels of customer service can boost their level of satisfaction.

Best strategies to improve the quality of the customer relationships involves:

- Learning who our customers are
- Personalizing communication
- Collecting customer feedback
- Building trust by being honest
- Rewarding the customers
- Providing responsive support

- Educating customers with resources
- Delivering positive customer experiences
- Using the right Customer Relationship Management software

ACTIVITY 1

Kavi is a young entrepreneur who is running a fashion designing Store. She is young but she is good at handling customers. She always offers customers water and snacks at her Store. She is doing it part time but she is getting more customers than a nearby shop which is running full time. Imagine you are running a business. Give some points to build a good relationship with customers.

1. _____

2. _____

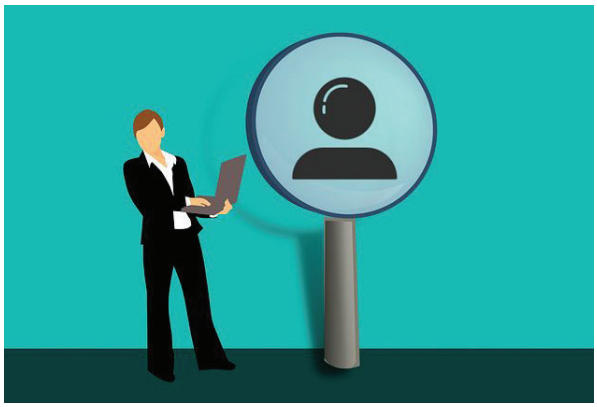
3. _____

9.8 APPLYING FOR JOBS THROUGH ONLINE PORTALS

INTRODUCTION

Online Job portals are websites that advertise jobs and search for resumes. They are an integral part of almost every hiring process and using them effectively will transfer into qualified candidates for relatively low costs.

Job portals are the bridge between an organization and a candidate. These are websites where many companies post their job vacancies so that the job seekers can know about the available jobs and can apply for those jobs. It helps both candidates and companies to connect and grow together.



Top 5 Online Job Portals in India

- Naukri.com.
- LinkedIn.
- Indeed.com.
- Glassdoor.
- Monster.com.

Selection of right recruitment portal

Top companies listed: Best online job portals are tied up with the top companies to give the best job to the potential candidates.

Understanding Its Importance: Job portals play an important role in bridging the gap between the recruiters and the job seekers. The qualified job seekers search for a place where they can apply their knowledge and skills to find an appropriate job. On the other hand, the recruiters also look for the candidates that possess the right talent, qualification, aptitude, and efficiency that can fulfill the vacancy. In simpler words, it is the platform where the job seekers, whether fresher or experienced, and employers meet to fulfill each other's requirements.

Quality Service: Quality employment portals provide better results and satisfaction by resume writing services and uploading it as per requirement. Provides regular job alerts to the job seekers.

Free or Paid: Many people don't pay to the job portals as they are not financially set, especially if they are fresher's. But at the same time experienced candidates pay due to the quality service of the recruitment portal. Many portals are paid by the recruiters company if they help them in hiring a good candidate.

Easy Registration: The registration procedure shouldn't be complicated because no candidate would like going through various steps just to confirm his/her enrollment.

Current Openings: Best online jobs portal always show the current openings on a daily basis. So that candidates apply on them till they get placed.

Blog/ Advice page: Online job portals should have a blog page to give advice or tips to the job seekers. This will help them to face the interviews, mistakes to be avoided, latest trends in the industry.

Mobile App: It should have a mobile app for the convenience of the job seeker to check it anywhere anytime. This will help both the job seeker and job portal to keep the account active.

ACTIVITY 1

Visit any of the online job portals. State out the difference between traditional way of recruitment and online job portals

Traditional recruitment	Job portals
Eg: Face to face contact	No direct contact. Everything will be done online

9.9 LINKEDIN PROFILE CREATION

INTRODUCTION

LinkedIn is the world's largest professional network on the internet. One can use LinkedIn to find the right job or internship, connect and strengthen professional relationships, and learn the skills one needs to succeed in their career.

Creating a profile in LinkedIn website

Step 1: Go to the official website of LinkedIn i.e. in.linkedin.com

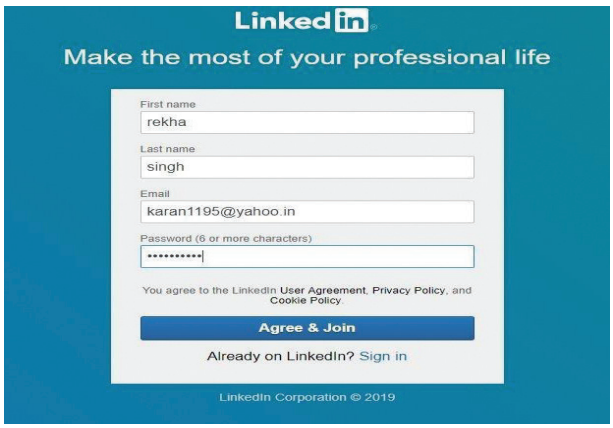
Step 2: Click on the join in or sign up button on the top right corner



Step 3: A new page will open

Step 4: Fill up the details, like first and last name, email address and password

Step 5: Click on Join now or Agree and Join



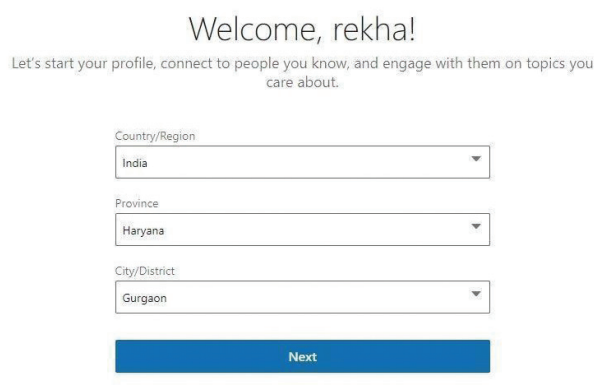
LinkedIn login.

Step 6: A security check will pop up

Step 7: A new page will appear

Step 8: Fill up the required details including your country, Province, and city/district

Step 9: Click on the Next button

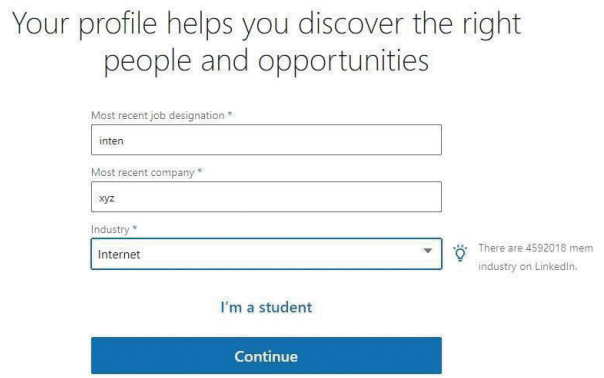


Welcome page of LinkedIn

Step 10: A new page will appear in front of you

Step 11: Fill up the required information

Step 12: Click on either I'm a student' or Continue

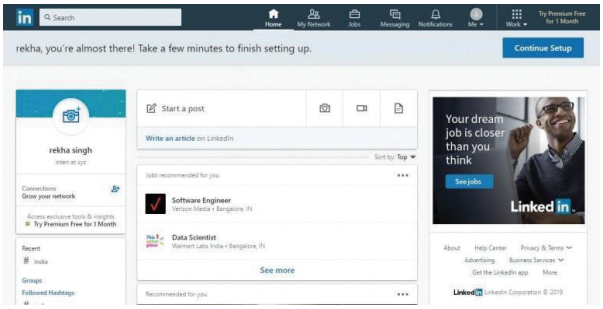


LinkedIn account creation

Step 13: A new page will appear asking you the confirmation code, sent to your email address

Step 14: After confirming the code, click on Agree and confirm

Step 15: Your home page will open



LinkedIn profile

ACTIVITY 1

Create a LinkedIn profile for yourself and connect to the friends who have created along with you. Seek the help of the faculty coordinator in creating the profile if faced any difficulty.

9.10 HEALTH AND SAFETY

Health and safety are measures employers must take to protect the mental and physical well being of workers and non-workers. The health and safety at work act protects employees, customers and visitors in the premises. Ideally, employers aim to eliminate or significantly prevent accidents happening in the workplace.

First Aid Kit and Fire extinguisher are important safety factors in the workplace or public space.

First Aid Kit

First Aid-The meaning of first aid is emergency care or treatment given to an ill or injured person before regular medical aid can be obtained.First Aid Kit-The kit is a set of materials and tools used for giving emergency treatment to a sick or injured person.

Employer should provide at least one first-aid kit for each workplace, although more than one might be required on larger sites. Each kit should be stocked with a sufficient quantity of first-aid materials suitable for the particular circumstances of the workplace. A basic first aid kit may contain the following.

1. A box of adhesive dressing (plasters) of different sizes for covering small

wounds. Blunt-ended scissors for cutting bandages of plaster.

2. Antiseptic lotion to use with the cotton wool and antiseptic wipes.
3. Cotton wool for cleaning cuts and gauzes.
4. Some triangular bandages to several safety pins for making a sling or emergency bandage.
5. Sterile dressings (field dressings) of various sizes for covering wounds. Sterile eye dressings with bandage attached for eye injuries.
6. Aspirin or paracetamol preferably sealed in foil to give longer life.
7. Antihistamine cream for insect bites and stings.
8. Tweezers for removing splinters.
9. Tubular gauze bandages for finger injuries and applicator tongs.
10. Two or three crepe or conforming bandages for sprains and for wounds in awkward places such as elbows and ankles.



Fire Extinguishers

Fire extinguisher is a handheld active fire protection device usually filled with a dry or wet chemical used to extinguish or control small fires.



Types of Fire Extinguishers

Symbols found on fire extinguishers & what they mean	Water	Foam spray	ABC powder	Carbon dioxide	Wet chemical
A Wood, paper & textiles	✓	✓	✓	✗	✓
B Flammable liquids	✗	✓	✓	✓	✗
C Flammable gases	✗	✗	✓	✗	✗
Electrical contact	✗	✗	✓	✓	✗
F Cooking oils & fats	✗	✗	✗	✗	✓

The following are the types of fire extinguishers and their uses

1. Water Extinguishers for fighting fires involving solid combustibles such as wood, paper and textiles.

2. Foam Extinguishers most suited to extinguishing liquid fire such as petrol or diesel.
3. Carbon Dioxide (CO2) Extinguishers suitable for flammable liquid fires and use on live electrical equipment.
4. Dry Powder Extinguishers-used for electrical fires involving electrical equipment under 1000v, without causing electric shock.
5. Wet Chemical Extinguishers-used in kitchen fires.

CONCLUSION

In this chapter, we have understood the concept of the world of work. We have also understood the concepts of diversity in work culture and how to cooperate with the diversity in a culture. Students who are currently in a stage of completing their school education have to understand the work culture better. Through this lesson we have learnt how to cooperate with the work culture that we are going to enter into.

ASSESSMENT

I. Choose the Correct Answer

(1 Mark)

1. Creation of multinational companies is possible by

   A. Centralisation
   B. Decentralization
   C. Globalization
   D. Inland trade

2. How many types of globalization we have

   A. 2
   B. 3
   C. 4
   D. 5

3. Forming political entities across the globe is an example for ……..

   A. Political globalization
   B. Social globalization
   C. Cultural globalization
   D. Educational globalization

4. Promotion of open communication helps to overcome

   A. Work life
   B. Work culture
   C. Work cultural barrier
   D. Globalization

5. Qualitative and quantitative method of analyzing job is known as

   A. Job
   B. Job research
   C. Job market research
   D. Recruiting research

6. A work competency is a description of required ……., ……. or ……..

   A. Skill attribute or behavior
   B. Skill behavior or attitude
   C. Knowledge behavior or attitude
   D. Job behavior or attribute

7. Select a work competency from the below given list

A. Problem Solving skill

B. Problem making skill

C. Handling rejection skill

D. English language skill

8. A systematic approach to work that emphasizes planning every move to meet deadlines is known as

A. Learning skill

B. Problem-Solving Skills

C. Organizational skills

D. Negotiation skill

9. A sustainable career is one that endures over ..... through the entire work life.

A. Time B. Date

C. Day D. Interest

10. Acquiring a new customer can cost _____times more than retaining an existing customer

A. Ten B. Four

C. Two D. Five

11. Customer _____ can help one gain their trust and maintain customer loyalty.

A. Appearance B. Money

C. Feedback D. Time

12. CLV stands for .....

A. Customer lifetime value

B. Customer long life value

C. Client lifetime value

D. Consumer lifetime value

13. Building a working relationship with_____is key to the long-term success of a business.

A. Company B. Proprietor

C. Customers D. Co worker

14. Which among the following is not a online job portal in India

A. Naukri.com B. LinkedIn

C. Indeed.com D. Gmail

15. Job portals bridge recruiters and .....

A. Owners B. Managers

C. Job seekers D. Secretaries

16. Which among the following is world's largest professional network

A. Naukri.com B. LinkedIn

C. Indeed.com D. Gmail

17. One can use LinkedIn to find _____

A. Jobs B. Places

C. Documents D. Funds

18. The ability to work well with other people is known as

A. Introvert B. Extravert

C. Team spirit D. Team knowledge

19. The ability to think logically and finding solution for a problem is known as

A. Problem solving skills

B. Self motivation

C. Negotiation skills

D. Language skills

20. Trans pacific partnership is an example for

A. Political globalization

B. Economic globalization

C. Cultural globalization

D. Social globalization

II. Answer the following (2 Mark)

1. What is globalization?
2. Write a short note on global work culture.
3. What is negotiation skill? How will you improve it?
4. Why is customer interaction important?
5. Write a short note on improved customer loyalty.

III. Answer the following (3 Mark)

1. Explain the types of globalization
2. List out the points to be considered while doing job market research.
3. Explain the importance of work competencies.
4. What are online job portals?
5. How to overcome cross-cultural barriers?

IV. Answer the following (5 Mark)

1. What are the common factors influencing the global Work culture? Give solutions to overcome the factors influencing the global Work culture
2. Explain five work competencies and activities to improve them.
3. What is meant by Sustainable Career? What are the steps to build a Sustainable Career?
4. Explain customer relationship building and strategies to improve it.

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EMPLOYABILITY SKILLS

MODEL QUESTION PAPER

DURATION:3.00HRS **MARKS : 70**

INSTRUCTIONS:

i) Check if all the answers are properly marked before submitting.

ii) If any content during printing is missing from the paper inform the same to Invigilator.

iii) Use black or blue ball pen for writing and marking. Use pencil for drawing pictures

PART-A

Choose the Best Answer

30x1=30 Marks

1. Self-reflection is also called _____.

   A. Personal reflection B. Self-appraising

   C. Professional reflection D. Thoughts.

2. The way of putting off your immediate comfort or wishes in favour of long term success is described as _____.

   A. Self-reflection B. Self-discipline C. Self-acceptance D. Grooming

3. To equip ourselves and to make the most with all our responsibilities_____ is the key

   A. Knowledge B. Efficiency C. Behaviour D. Planning

4. LSRW skills stands for .....

   A. Listening speaking reading writing B. Learning speaking rising writing

   C. Learning speaking rising watching D. Language speaking rising writing

5. Which of the following is a future tense?

   A. I watched a movie B. I had a pet C. I will walk D. I lost it

6. Information about daily economy, entertainment, politics, sports and commerce are seen in?

   A. Subject book B. Organisation's publications

   C. Yearbook D. Newspaper

7. Did she find the dress she was looking for? Identify the pronoun in the sentence?

A. Did B. looking C. Dress D. She

8. The process of working together and communicating with others, even if we are not in the same room is _____.

A. Virtual Communication B. Internet C. Social Media D. Blogging

9. Attention, attitude and _____ are the 3A's of active listening

A. Aptitude B. Adjustment C. Alternative D. Appreciate

10. A habit of taking notes improves_____ skills.

A. Motivation B. Hard C. Interpretation D. blogging

11. In any case, we need to understand other people's emotions and select an appropriate Response. This is_____

A. Self-esteem B. Empathy C. Loyalty D. Guidance

12. Margins can be found in which of the following tabs?

A. Home B. View C. Layout D. Format

13. Which of the following is the shortcut key to paste?

A. Ctrl + A B. Ctrl + B C. Ctrl + V D. Ctrl + Z

14. A computer-generated environment with scenes and objects that appear to be real, making the user feel they are immersed in their surroundings is _____.

A. Cloud B. AI C. Web page D. Virtual reality

15. A company or a project that is in the early stages of operations is _____,typically created for resolving real-life problems.

A. Business B. Strategy C. Startup D. Organization

16. The people who have more time than money to spend on starting a business is_____ entrepreneur.

A. Imitative B. Innovative C. Research D. Hustler

17. Young professionals have specific qualities that are ideal to have as a startup founder. But most importantly, they have _____ on their side for building a successful business.

A. Financial B. Time C. Technical D. Health

18. SWOT,PEST,ETOP and QUEST are some of the techniques used in _____

A. Initiative B. Environment scanning C. Quality check D. Analyse profit

19. The third stage of group dynamics is _____.

A. Forming B. Storming C. Norming D. Performing

20. Marketing in the 21st century is all about delivering the customer _____.

A. Information B. Resources C. Contacts D. Experience

21. A diverse workplace increases _____ by ensuring the right person gets the right task.

A. Productivity B. Profit C. Loss D. Manufacturing rate

22. The study of gender and education encompasses gender differences in _____ outcomes.

A. Working B. Educational C. Political D. Economic

23. One of the consequential causes of gender inequality in India is because of _____ backwardness of girls.

A. Education B. Welfare C. Peace D. Understanding

24. Digital finance is very important to have a_____.

A. Unstable economy B. Cashless economy

C. Market economy D. Cash flow economy

25. GST is a successor to _____.

A. Value Added Tax B. Income Tax

C. Entertainment Tax D. Service Tax

26. Freelancers, consultants, entrepreneurs, and partners of firms are not eligible for Form _____.

A. 15 B. 18 C. 61 D. 16

27. Creation of multinational companies is possible by_____

A. Centralisation B. Decentralization C. Globalization D. Inland trade

28. Qualitative and quantitative method of analysing job is known as_____

A. Job B. Job research C. Job market research D. Recruiting research

29. Building a working relationship with_____is key to the long-term success of a business.

A. Company B. Proprietor C. Customers D. Co worker

30. Customers are looking for a _____ resolution to their problems.

A. Appearance B. quick and effective

C. Feedback D. slow and ineffective

PART-B

Answer any five of the following (Question no 37 is compulsory)

5 X 2=10 Marks

31. State the importance of Self-motivation.

32. List out the benefits of reading the newspaper.

33. What is collaborating?

34. Who is an Imitator Entrepreneur?

35. Who publishes the Gender gap Report of the world?

36. What is digital finance literacy

37. What is negotiation skill?

PART-C

Answer any five of the Following (Question no 44 is compulsory)

5X3=15 Marks

38. What are the benefits of foreign language tests?

39. What are the attributes of interpretation skills?

40. How to insert a bookmark in a presentation?

41. List any 3 ways to improve initiative skills.

42. How many dimensions are there while measuring GGGI?

43. Explain income tax and the deductible portion of it.

44. How to overcome cross-cultural barriers?

PART-D

Answer the Following questions

3X5=15 Marks

45. a. Explain personal hygiene and its importance.

(OR)

b.What are the types of questions? Briefly explain them.

46. a.Write a short note on the future of information technology.

(OR)

b.List the names of some governmental and non-governmental funding.

47. a.Compare Upskilling and reskilling.

(OR)

b.Explain any 5 types of Banks.

HIGHER SECONDARY SECOND YEAR

VOCATIONAL EDUCATION

EMPLOYABILITY SKILLS

PRACTICAL

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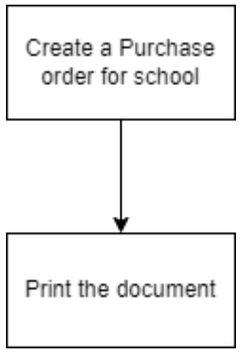
EXPERIMENT 1

Create a purchase order for Stationery requirements of a school using MS word

OBJECTIVE

- To Create a purchase order for stationery items required for the school office using MS 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 with printer	I5 processor/4GB RAM	1
2	MS Office Software	Activated MS office	1

PROCEDURE:

Section 1: Create a Purchase order for school

Step 1: Start>All programs>MS office> MS word >File>New

Step 2: Type the following contents in the word file.

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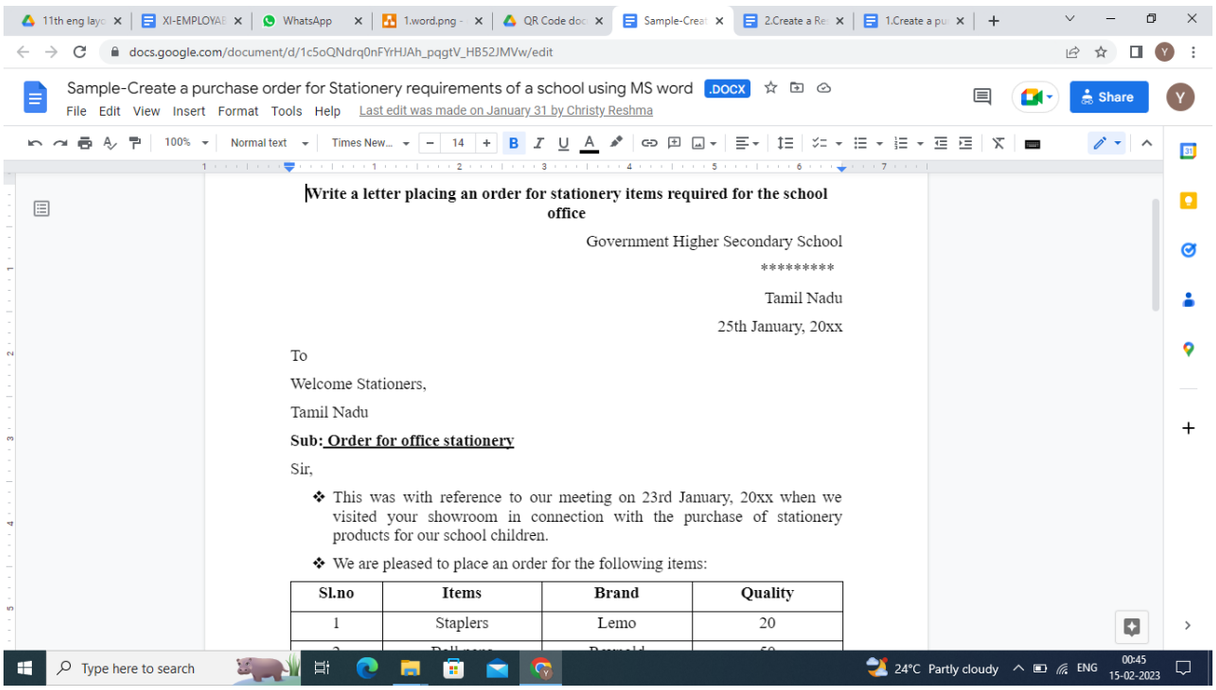


Figure 1.1 Details to type in purchase order document

Step 3: Create a table for entering the data of required stationery.

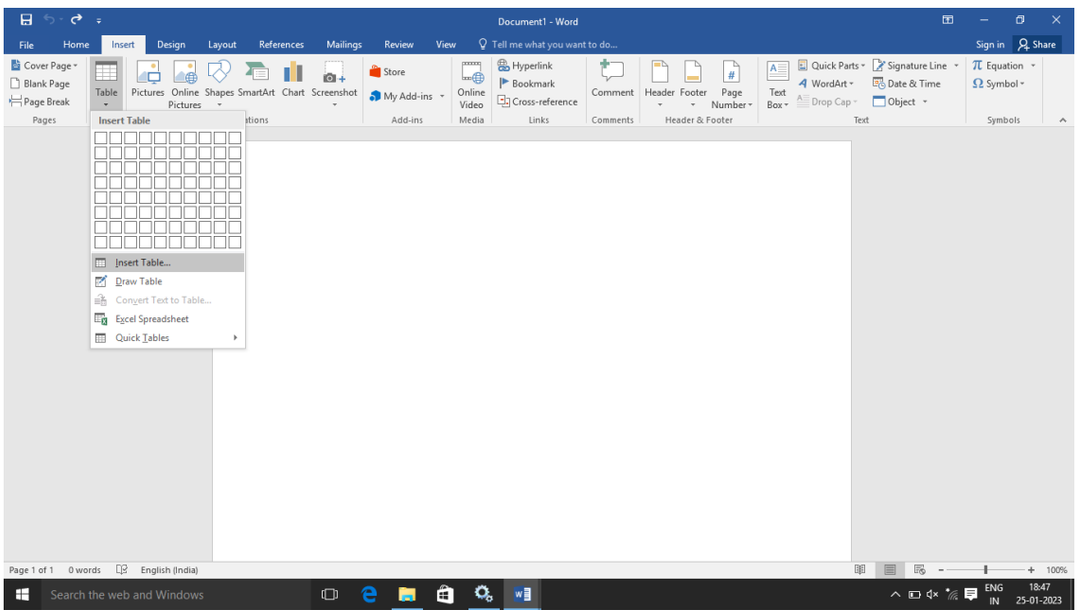


Figure 1.2 Inserting table

Step 4: Enter the stationery details in the respective Rows' and Columns'.

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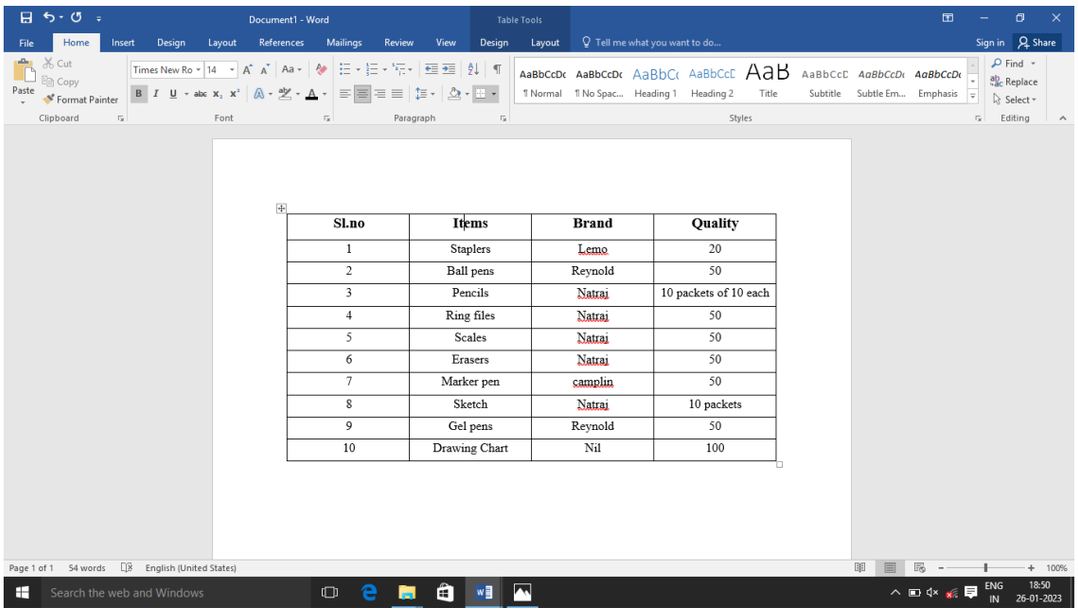


Figure 1.3 After entering the required stationery details

Step 5: Type the following contents in the document.

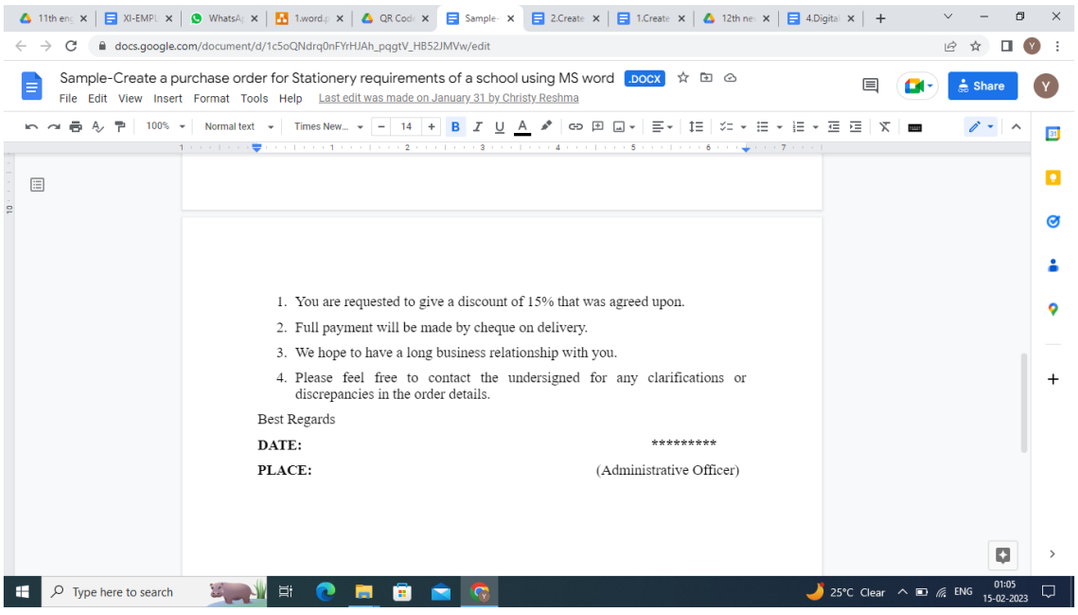


Figure 1.4 Details to type in purchase order document

Step 6: Use the Bullets, Numbering, Alignment, Header, Footer, Page number, Margins, Size, Columns, Spelling & Grammar options in the document.

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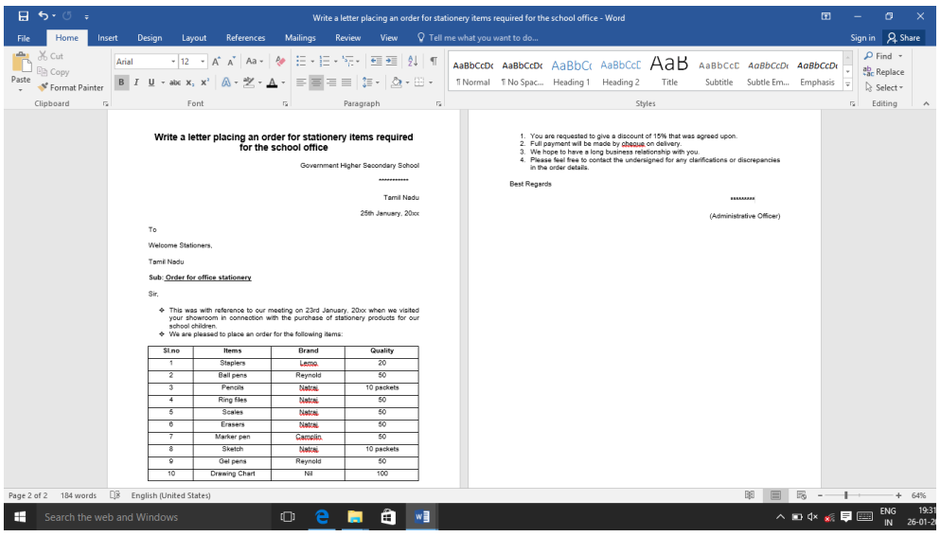


Figure 1.5 Sample Purchase Order

Section 2:Print the document

Step 7: Choose the File > Print

Step 8: Select the Print option and Print the document.

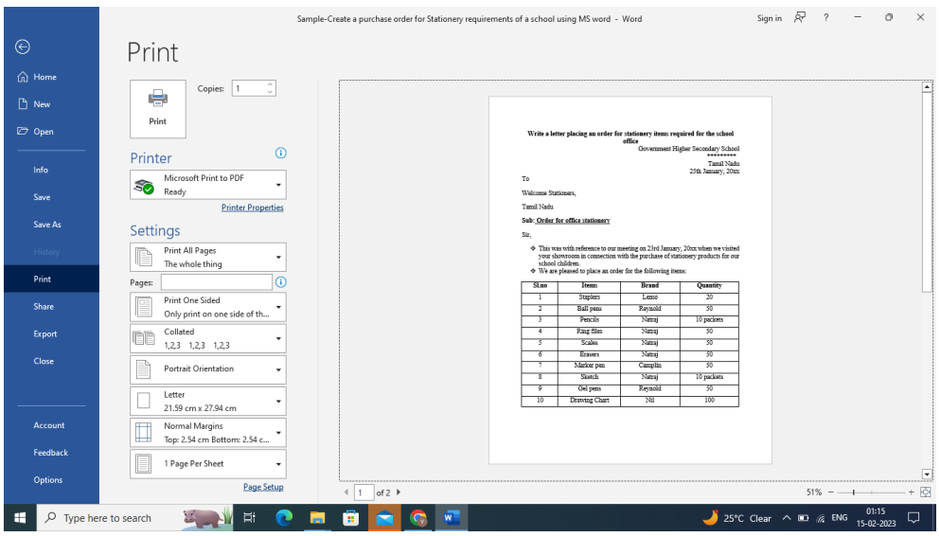


Figure 1.5 To print the document

CONCLUSION:

Thus the purchase order for stationary requirements of a school has been created successfully.

	Scan QR Code to download sample Purchase order in .docx Format

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EXPERIMENT 2

Create a Result analysis using MS Excel

Read the following paragraph/Data and convert it into the tabular form:

There are 10 students namely.

ARUN, BALU, CHANDRU, DAVID, EZHIL, FRANKLIN, GANESH, HARISH, IMRAN, and JEGAN, their half yearly marks subject scored for each subject(Tamil, English, Maths, Science, Social) are provided below

Arun (85,80,70,65,50),

Balu (90,85,90,70,75),

Chandru (55,45,40,45,50),

David (50,55,60,45,40),

Ezhil (70,65,60,50,45),

Franklin (75,55,45,40,55),

Ganesh (40,30,30,40,50),

Harish (30,40,25,30,20),

Imran (45,25,35,45,40), and

Jegan (25,35,40,55,60)

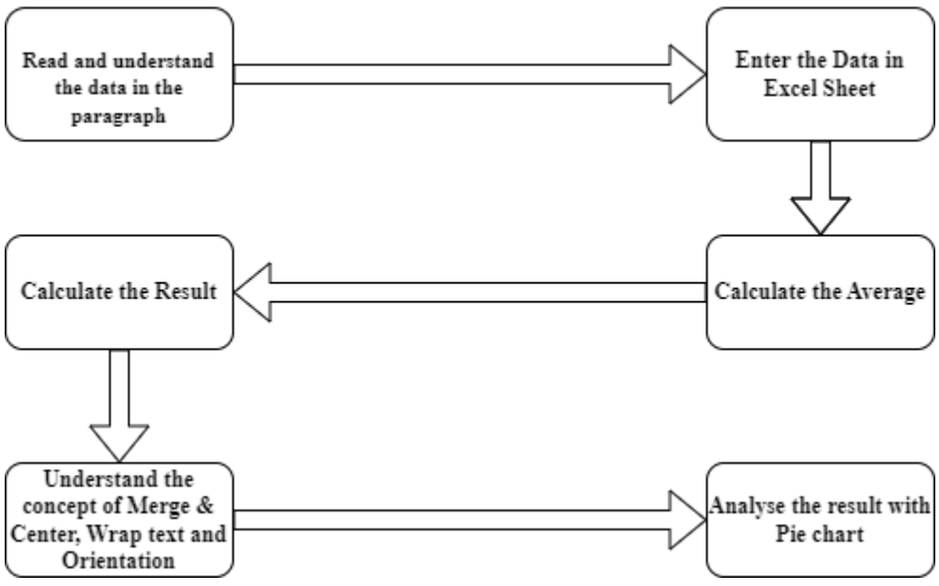
Calculate their total marks and analyze the result with a pie chart.

OBJECTIVE

- To convert given paragraph information into tabular form using MS Excel.
- To analyze the result with a pie chart.

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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

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 clicking the Start button or Windows key >All programs >MS office >MS Excel>File>New.

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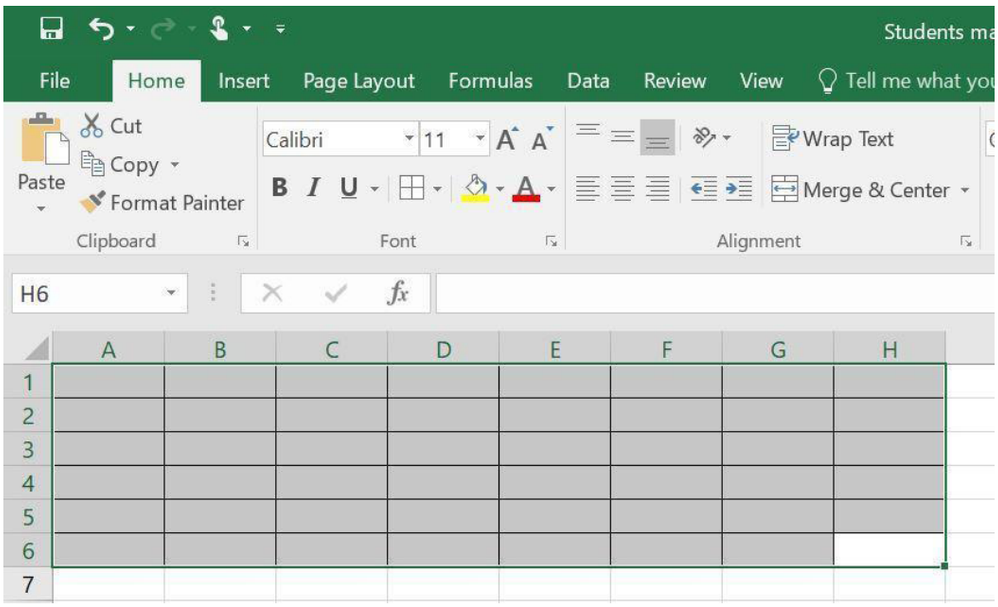
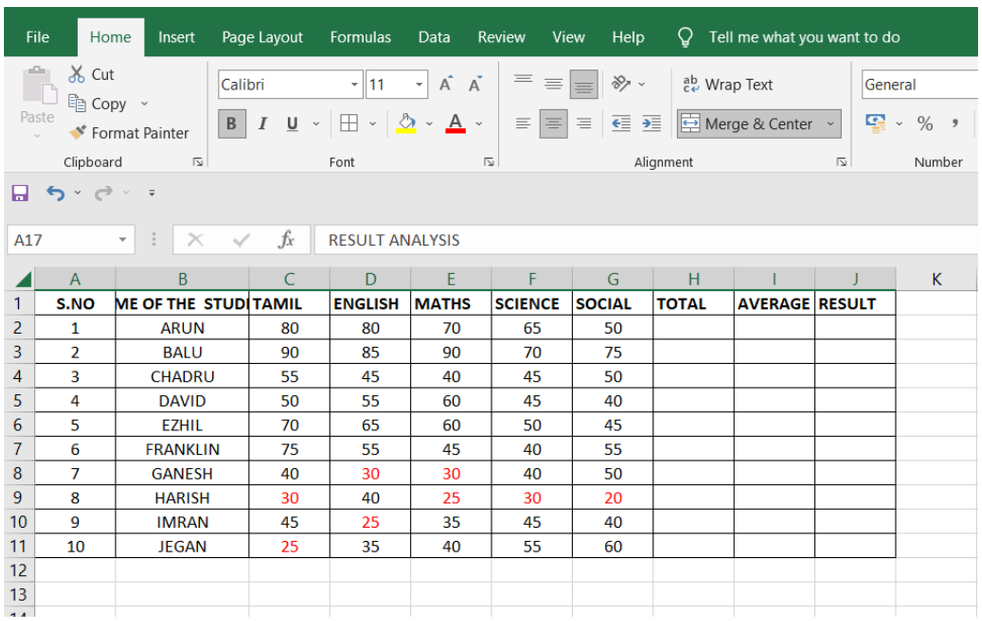


Figure 2.1 **Border for table**

Step 5: Type the information in the order S.no, Name, Tamil, English, Maths, Science, Social Science,Total,Average,Result respectively.



	A	B	C	D	E	F	G	H	I	J	K
1	S.NO	ME OF THE STUDI	TAMIL	ENGLISH	MATHS	SCIENCE	SOCIAL	TOTAL	AVERAGE	RESULT	
2	1	ARUN	80	80	70	65	50				
3	2	BALU	90	85	90	70	75				
4	3	CHADRU	55	45	40	45	50				
5	4	DAVID	50	55	60	45	40				
6	5	EZHIL	70	65	60	50	45				
7	6	FRANKLIN	75	55	45	40	55				
8	7	GANESH	40	30	30	40	50				
9	8	HARISH	30	40	25	30	20				
10	9	IMRAN	45	25	35	45	40				
11	10	JEGAN	25	35	40	55	60				
12											
13											

Figure 2.2 **Type the information in the Excel sheet**

Step 6: Align and resize the data in the tables and make the 1st row of a table bold.

Step 7: Calculate the total by

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Using the autosum option from the ribbon. Place the cursor in the total column of the student>click>Autosum>sum

Using the given formulae=sum(c2:g2). Enter the given formulae in the total column of the particular student and select the marks that need to be added.

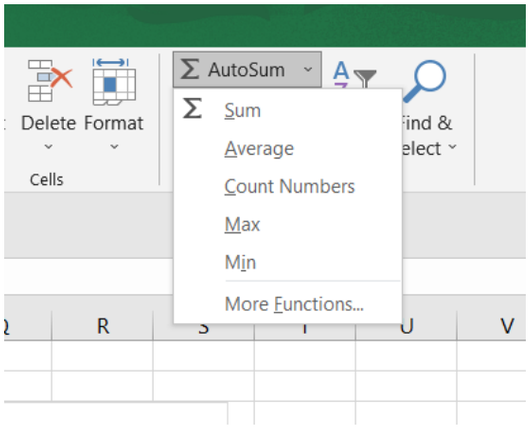
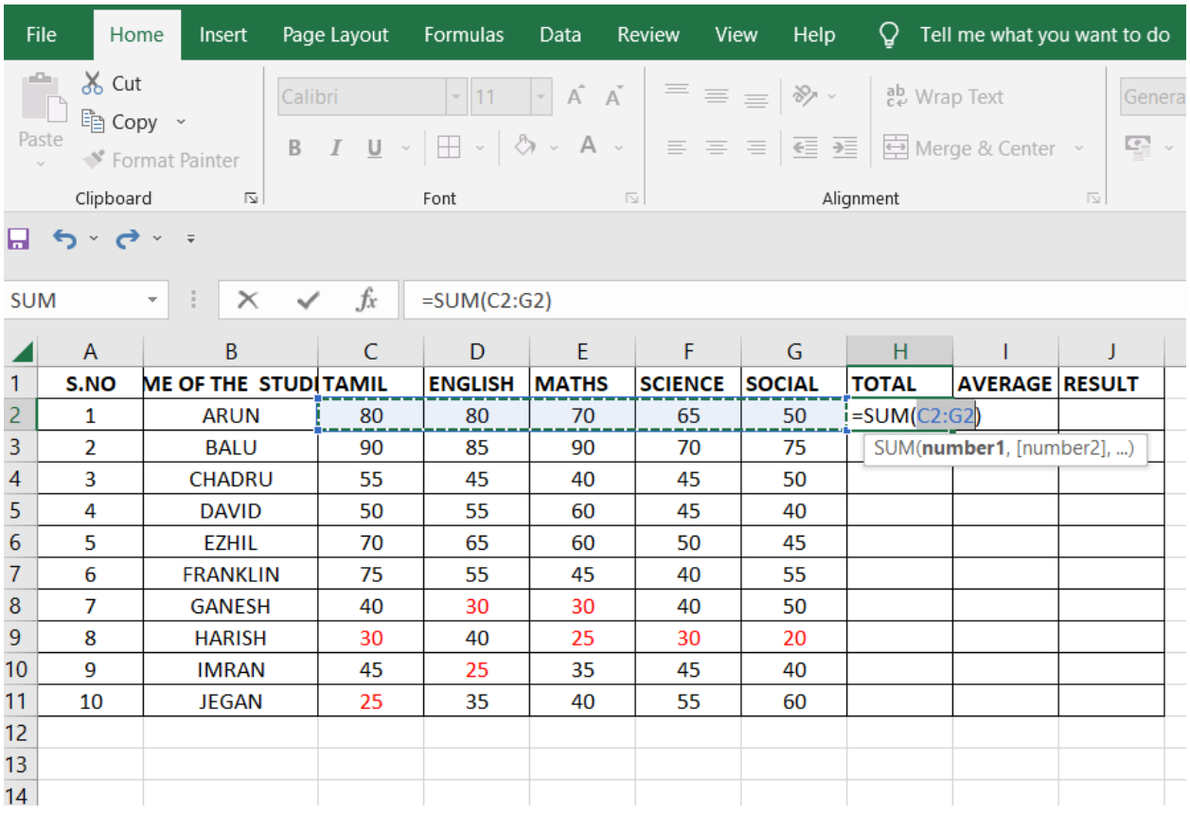


Figure 2.3 Choosing of Autosum option

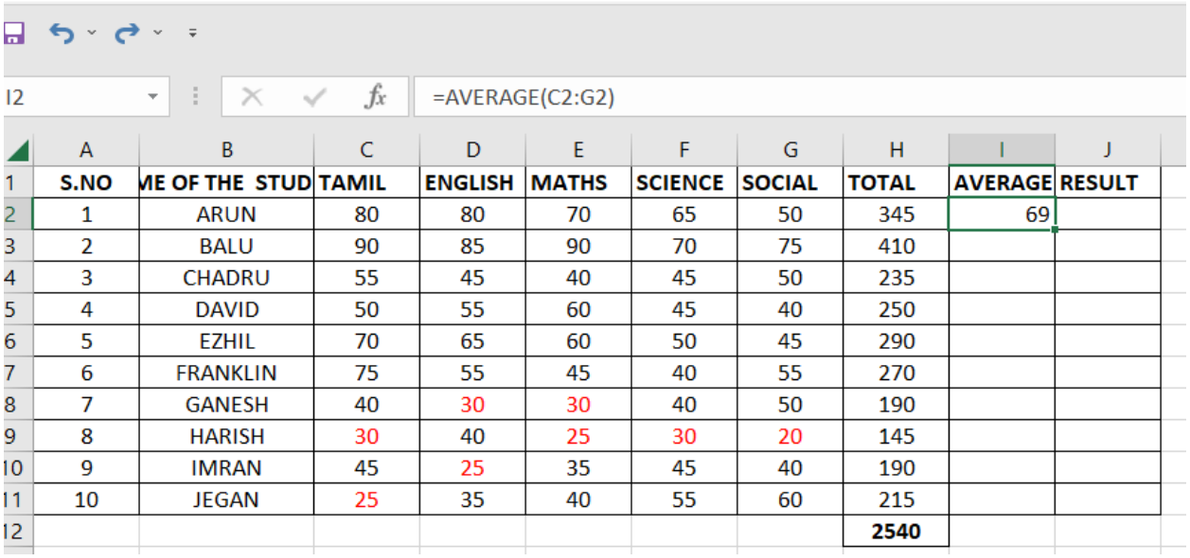


	A	B	C	D	E	F	G	H	I	J
1	S.NO	ME OF THE STUDI	TAMIL	ENGLISH	MATHS	SCIENCE	SOCIAL	TOTAL	AVERAGE	RESULT
2	1	ARUN	80	80	70	65	50	=SUM(C2:G2)		
3	2	BALU	90	85	90	70	75			
4	3	CHADRU	55	45	40	45	50			
5	4	DAVID	50	55	60	45	40			
6	5	EZHIL	70	65	60	50	45			
7	6	FRANKLIN	75	55	45	40	55			
8	7	GANESH	40	30	30	40	50			
9	8	HARISH	30	40	25	30	20			
10	9	IMRAN	45	25	35	45	40			
11	10	JEGAN	25	35	40	55	60			
12										
13										
14										

Figure 2.4 Insertion of SUM formula

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Section 3: Calculate the average



I2 =AVERAGE(C2:G2)

	A	B	C	D	E	F	G	H	I	J
1	S.NO	ME OF THE STUD	TAMIL	ENGLISH	MATHS	SCIENCE	SOCIAL	TOTAL	AVERAGE	RESULT
2	1	ARUN	80	80	70	65	50	345	69	
3	2	BALU	90	85	90	70	75	410		
4	3	CHADRU	55	45	40	45	50	235		
5	4	DAVID	50	55	60	45	40	250		
6	5	EZHIL	70	65	60	50	45	290		
7	6	FRANKLIN	75	55	45	40	55	270		
8	7	GANESH	40	30	30	40	50	190		
9	8	HARISH	30	40	25	30	20	145		
10	9	IMRAN	45	25	35	45	40	190		
11	10	JEGAN	25	35	40	55	60	215		
12								2540		

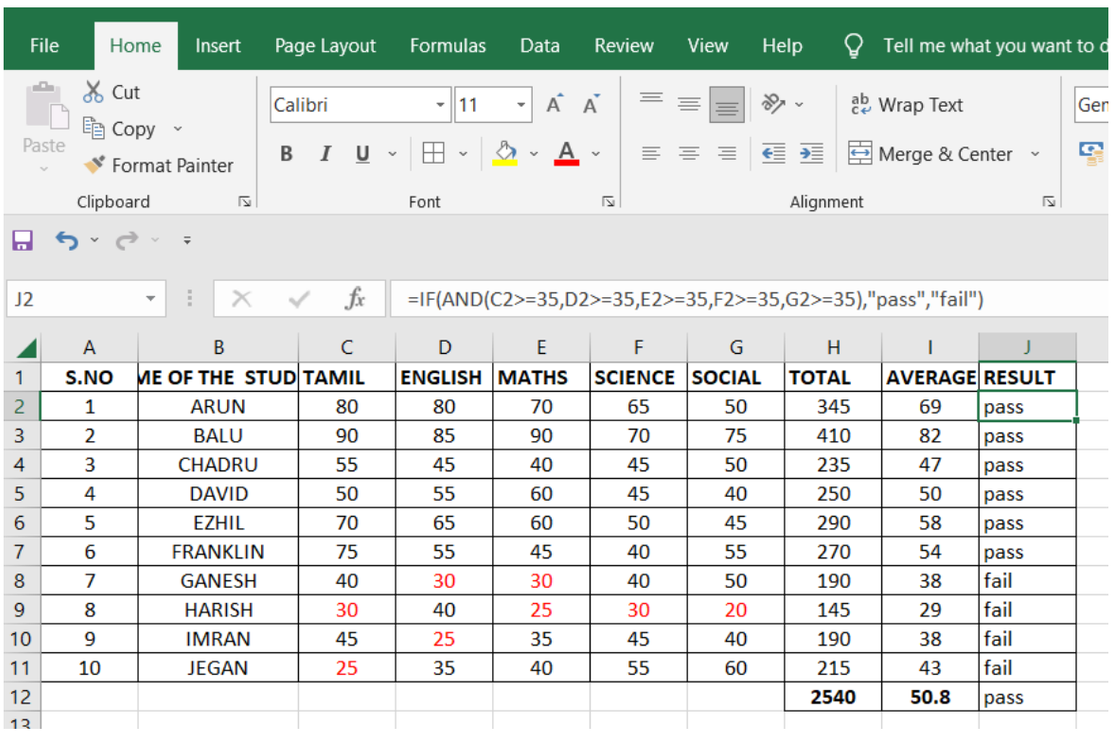
Figure 2.5 After the insertion of SUM formula

Step 8: Calculate the average by using the average option under autosum option>Average or using=average(C2:G2) formulae in the required cell.

Section 4:Calculate the result

Step 9: Calculate the result by using the formulae

=IF(AND(C2<=35,D2<=35,E2<=35,F2<=35,G2<=35),"pass","fail")



File Home Insert Page Layout Formulas Data Review View Help Tell me what you want to d

Cut Copy Format Painter Paste Clipboard | Calibri 11 Font | Wrap Text Merge & Center Alignment

J2 =IF(AND(C2>=35,D2>=35,E2>=35,F2>=35,G2>=35),"pass","fail")

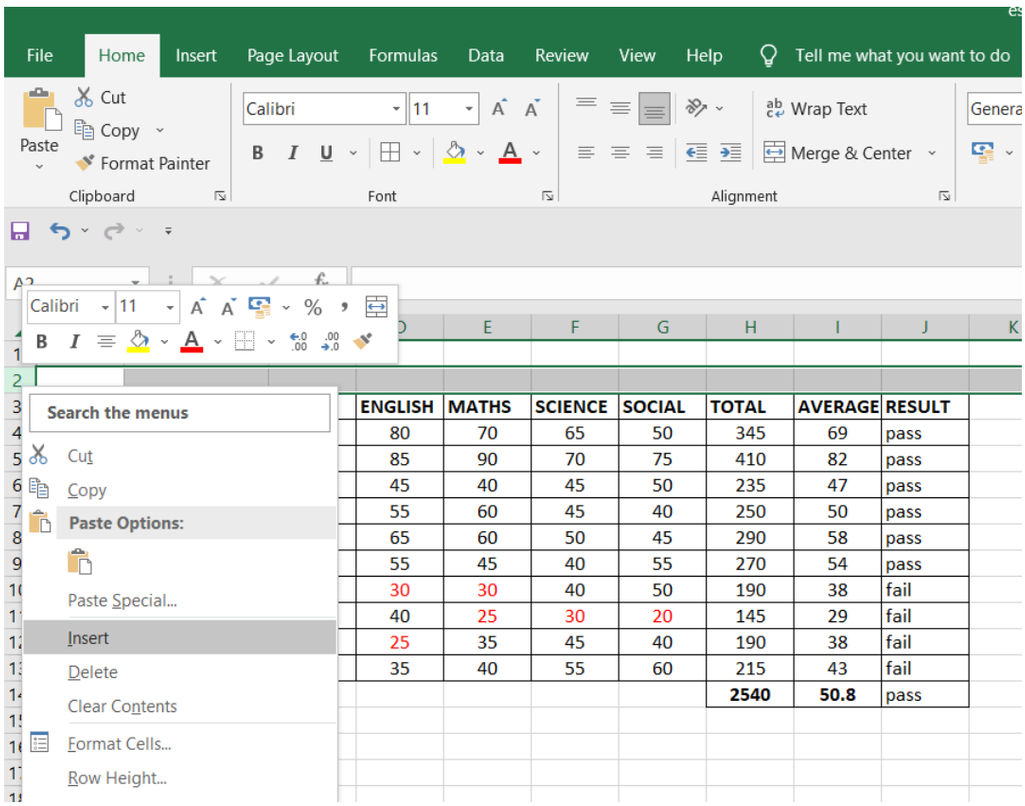
	A	B	C	D	E	F	G	H	I	J
1	S.NO	ME OF THE STUD	TAMIL	ENGLISH	MATHS	SCIENCE	SOCIAL	TOTAL	AVERAGE	RESULT
2	1	ARUN	80	80	70	65	50	345	69	pass
3	2	BALU	90	85	90	70	75	410	82	pass
4	3	CHADRU	55	45	40	45	50	235	47	pass
5	4	DAVID	50	55	60	45	40	250	50	pass
6	5	EZHIL	70	65	60	50	45	290	58	pass
7	6	FRANKLIN	75	55	45	40	55	270	54	pass
8	7	GANESH	40	30	30	40	50	190	38	fail
9	8	HARISH	30	40	25	30	20	145	29	fail
10	9	IMRAN	45	25	35	45	40	190	38	fail
11	10	JEGAN	25	35	40	55	60	215	43	fail
12								2540	50.8	pass

Figure 2.6 After the calculation of Result

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Section 5: Understand the concept of Merge & Center, Wrap Text and Orientation

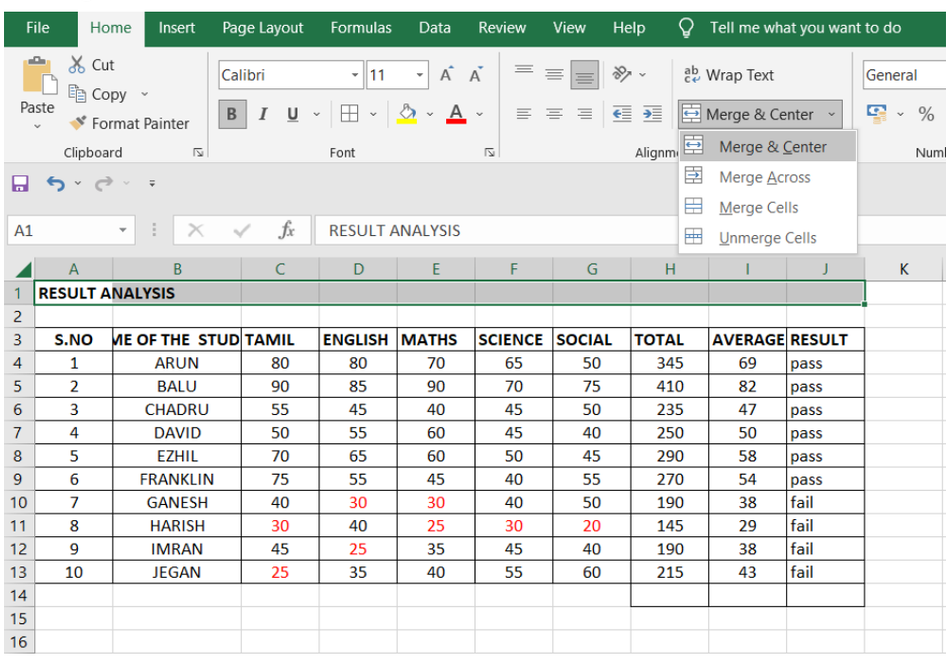
Step 10: Insert 2 rows above the First row to enter the heading of the sheet.



	ENGLISH	MATHS	SCIENCE	SOCIAL	TOTAL	AVERAGE	RESULT
	80	70	65	50	345	69	pass
	85	90	70	75	410	82	pass
	45	40	45	50	235	47	pass
	55	60	45	40	250	50	pass
	65	60	50	45	290	58	pass
	55	45	40	55	270	54	pass
	30	30	40	50	190	38	fail
	40	25	30	20	145	29	fail
	25	35	45	40	190	38	fail
	35	40	55	60	215	43	fail
					2540	**50.8**	pass

Figure 2.7 **Insertion of 2 Rows**

Step 11: Enter the data in the cell A1 and select the cells which has to be merged and click option "Merge & Center"

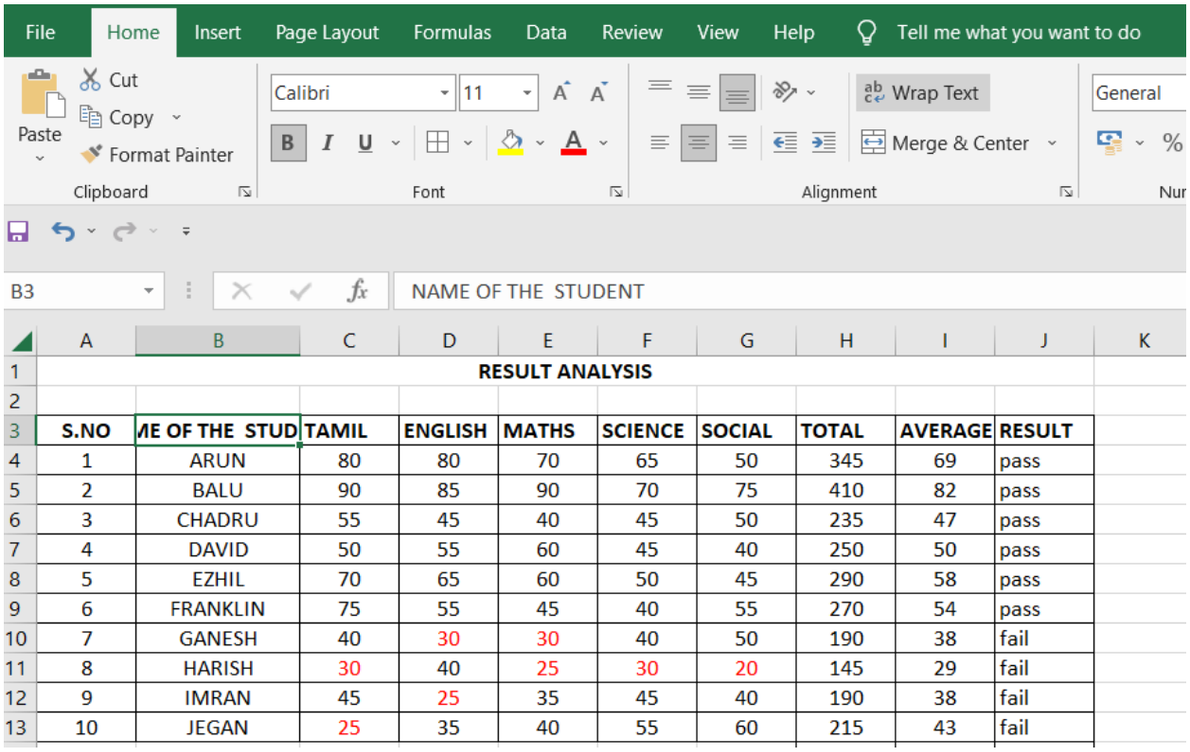


	A	B	C	D	E	F	G	H	I	J	K
1	**RESULT ANALYSIS**										
2											
3	**S.NO**	**ME OF THE STUD**	**TAMIL**	**ENGLISH**	**MATHS**	**SCIENCE**	**SOCIAL**	**TOTAL**	**AVERAGE**	**RESULT**	
4	1	ARUN	80	80	70	65	50	345	69	pass	
5	2	BALU	90	85	90	70	75	410	82	pass	
6	3	CHADRU	55	45	40	45	50	235	47	pass	
7	4	DAVID	50	55	60	45	40	250	50	pass	
8	5	EZHIL	70	65	60	50	45	290	58	pass	
9	6	FRANKLIN	75	55	45	40	55	270	54	pass	
10	7	GANESH	40	30	30	40	50	190	38	fail	
11	8	HARISH	30	40	25	30	20	145	29	fail	
12	9	IMRAN	45	25	35	45	40	190	38	fail	
13	10	JEGAN	25	35	40	55	60	215	43	fail	
14											
15											
16											

Figure 2.8 **Merging of cells**

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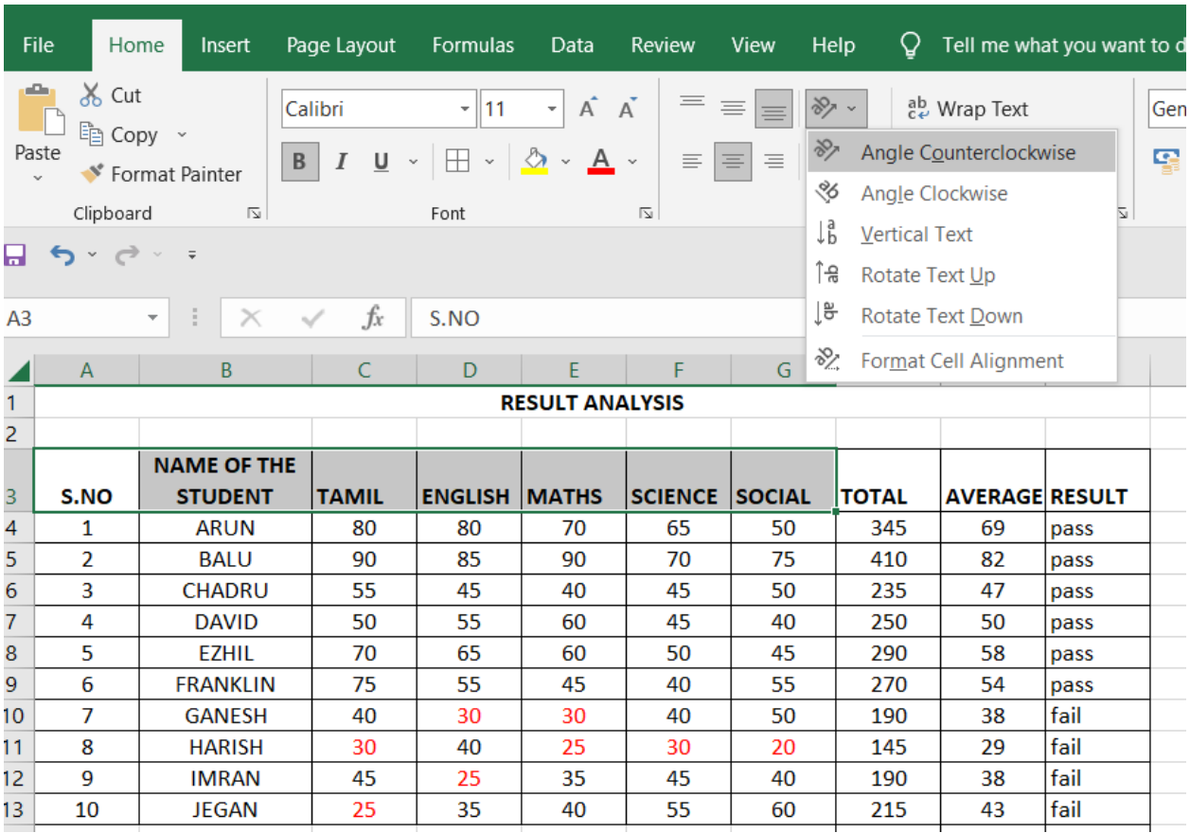
Step 12: To wrap data in to the same cell, select the cell>click "Wrap Text"option



	A	B	C	D	E	F	G	H	I	J	K
1	RESULT ANALYSIS										
2											
3	S.NO	ME OF THE STUD	TAMIL	ENGLISH	MATHS	SCIENCE	SOCIAL	TOTAL	AVERAGE	RESULT	
4	1	ARUN	80	80	70	65	50	345	69	pass	
5	2	BALU	90	85	90	70	75	410	82	pass	
6	3	CHADRU	55	45	40	45	50	235	47	pass	
7	4	DAVID	50	55	60	45	40	250	50	pass	
8	5	EZHIL	70	65	60	50	45	290	58	pass	
9	6	FRANKLIN	75	55	45	40	55	270	54	pass	
10	7	GANESH	40	30	30	40	50	190	38	fail	
11	8	HARISH	30	40	25	30	20	145	29	fail	
12	9	IMRAN	45	25	35	45	40	190	38	fail	
13	10	JEGAN	25	35	40	55	60	215	43	fail	

Figure 2.9 Selection of Wrap Text option

Step 13: To change Orientation >Select the Cell>Select Orientation option



	A	B	C	D	E	F	G	H	I	J
1	RESULT ANALYSIS									
2										
3	S.NO	NAME OF THE STUDENT	TAMIL	ENGLISH	MATHS	SCIENCE	SOCIAL	TOTAL	AVERAGE	RESULT
4	1	ARUN	80	80	70	65	50	345	69	pass
5	2	BALU	90	85	90	70	75	410	82	pass
6	3	CHADRU	55	45	40	45	50	235	47	pass
7	4	DAVID	50	55	60	45	40	250	50	pass
8	5	EZHIL	70	65	60	50	45	290	58	pass
9	6	FRANKLIN	75	55	45	40	55	270	54	pass
10	7	GANESH	40	30	30	40	50	190	38	fail
11	8	HARISH	30	40	25	30	20	145	29	fail
12	9	IMRAN	45	25	35	45	40	190	38	fail
13	10	JEGAN	25	35	40	55	60	215	43	fail

Figure 2.10 After the selection of Wrap Text option

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Section 6: Analyse the result with pie chart

Step 14: Analyze the result subject wise using command Alt F1>Select Chart Type as Pie chart>Select Change Data>Select C4 to G4>Click ok.

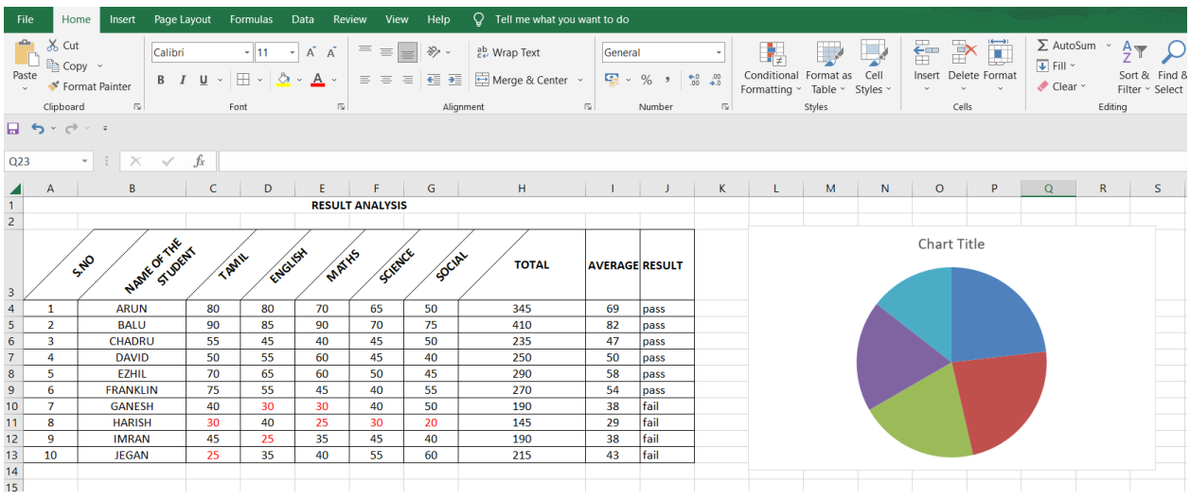


Figure 2.11 Insertion of Pie chart

CONCLUSION

Thus the data has been converted into a table form using MS Excel and the Total,Average,Result has been calculated and the pie chart has been drawn.

	Scan QR Code to download sample Result analysis in .xlsx Format

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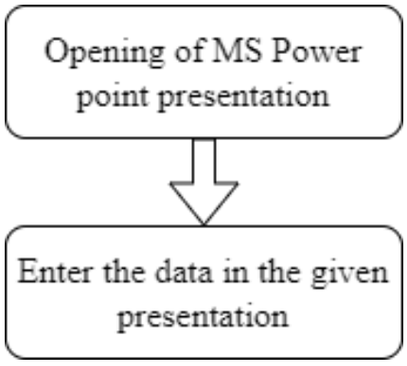
EXPERIMENT 3

Create a presentation of safety mechanisms to be followed in an organization using MS Powerpoint

OBJECTIVE

- To create the presentation in MS office PowerPoint
- To explore few options in the MS PowerPoint

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

PROCEDURE:

Section 1:Opening of MS PowerPoint presentation

Step 1: Open windows > search > MS-office PowerPoint and select it.

Step 2: Open PowerPoint > Select > File > New and Create a blank presentation.

Step 3: Further add more slides in the new slide to Select text and Change fonts,Bold,Italics,Underline in necessary places.

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Section 2:Enter the data in the given presentation

Step 4: Enter all the information in the presentation



Figure 3.1 Entering the information in slides

Step 5: Change the slide theme by using the design option and choose the theme.



Figure 3.2 Use of theme option

Step 6: Choose the transition and Animation option to select the desired way the Slide and Words to appear during presentation using the Transition and Animation option.

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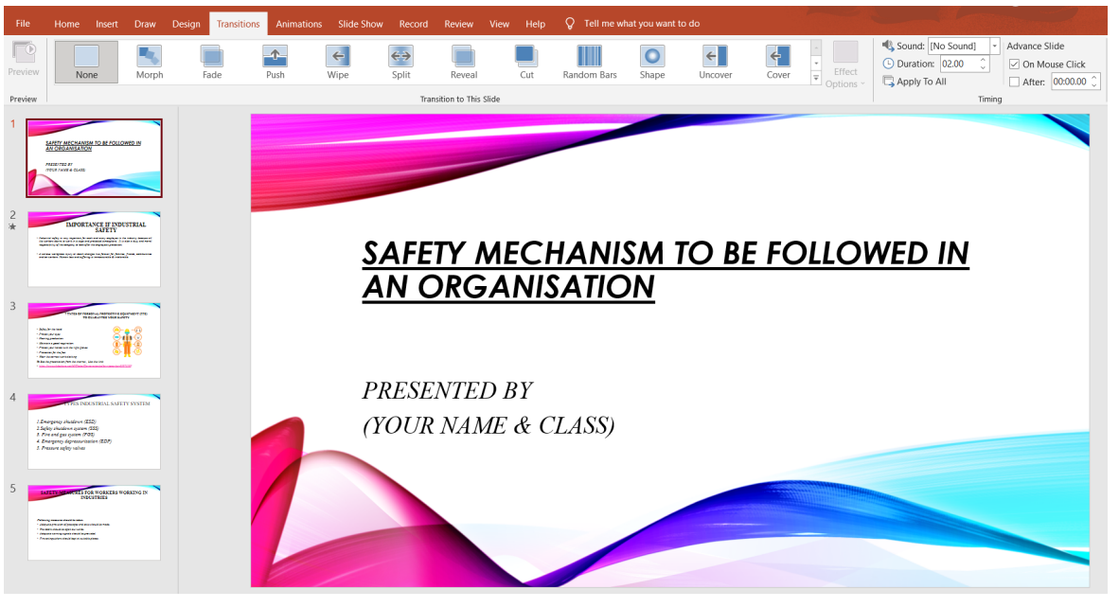


Figure 3.3 Use of Transition and Animation

Step 7: To insert Hyperlink, Choose the desired data to be added > Save it in the Desktop. In MS Powerpoint, Choose "Insert"> hyperlink(or Ctrl+K)> Existing file in webpage>Select "Desktop File name" from options> Click OK.

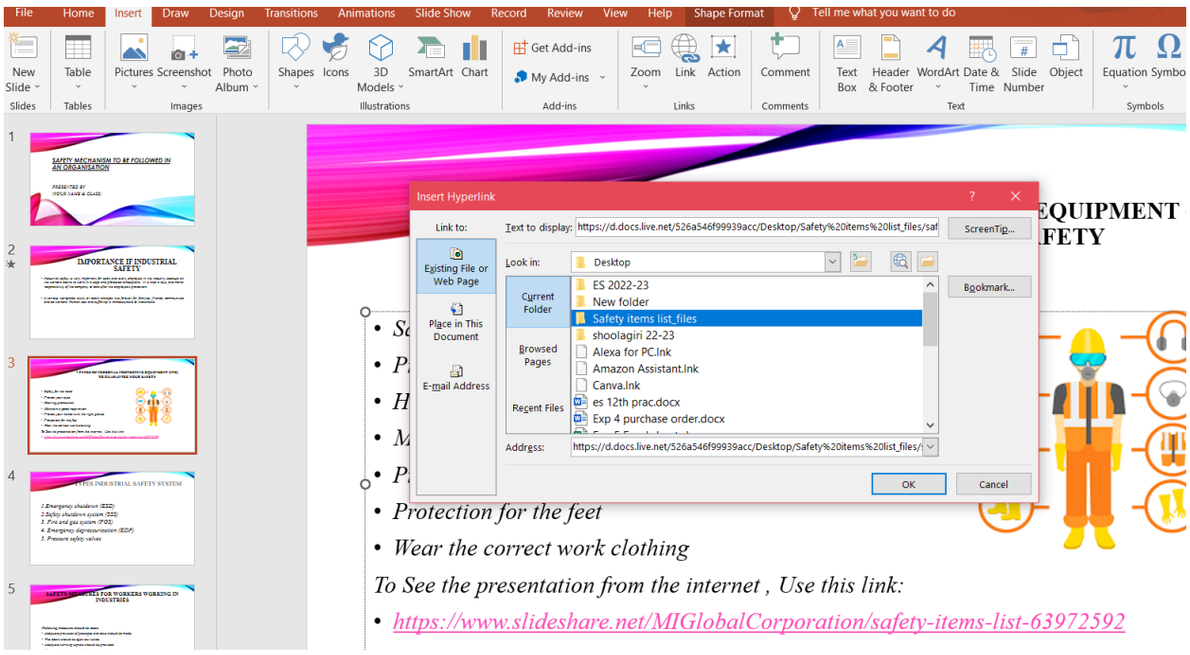


Figure 3.4 Insertion of Hyperlink

Step 8: To set the audio effect, Insert>Audio> Audio in Pc(If we have stored the audio file) or Record Audio if we want to say it live

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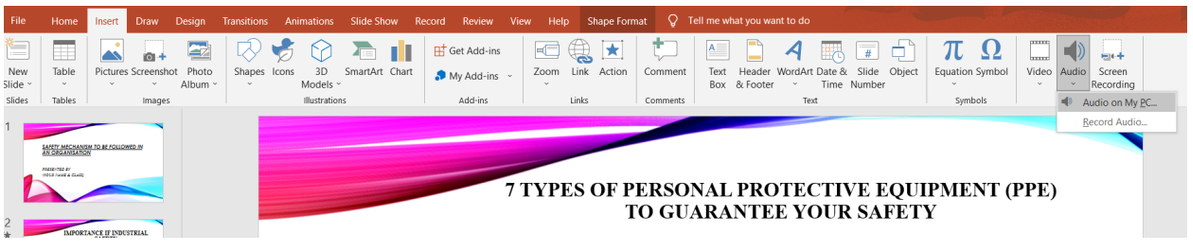


Figure 3.5 Insertion of Audio

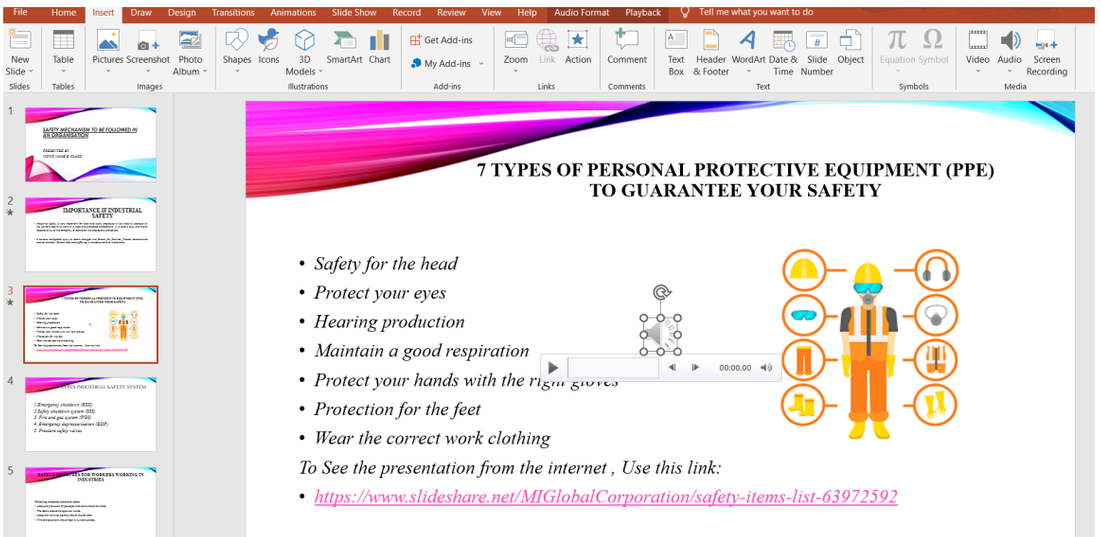


Figure 3.6 After the insertion of audio

Step 9: To include Smart art to create charts, Select Insert>Smart Art> "choose the desired option from the list"

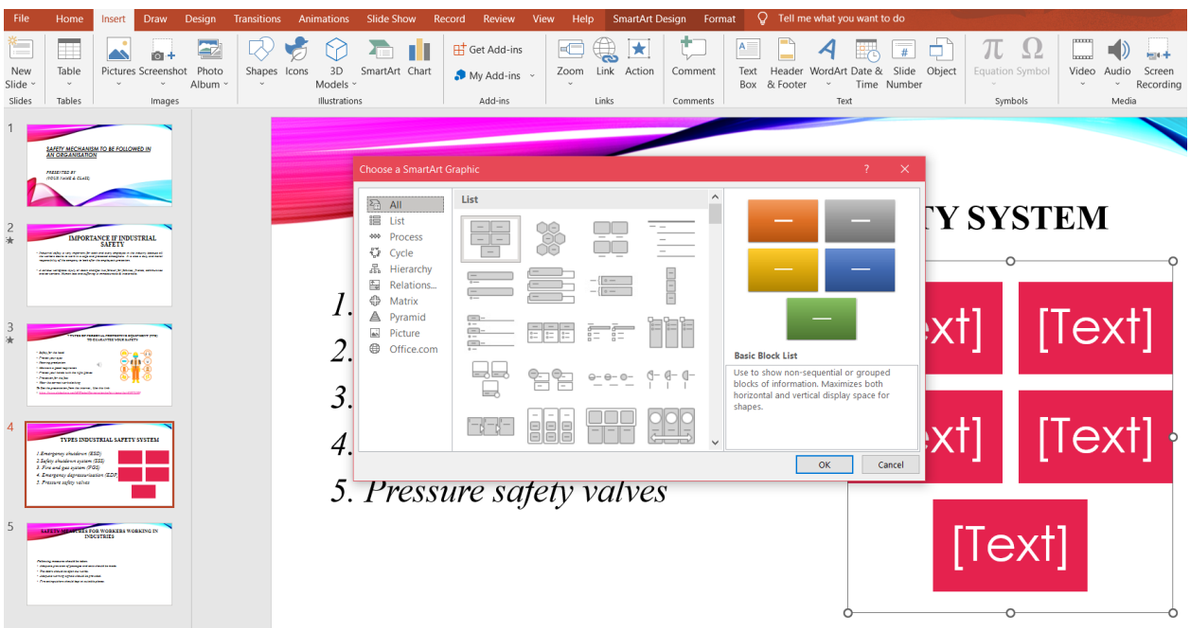


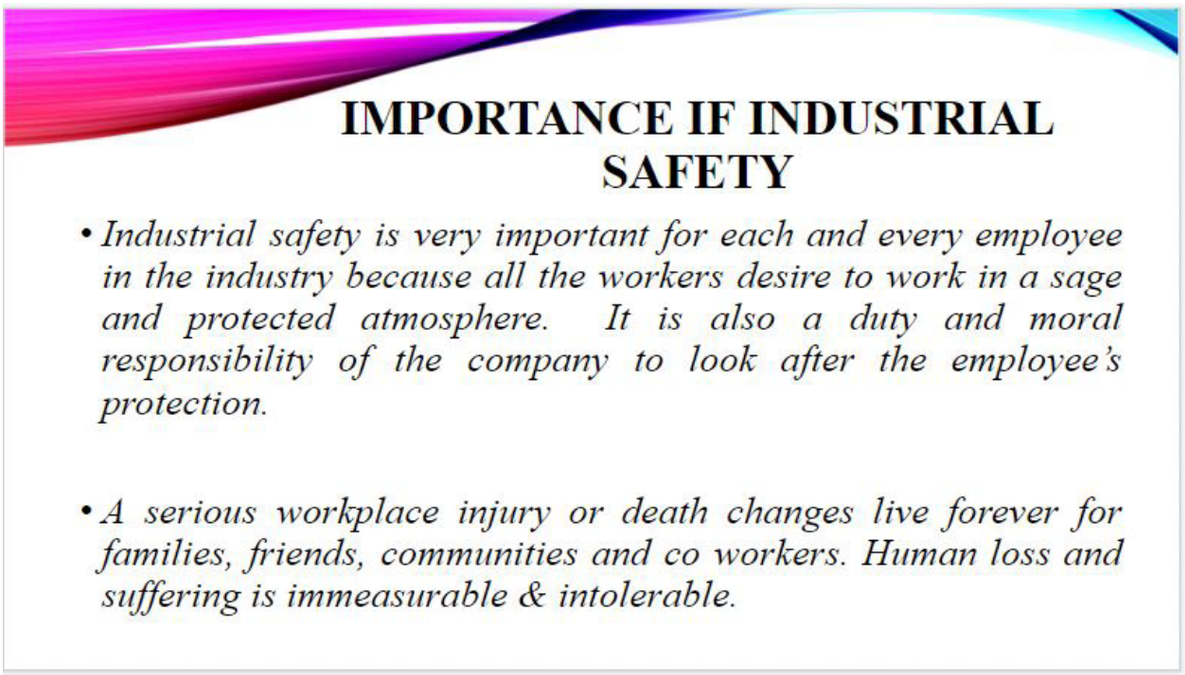
Figure 3.7 Smart art

Step 10: Save the presentation

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SAMPLE PRESENTATION:





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7 TYPES OF PERSONAL PROTECTIVE EQUIPMENT (PPE) TO GUARANTEE YOUR SAFETY

- *Safety for the head*
- *Protect your eyes*
- *Hearing production*
- *Maintain a good respiration*
- *Protect your hands with the right gloves*
- *Protection for the feet*
- *Wear the correct work clothing*

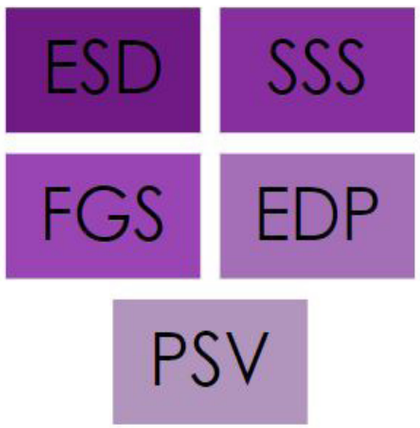


To See the presentation from the internet , Use this link:

- *https://www.slideshare.net/MIGlobalCorporation/safety-items-list-63972592*

TYPES INDUSTRIAL SAFETY SYSTEM

1. *Emergency shutdown (ESD)*
2. *Safety shutdown system (SSS)*
3. *Fire and gas system (FGS)*
4. *Emergency depressurization (EDP)*
5. *Pressure safety valves(PSV)*



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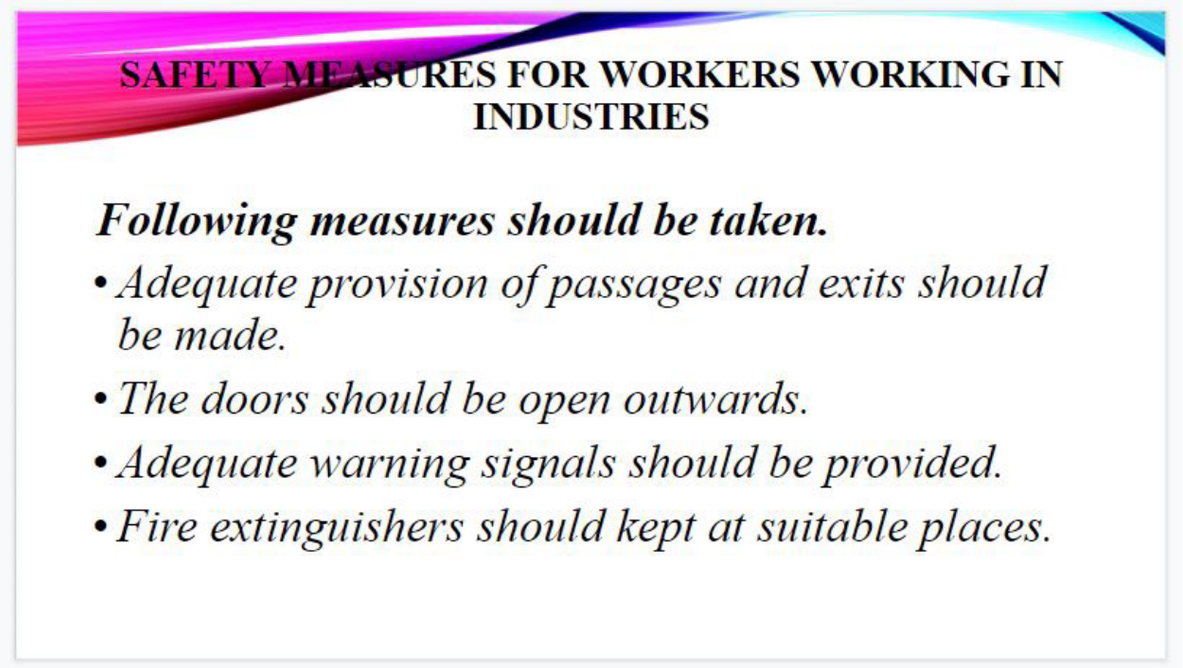


Figure 3.8 Sample presentation

CONCLUSION:

Thus, the presentation on the given Safety mechanism to be followed in an organization has been created successfully by using MS PowerPoint.

	Scan QR Code to download sample presentation of safety mechanisms to be followed in an organization using MS PowerPoint in .pptx Format

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EXPERIMENT 4

Create a LinkedIn profile

OBJECTIVE

- To create an account on LinkedIn.

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	Browser	Updated	1

PROCEDURE:

Step 1: Download LinkedIn App or go to the website https://www.linkedin.com

Step 2: Click on the "Join now" option which we can find on the right top corner of the LinkedIn website.

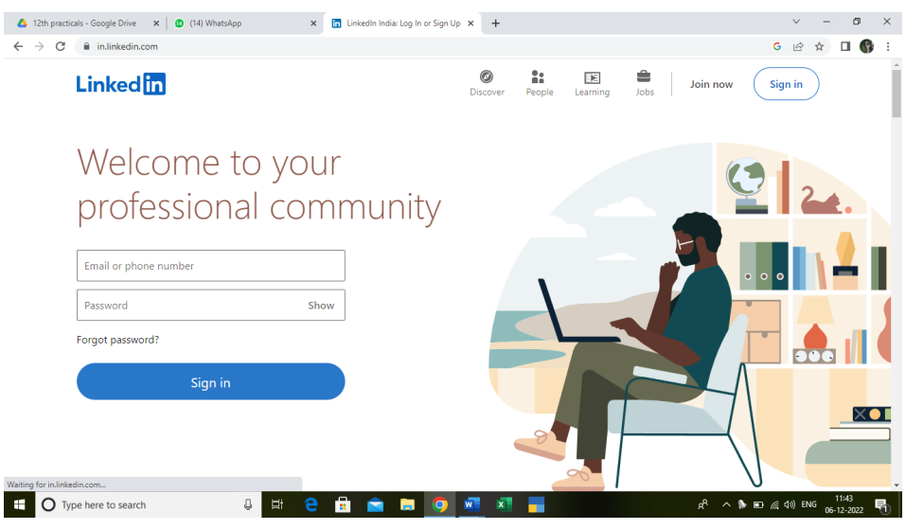


Figure 4.1 LinkedIn website

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Step 3: Enter the Mail ID/Phone number and set the password. Click on "agree and join".

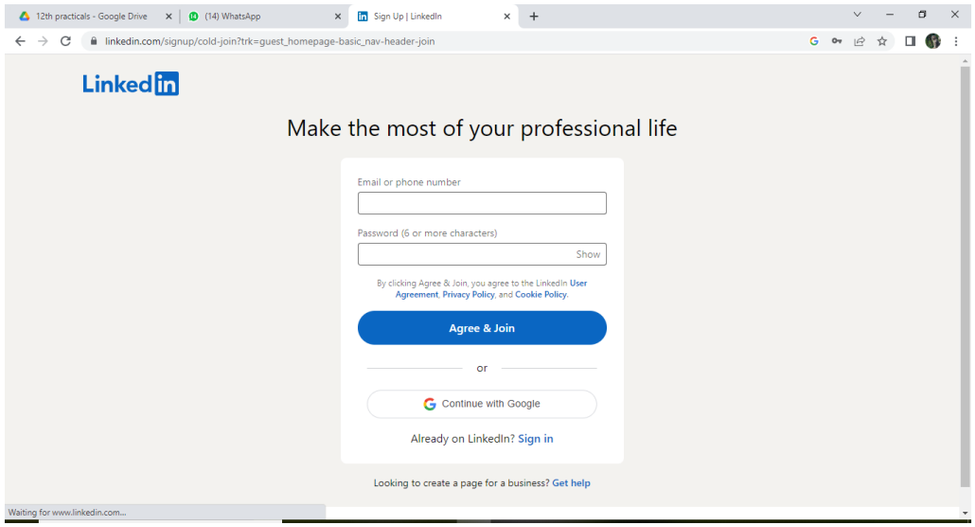


Figure 4.2 **Number and password setting**

Step 4: Enter the Security code communicated from LinkedIn

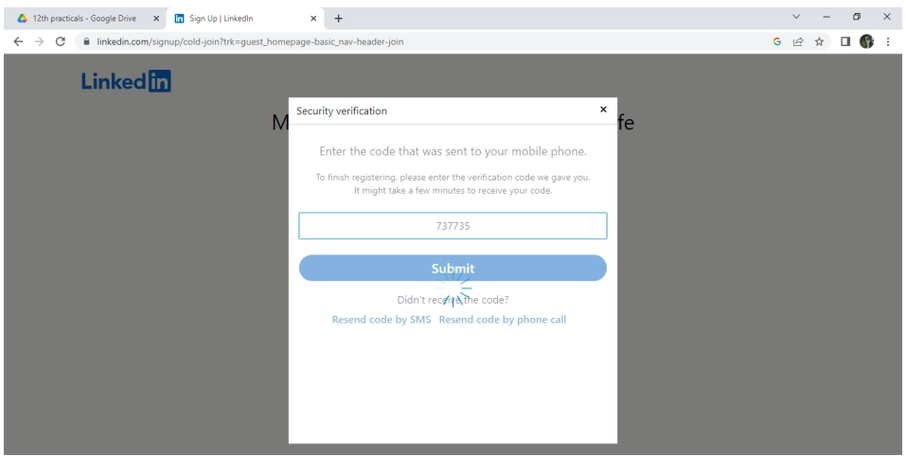


Figure 4.3 **Entering the security code**

Step 5: Enter the name and Location details.

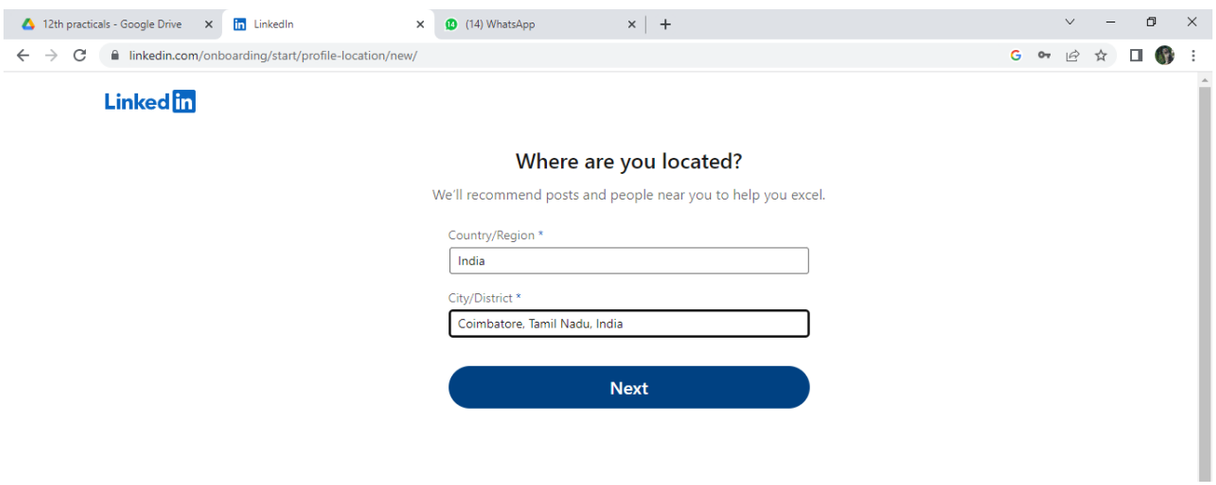


Figure 4.4 **Entering the location details**

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Step 6: Set the profile with educational qualifications and select the field in preferred job.

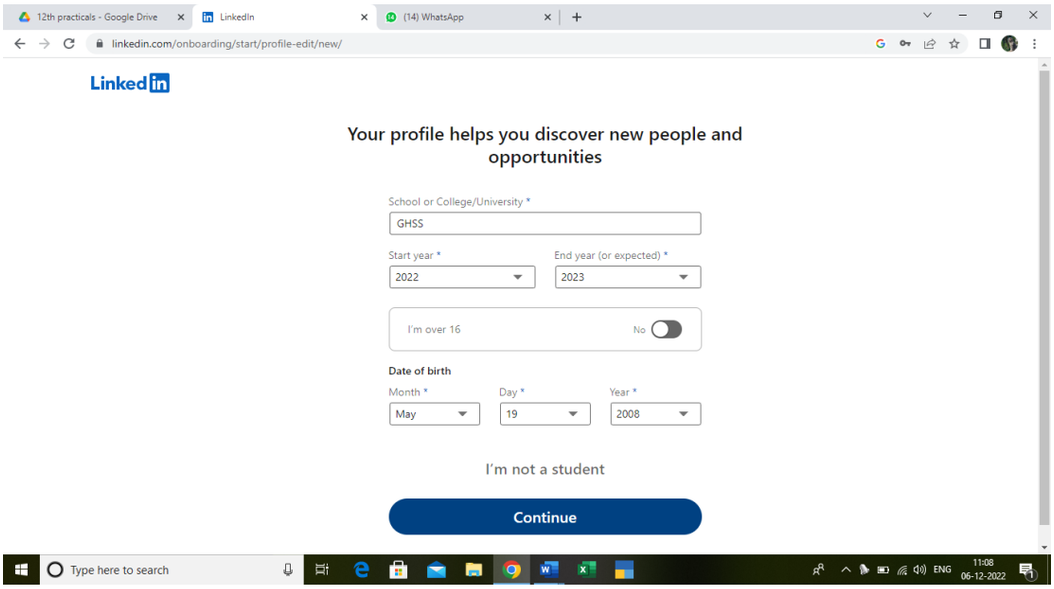


Figure 4.5 Entering the educational qualifications

Step 7: The account has been created successfully.

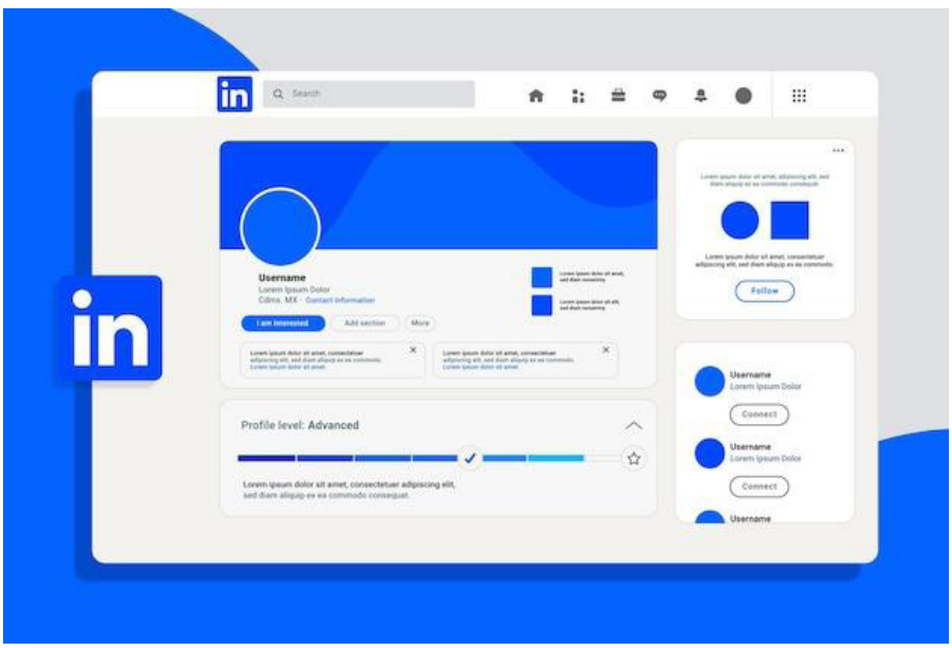


Figure 4.6 LinkedIn Profile

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Step 8: Inputs for creating account in an "LinkedIn":

Phone	Your phone number.
Mail	Your mail ID
Password	Passwords are case-sensitive, it **must contain at least six characters**. A good password contains a mix of Uppercase and lowercase letters, numbers and symbols.
Name	First name and last name.
Location	Enter the name of your city.
Category	Select "I am a student"
Educational qualifications	Enter the name of your school. Enter the Joining Year & Ending Year of the School Education. Set your Date of Birth.

CONCLUSION

Thus the LinkedIn profile has been created and updated successfully.

	Scan QR Code to go to LinkedIn website

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EXPERIMENT 5

Create a Google form to obtain personal details of the students

OBJECTIVE

- To create a Google form to obtain personal details from students.

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	Browser	Updated	1

PROCEDURE:

Step 1: Sign in into G-mail. Click the option in the right side of the G-mail profile

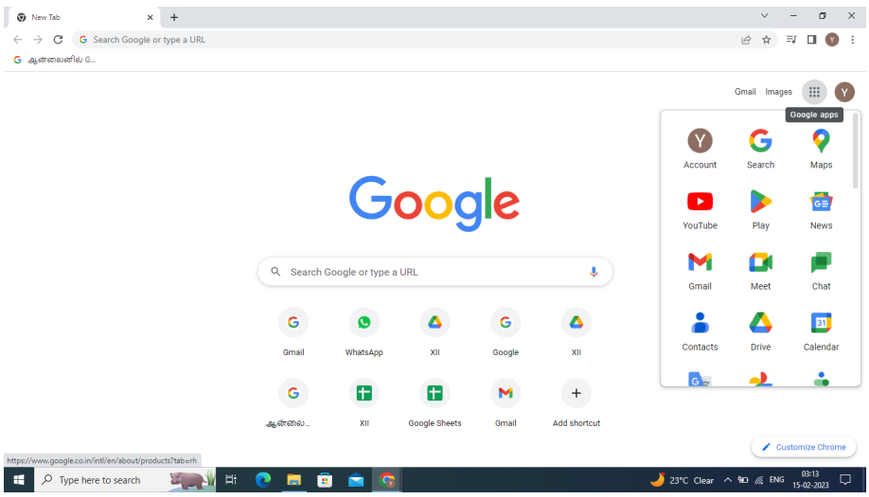


Figure 5.1 After Gmail sign in

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Step 2: Scroll the page and click the option "Forms"

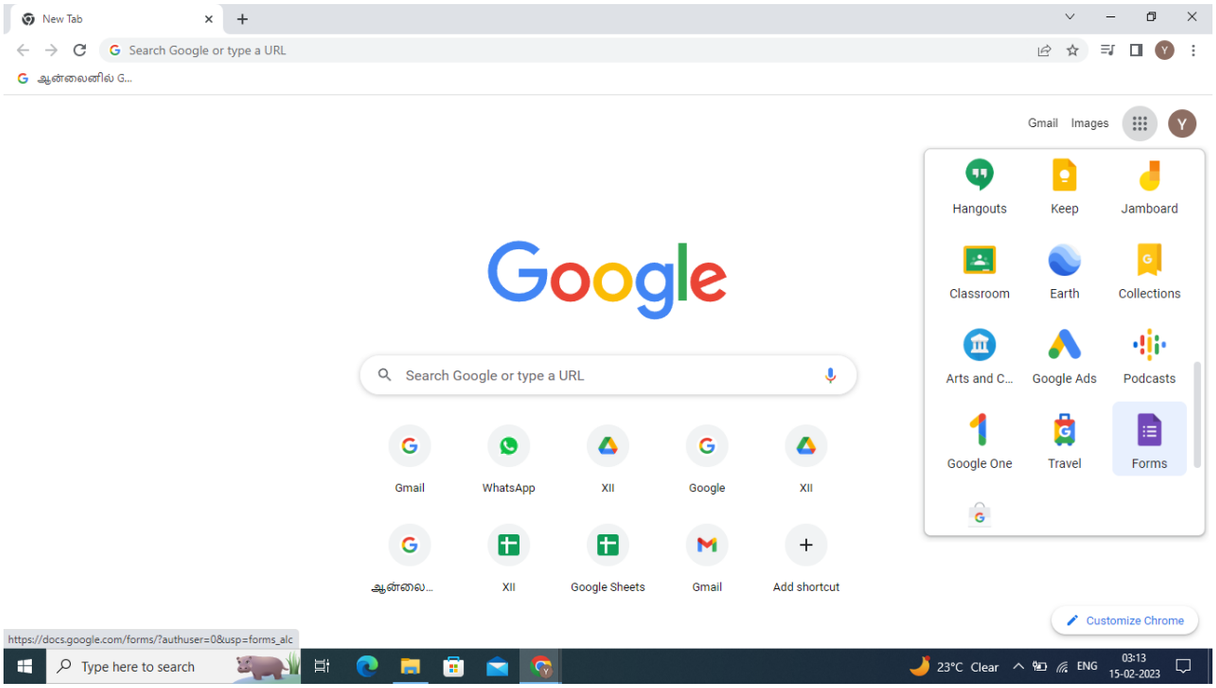


Figure 5.2 Choosing of Forms

Step 3: Click "Blank" option and create a new form

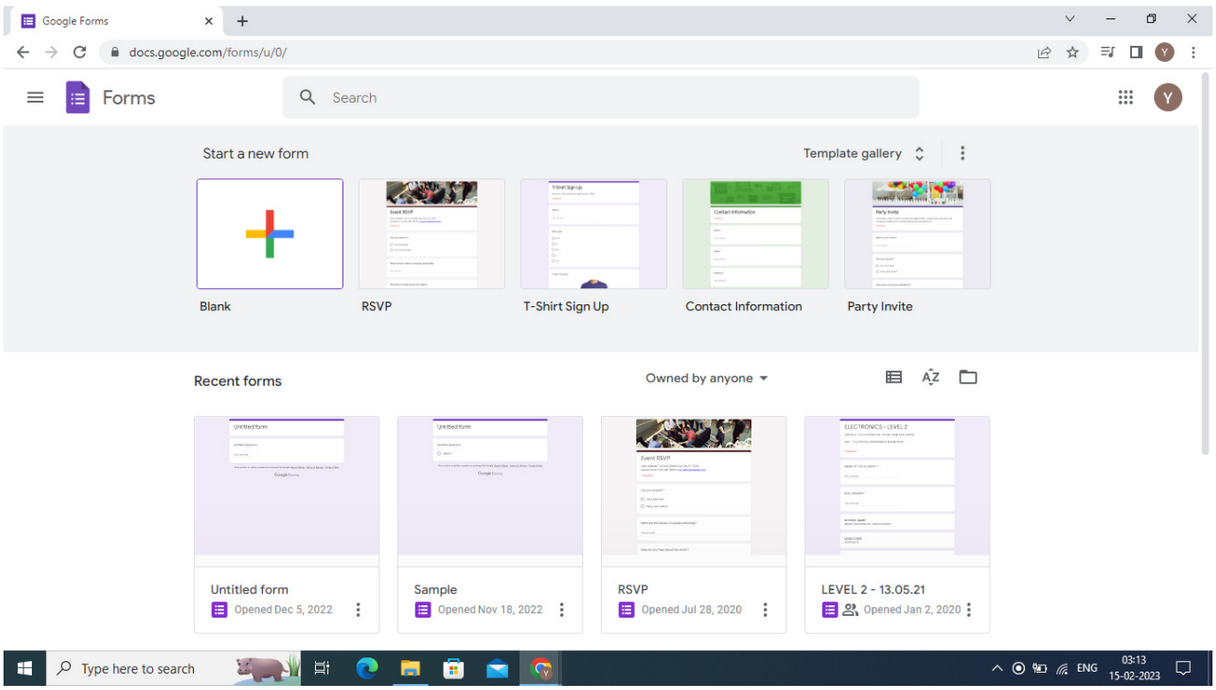


Figure 5.3 Creating a Blank form

XII_EM_EMPS_Practicals_2023.indd 207 14/03/2023 14:43:35

Step 4: Change the title as "Student details" by renaming the file.

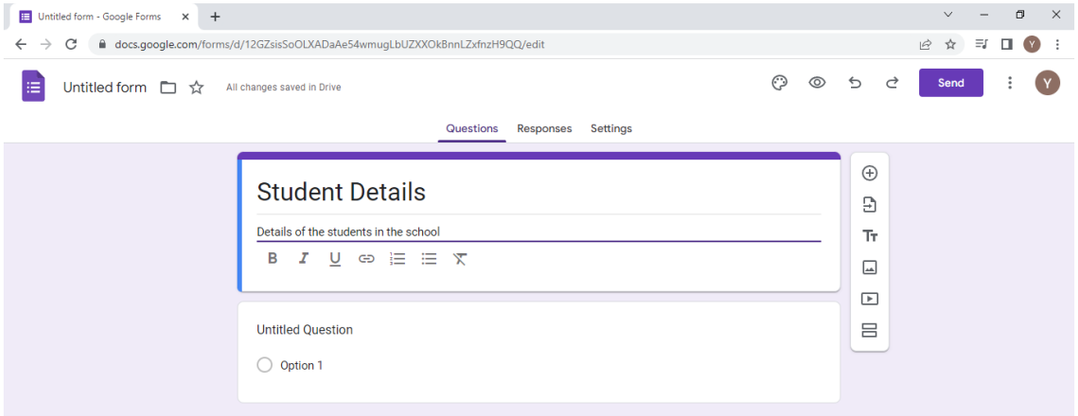


Figure 5.4 Edit the form title

Step 5: Click on the "+" option to create new questions

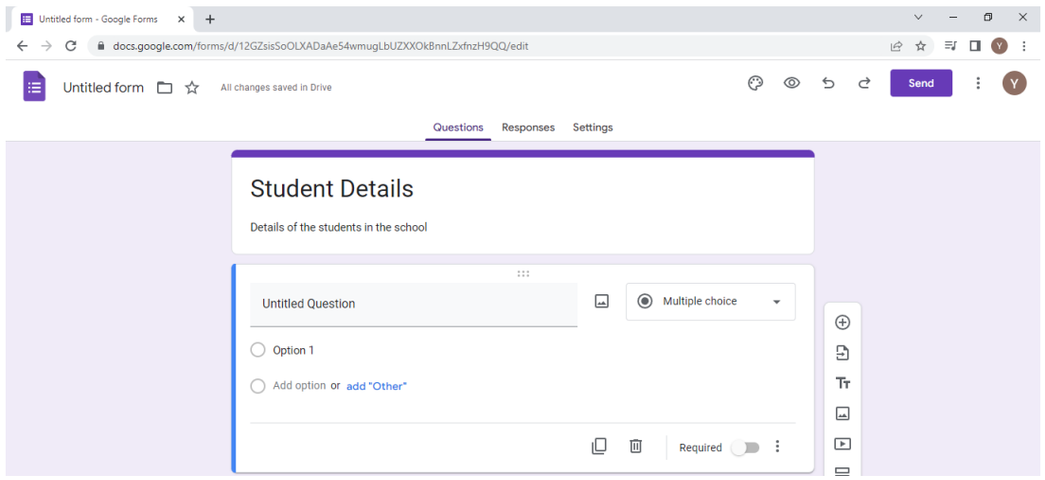


Figure 5.5 Creating of questions

Step 6: Short answer, Paragraph, MCQs, check box options etc.,are shown by clicking the drop down list from the right side corner of the window.

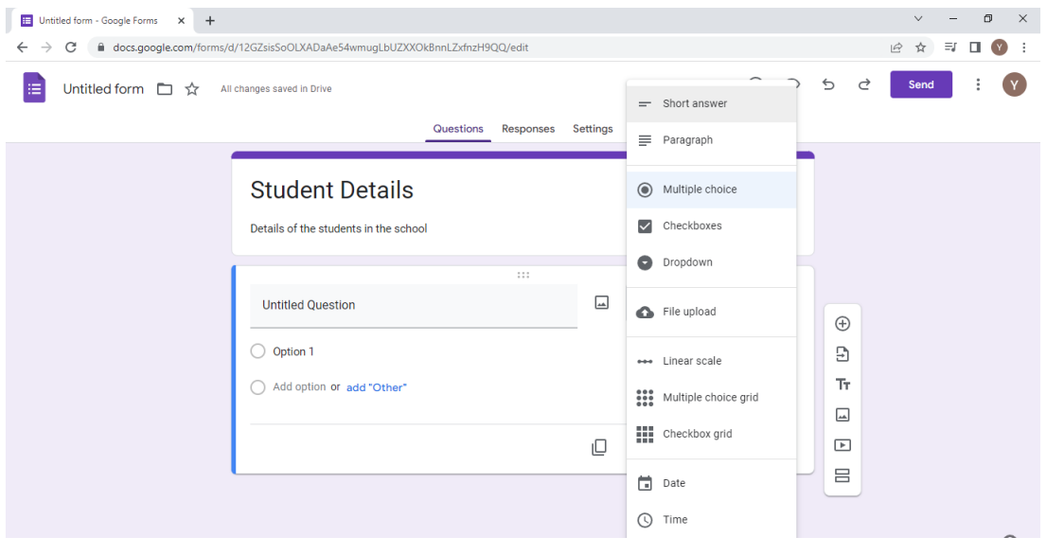


Figure 5.6 Choose the Question and answer type

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Step 7: Select the "Short answer" and type the question as "Name"

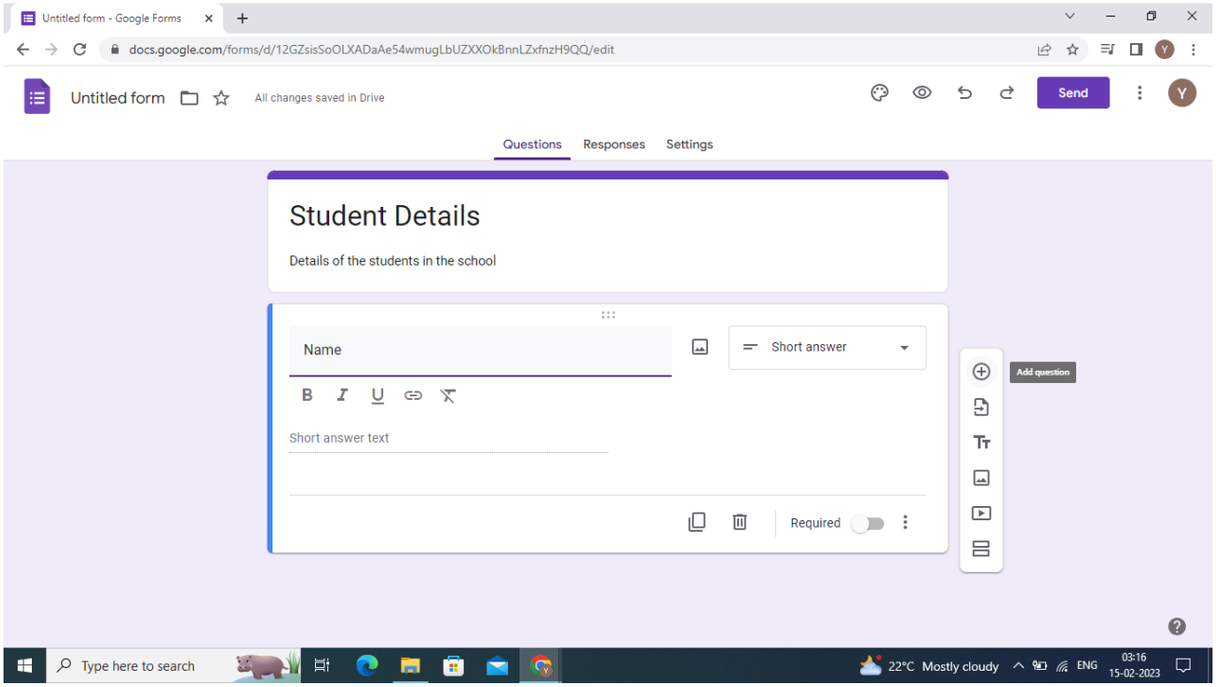


Figure 5.7 **Creating the Short answer question**

Step 8: Select the "Date" and type the question as "Date of Birth" to get the date of birth of the student.

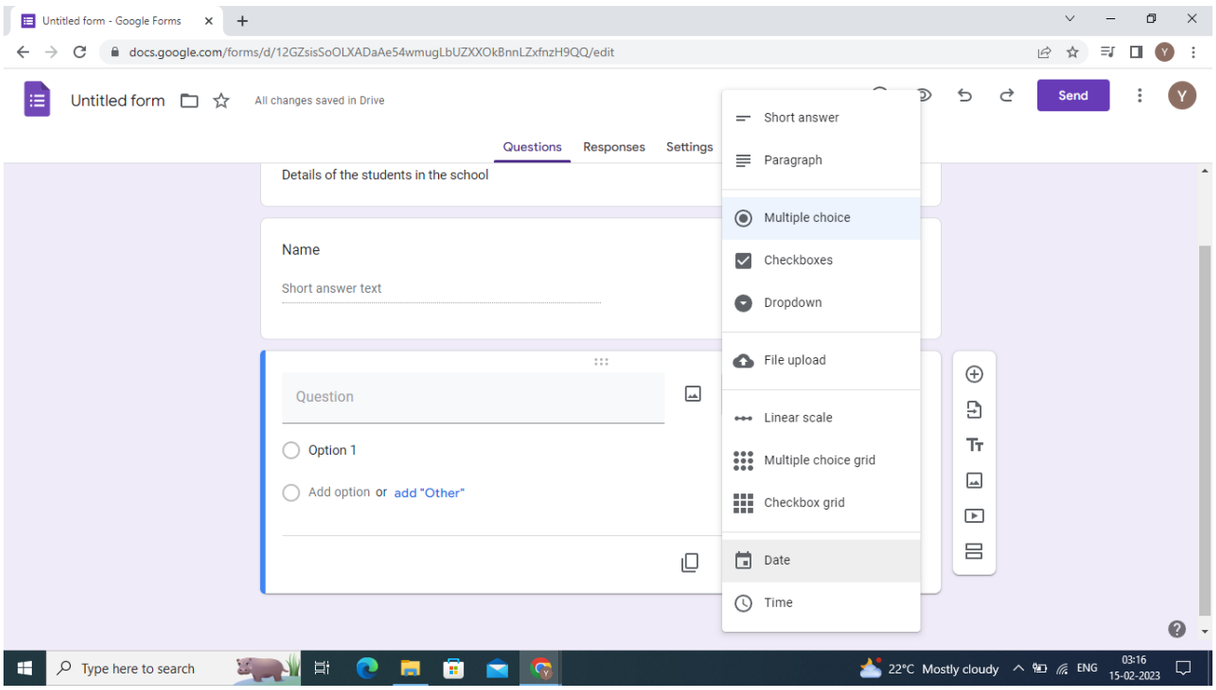


Figure 5.8 **Creating the multiple choice question**

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Step 9: Select "Drop-down" and type the question as "Gender" to know about the gender of the student.

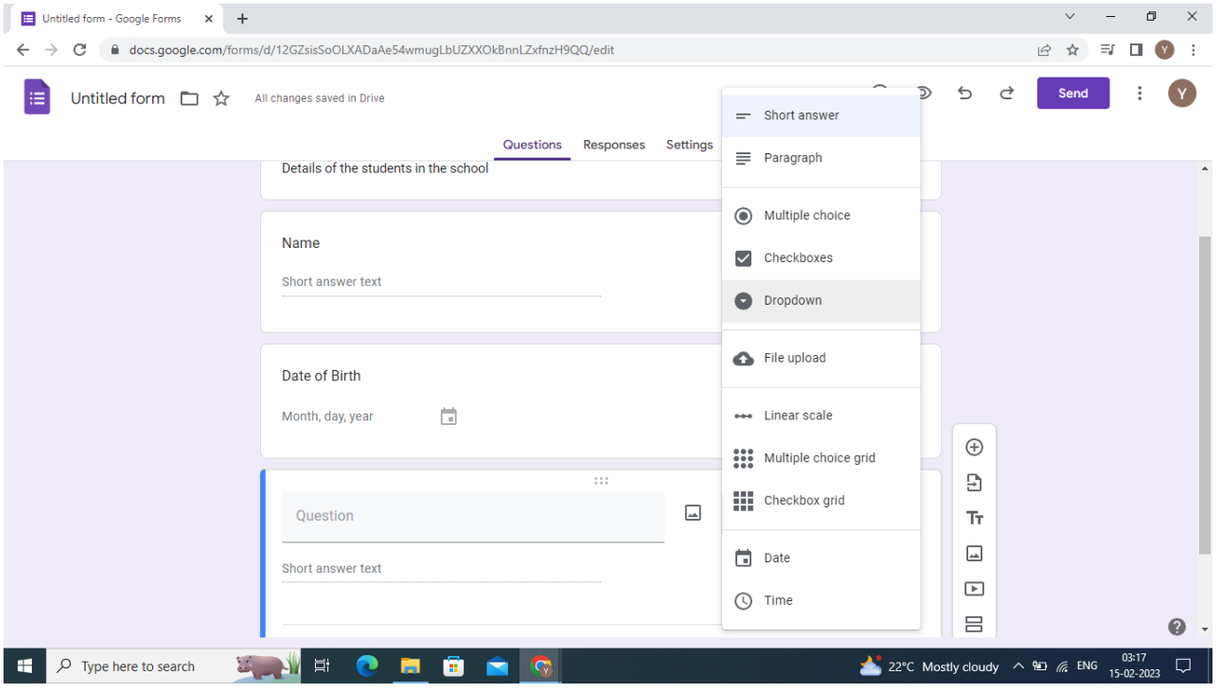


Figure 5.9 **Creating the Dropdown question**

Step 10: Type "Male, Female and Others" under the question "Gender"

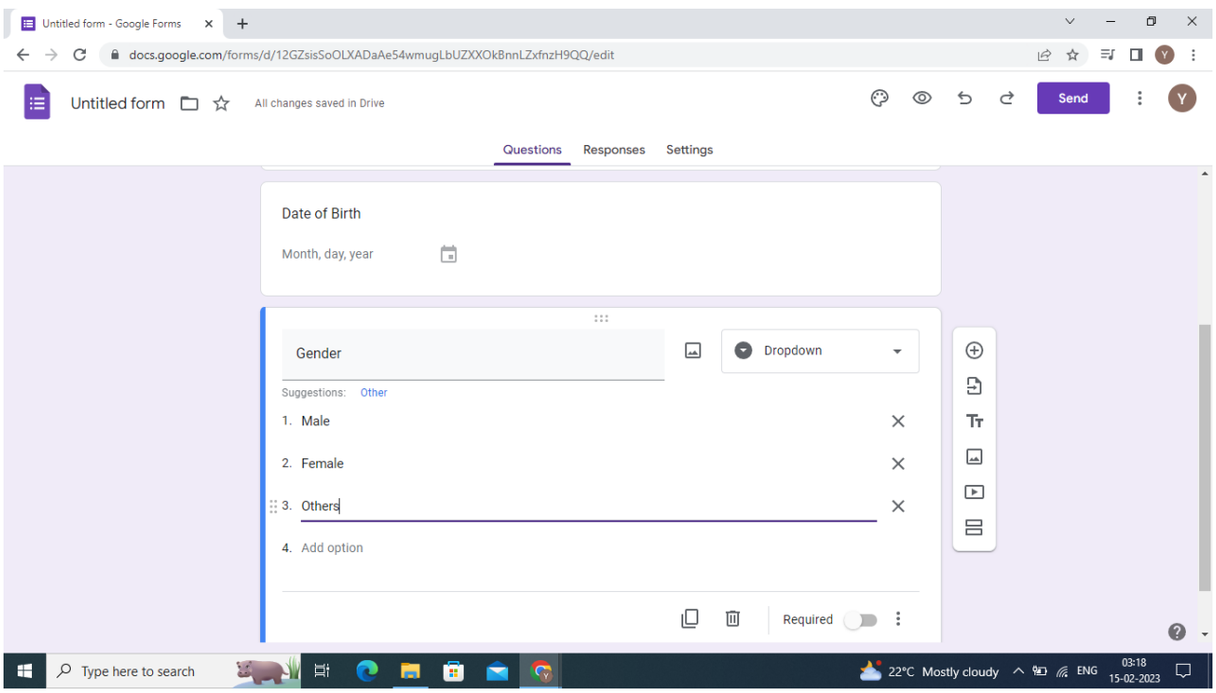


Figure 5.10 **Entering the options of dropdown question**

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Step 11: After typing all the questions, click on the "Send" option near the profile

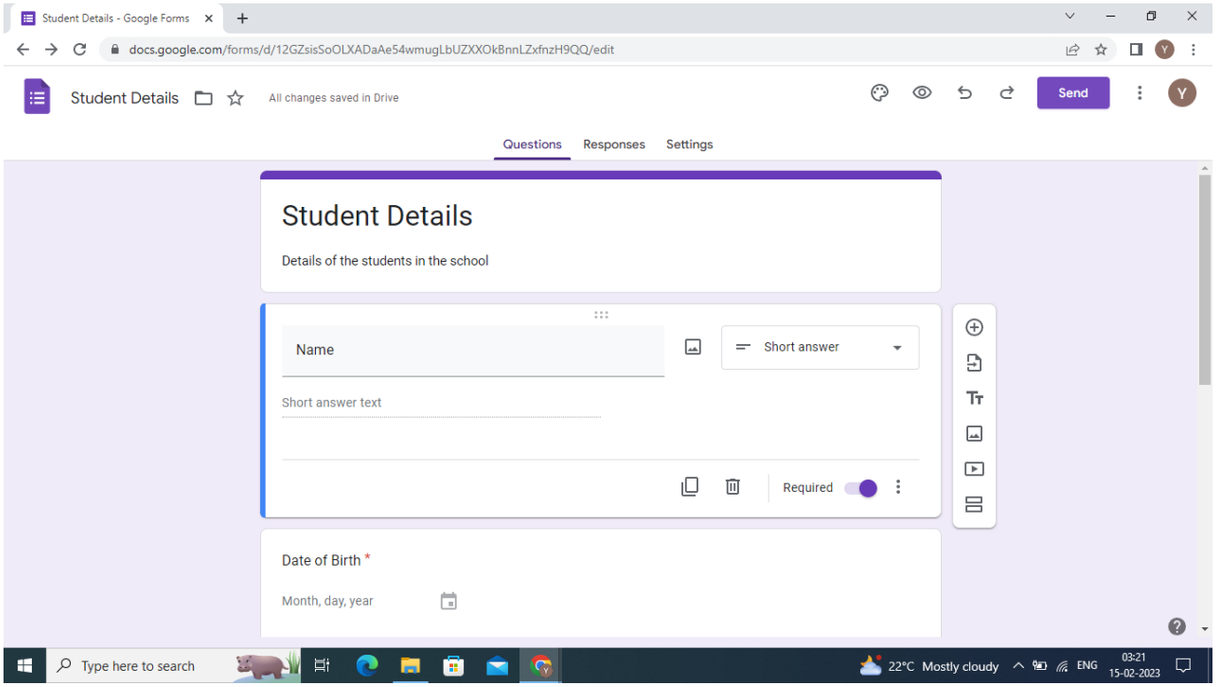


Figure 5.11 Sending the form

Step 12: Enter the email ID or Click on the option "link"

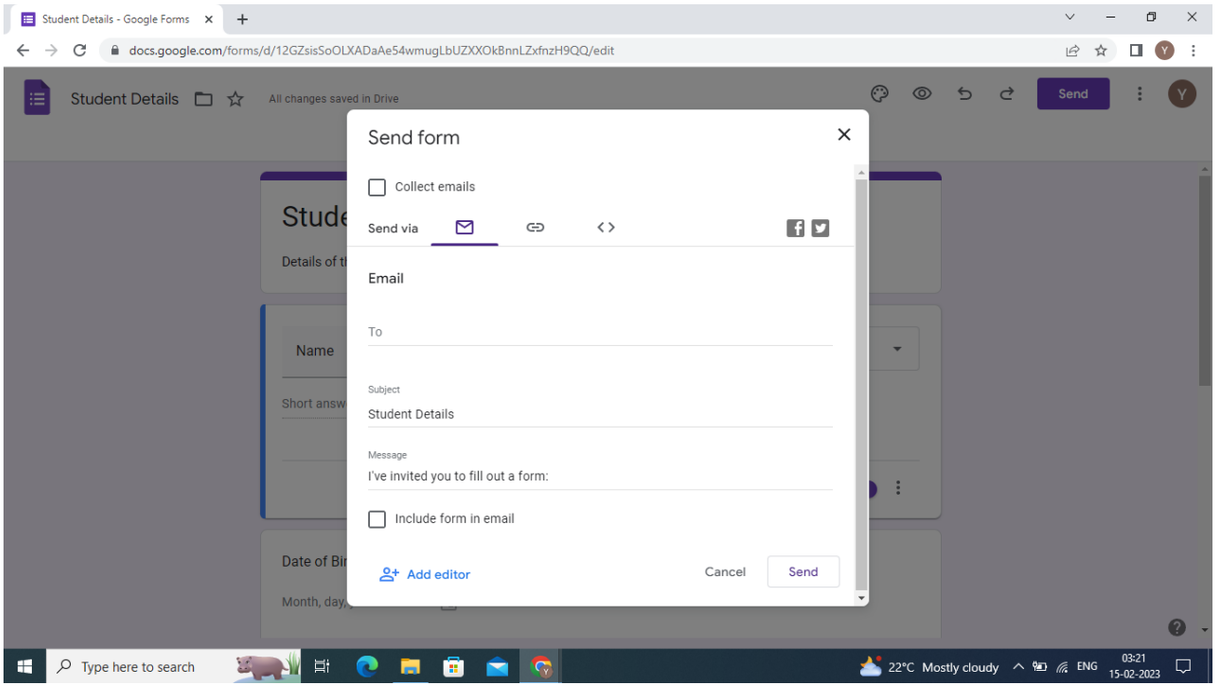


Figure 5.12 Sending the form using email

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Step 13: Copy the link and send it to others

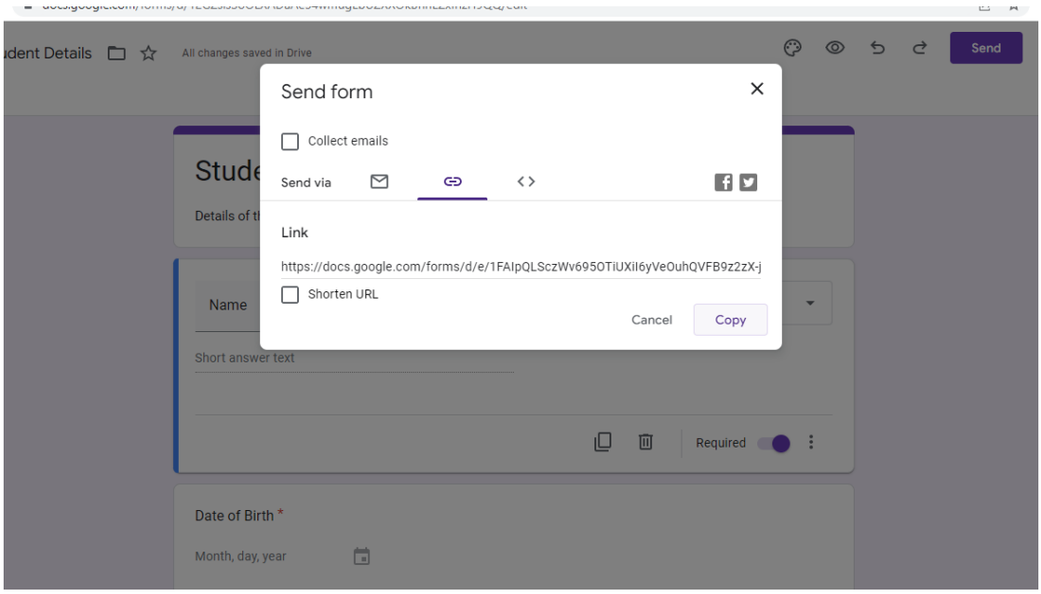


Figure 5.13 **Sending the form using link**

Step 14: Click on the option "Responses" to view the answers.

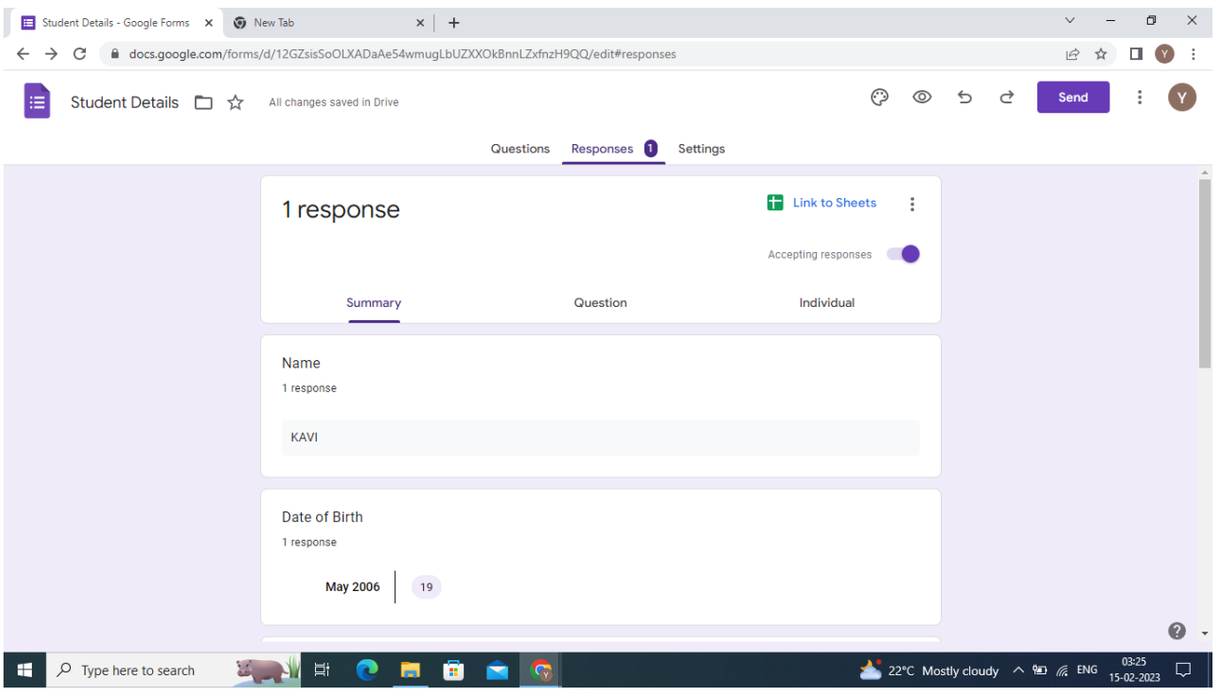


Figure 5.14 **View the responses**

Step 15: Click on the "More" icon to get the responses in ".CSV" format. Download the responses in ".CSV" format.

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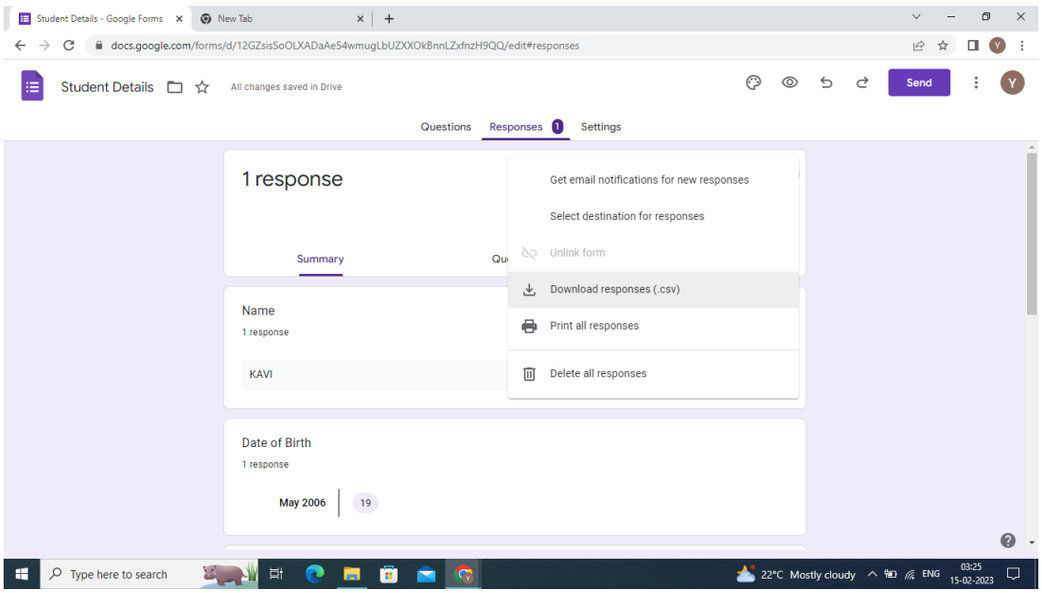


Figure 5.15 Download the responses

Step 16: View the downloaded file using MS Excel.

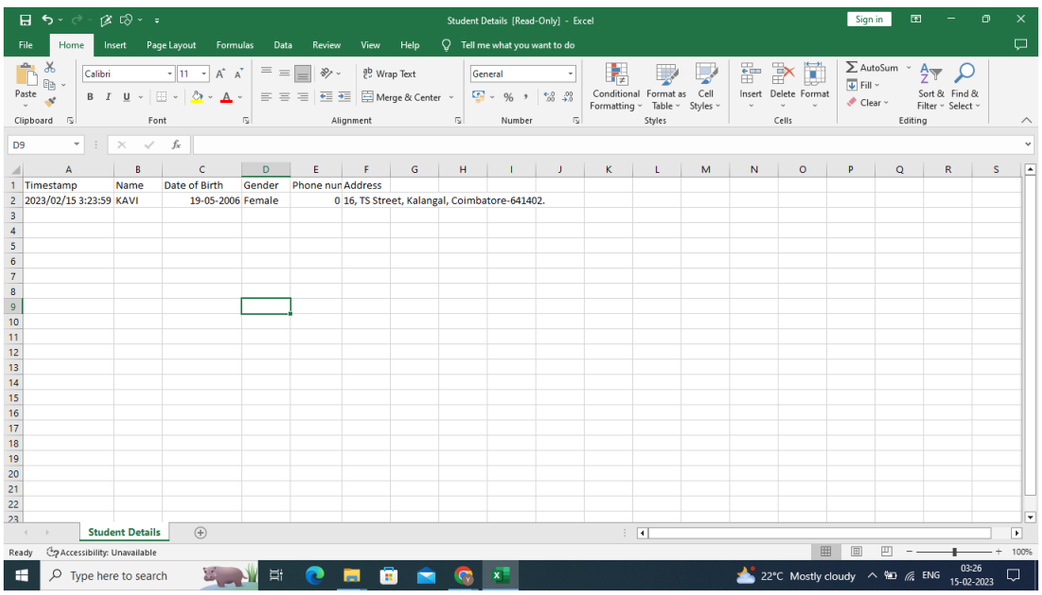


Figure 5.16 View the responses in MS Excel

CONCLUSION

Thus, the Google form containing questions related to personal details of students has been created successfully.

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EXPERIMENT 6

Listening and speaking skills

OBJECTIVE

- To listen to the audio actively and answer the questions given below.
- To deliver a speech on the content of the audio.

Tools and software required:

S.NO	Name of the apparatus/ components	Range/Value	Quantity
1	Computer/Laptop with Internet	I5 Processor/4GB RAM	1
2	Speaker/Microphone/Headphones	-	1

A. Listen to the conversation, and then answer the questions given below:

PROCEDURE:

Step 1: Scan the QR code provided below using any QR & barcode reader app. Click the link that appears.

	Scan QR Code to listen the audio

Step 2: Listen to the audio using Speaker/Microphone/Headphones.

Step 3: Make sure that the room where the practical is going to be done is silent.

Step 4: Check if the Microphones/Speaker/Headphones are working properly.

Step 5: Play the audio and listen to specifics. If you are unable to remember them, take notes as you hear them.

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Step 6: After hearing once check if you have obtained required details and try to answer the questions provided

Step 7: Answer the questions provided below,

1. What was the age of the little boy?
2. How much money did he have with him?
3. When did this incident took place?
4. How much money was left for the waiter?
5. What was the first item the little boy received at the ice cream shop?

Step 8: Verify the answers

ANSWERS:

1. 10-year-old
2. Rs.50
3. A day in April
4. 15 Rupees
5. A cup of water

Step 9: If you are unable to answer the questions, hear the audio note again and answer the questions.

B. Speech on content in the audio

Step 10: After listening to the audio and answering the questions, provide a speech summarizing the story you heard on the audio with a moral.

Step 11: Prepare a speech. Take 15 minutes to summarize the story heard on the audio with the notes taken earlier.

Step 12: Greet the gathering.

Step 13: Describe the story in simple words.

Step 14: Tell the moral of the story

Step 15: End the speech with a thank you note

SAMPLE SPEECH:

Story name:Kindness of the child

Warm wishes to all gathered here. The story takes place on a bright sunny April day, a 10-year-old boy wanted some ice cream. So, he went to the ice cream shop. As he sat on the table, a waiter gave him a cup of water and asked what the boy wanted. The boy asked for the money he needed to buy a Badam ice cream; the waiter said it was Rs.50. The boy then checked the collection of coins he had in his pocket, he again asked what does a dish of plain ice cream cost? The waiter replied rudely that it was Rs.35 as many people were waiting for the table. The boy said he wanted a plain ice cream. The waiter gave him the ice cream, gave the bill at the counter and walked away. The boy finished his ice cream, paid the bill and left. The waiter then came back to clean the table and he was shocked to see the boy left him Rs.15 as a tip.

This story tells that a small act of kindness is needed all the time.

Thank you.

CONCLUSION

Thus, in this experiment listening skill and speaking skills were performed.

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EXPERIMENT 7

Demonstration of Operating a Fire extinguisher

OBJECTIVE

- To operate the fire extinguisher safely.

Tools required:

S.No	Name of the apparatus/ components	Range/Value	Quantity
1	Fire extinguisher	2 kg- Dry powder	1

THINGS TO KNOW

Maintenance

- Check the pressure gauge periodically to raise pressure if below operable.
- Test for leakage.
- Nozzle must be unobstructed.
- Be sure that the locking pin is inserted.

Warning

Do not rely on partially used/Discharged extinguisher

Important Helpline numbers

Fire brigade	101
Ambulance	108
Police	100
Child Helpline	1098
Women Helpline	181
Disaster management	104

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PROCEDURE

Step 1: Choose the suitable fire extinguisher accordingly.

Step 2: Check the green zone indication on the pressure gauge.

Step 3: Use P.A.S.S Technique to extinguish the fire.



Step 4:PULL:Pull the pin. This will also break the tamper seal.

Step 5 : AIM:Aim low, pointing the extinguisher nozzle (or its horn or hose) at the base of the fire.

(**NOTE:** Do not touch the plastic discharge horn on CO2 extinguishers, it gets very cold and may damage skin)

Step 6:SQUEEZE:Squeeze the handle to release the extinguishing agent.

Step 7:SWEEP:Sweep from side to side at the base of the fire until it appears to be out. Watch the area. If the fire re-ignites, repeat steps 5 - 7.



(Note:If you have the slightest doubt about your ability to fight a fire.EVACUATE IMMEDIATELY!)

CONCLUSION

Thus, the fire extinguisher has been operated successfully.

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EXPERIMENT 8

Calculation of taxes

OBJECTIVE

- To calculate the GST for the given products.

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	Browser	Updated	1

PROCEDURE:

Step 1: Type the https://cbic-gst.gov.in URL in the browser



Figure 8.1 Browser interface

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Step 2: Click the "Services" option,Then click the "GST Rates" in it.

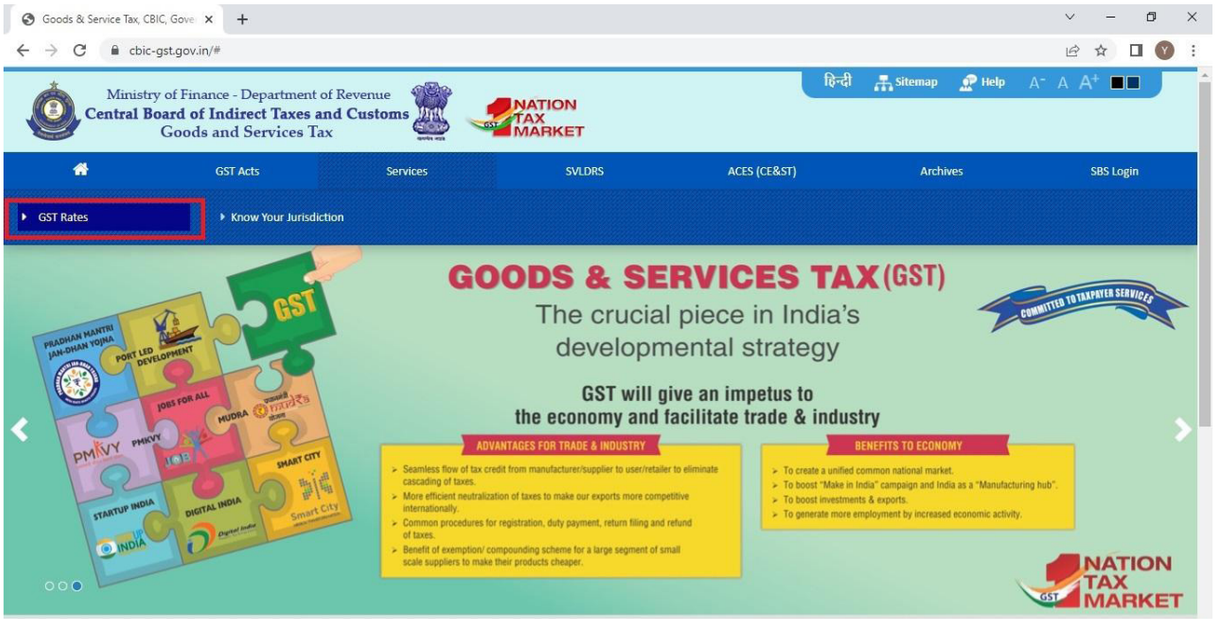


Figure 8.2 GST Rates option

Step 3: Then type the goods or product name in the "Description of Goods" search box and click the "🔍" icon

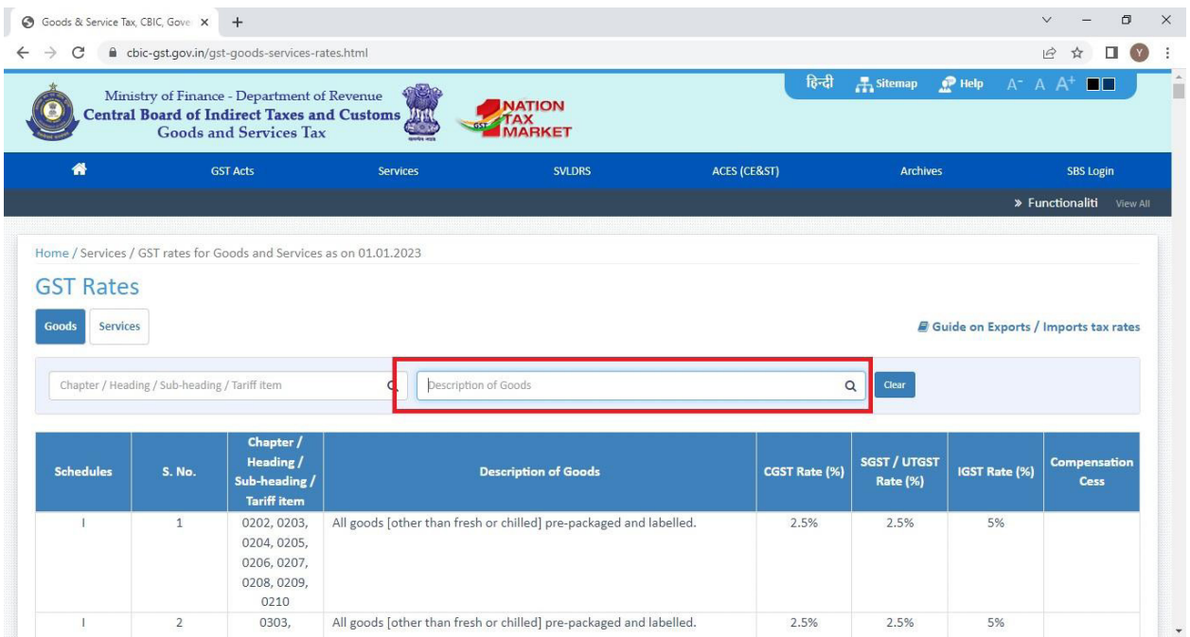


Figure 8.3 Search by Description of Goods

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THINGS TO KNOW

HSN Code

HS Code which is known as HSN Code in India was developed by World Customs Organization (WCO) as a standardised system that classifies goods all over the world in a systematic manner. In India, HSN Code has 4, 6 & 8-digit uniform codes that classify more than 5000 products and are accepted worldwide.

SAC Code

SAC stands for Servicing Accounting Code and is used to classify services instead of goods. All services tend to begin with the number 99, which is what identifies the code as a SAC and not an HSN.

Step 4: Note the"Chapter / Heading /Sub-heading / Tariff item(Harmonized System of Nomenclature Code-HSN Code),Description of Goods,CGST Percentage and SGST Percentage.

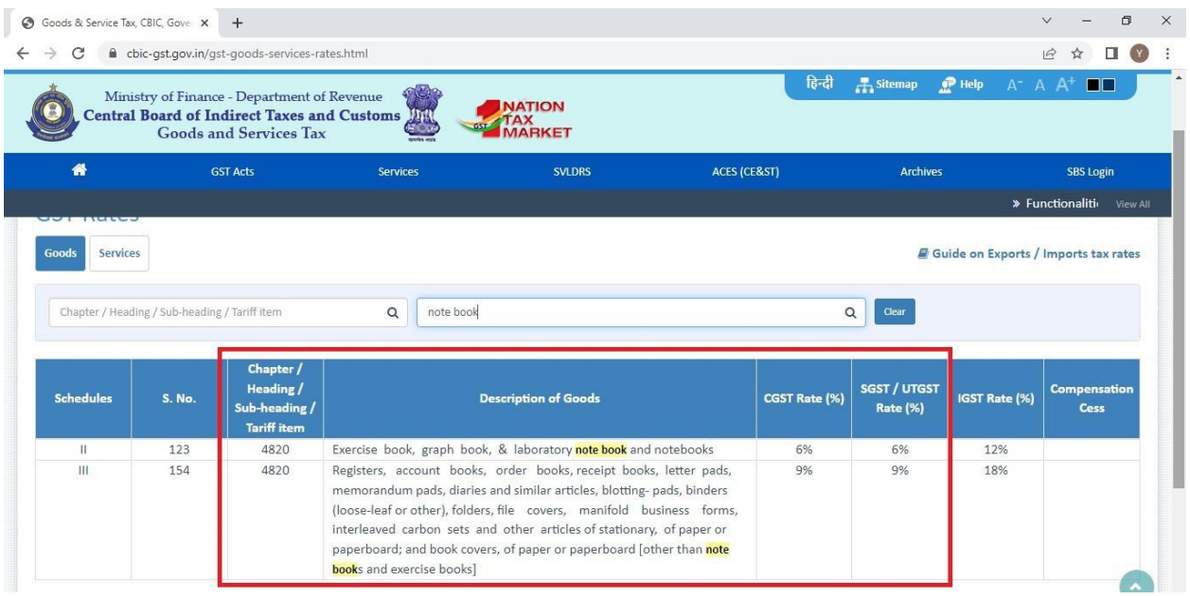


Figure 8.4 Searching of HSN,CGST & SGST

Step 5: Click the "Clear" option to enter the another product name

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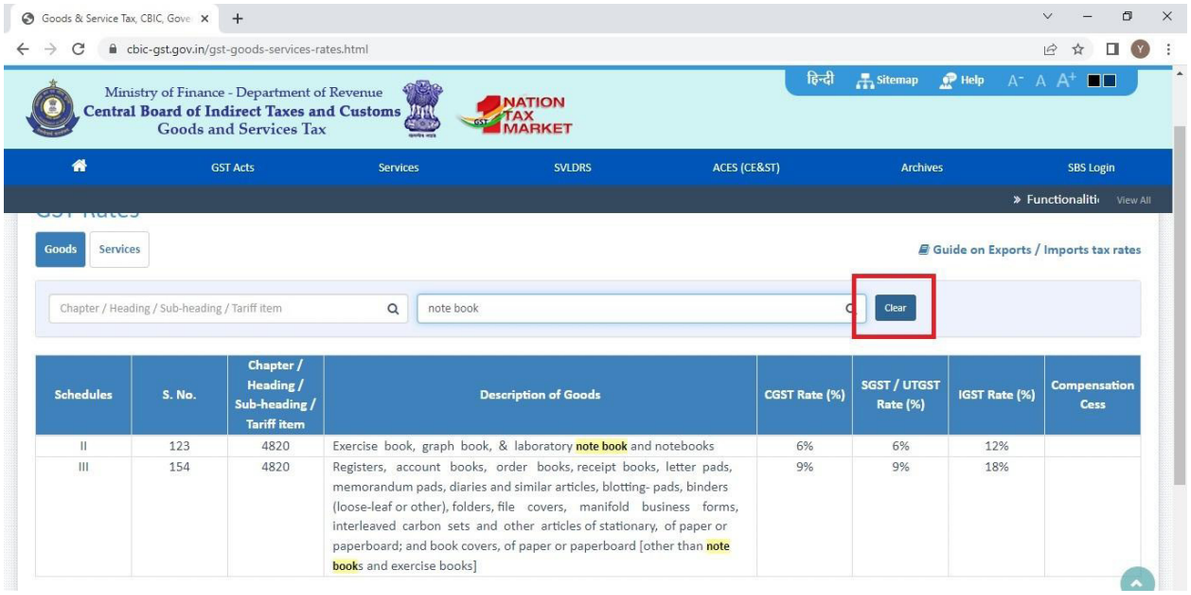


Figure 8.5 To clear the Goods name

S. No	HSN Code	Product Name	Unit	Rate	CGST Percentage	CGST amount	SGST Percentage	SGST amount	Discount	Amount
1	0804	Mangoes sliced	1	50	2.5%	1.25	2.5%	1.25	0	50
2	0402 91 10	Condensed milk	1	60					0	60
3	0401	Fresh milk	1	50					0	50
4	4910	Calendar	1	100					0	100
5	8528	Monitor	1	7000					0	7000
					Total amount of CGST		Total amount of SGST		Total amount	

Step 6: The CGST and SGST amount should be found separately for each item.

Formulae:

$$\text{CGST amount for the product} = \frac{\text{Amount of the product}}{100} \times \text{CGST Percentage}$$

$$\text{SGST amount for the product} = \frac{\text{Amount of the product}}{100} \times \text{SGST Percentage}$$

1. CGST amount for Mangoes sliced $= \frac{500}{100} \times 2.5 = ₹1.25$

SGST for amount Mangoes sliced $= \frac{500}{100} \times 2.5 = ₹1.25$

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2. CGST amount for Condensed milk =

   SGST for amount Condensed milk =

3. CGST amount for Fresh milk =

   SGST for amount Fresh milk =

4. CGST amount for Calendar =

   SGST for amount Calendar =

5. CGST amount for Monitor =

   SGST for amount Monitor =

Step 7: After finding the CGST amount and SGST amount, Add the CGST amount, SGST amount and Price of the products

Total CGST amount =₹1.25+₹_____+₹_____+₹_____+₹_____=₹_____

Total SGST amount=₹1.25+₹_____+₹_____+₹_____+₹_____=₹_____

Total amount =₹50 +₹_____+₹_____+₹_____+₹_____=₹_____

Step 8: Add up the Total CGST amount, Total SGST amount and Price of the product of the products to find out the amount to be charged.

Amount chargeable = Total CGST amount + Total SGST amount + Price of the product

=₹_____+₹_____+₹_____

Amount chargeable = ₹ _____

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Step 9: Add up the Total CGST amount and Total SGST amount of the products to find out the Total tax amount

Total Tax amount = Total CGST amount + Total SGST amount

Total tax amount. =₹_____+₹_____

= ₹ _____

Amount chargeable =₹ _____

Amount chargeable (in words)- _____

Total Tax amount =₹ _____

Total Tax amount (in words)- _____

CONCLUSION:

The GST of the given products has been calculated successfully.

	Scan the QR Code for the sample GST Calculation for the above products

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EXPERIMENT 9

Create a Google meet call

OBJECTIVE

- To create and conduct a video conference call through google meet

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	Browser	Updated	1

PROCEDURE

Step 1: Open Google meet from Start->All programs->G-Meet Or Open google browser->Select the Menu-> select G-Meet

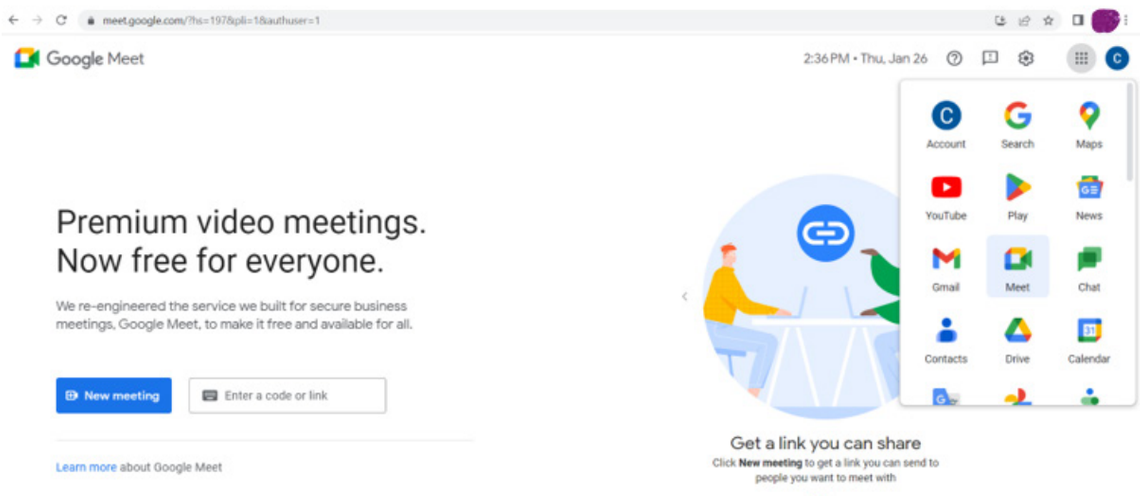


Figure 9.1 Open Meet

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Step 2: Select New Meeting

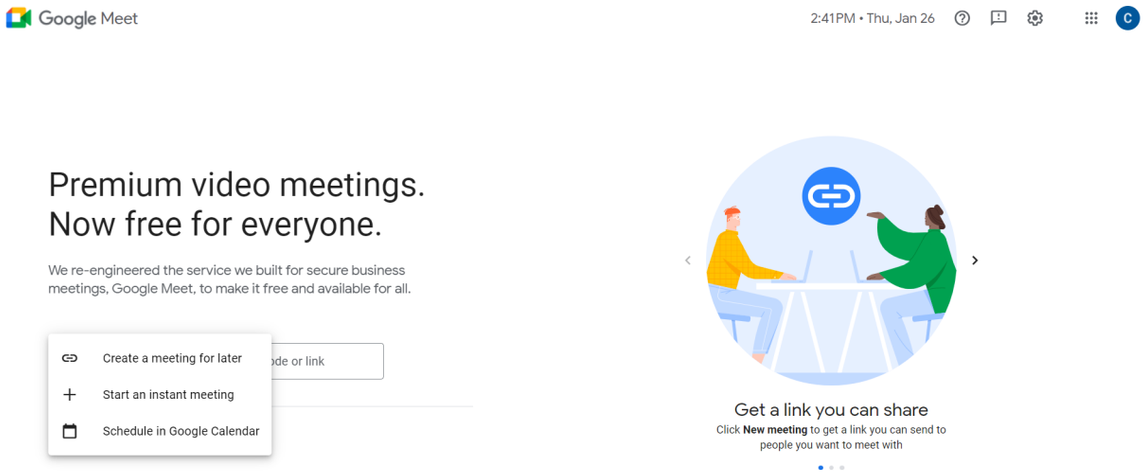


Figure 9.2 **Create a meeting link**

Step 3: Three options will appear:

i) If "Create a meeting for later" is selected - a link appears, then the link can be copied and sent to anyone required to join the meeting and the meeting can be started whenever desired.

ii) If the "Start an Instant meeting" is selected - then the meeting starts immediately.

iii) If "Schedule in calendar" is selected - we can choose the date on which we want to set the meeting in google calendar. The link and notification will be sent by the Google calendar on the selected day.

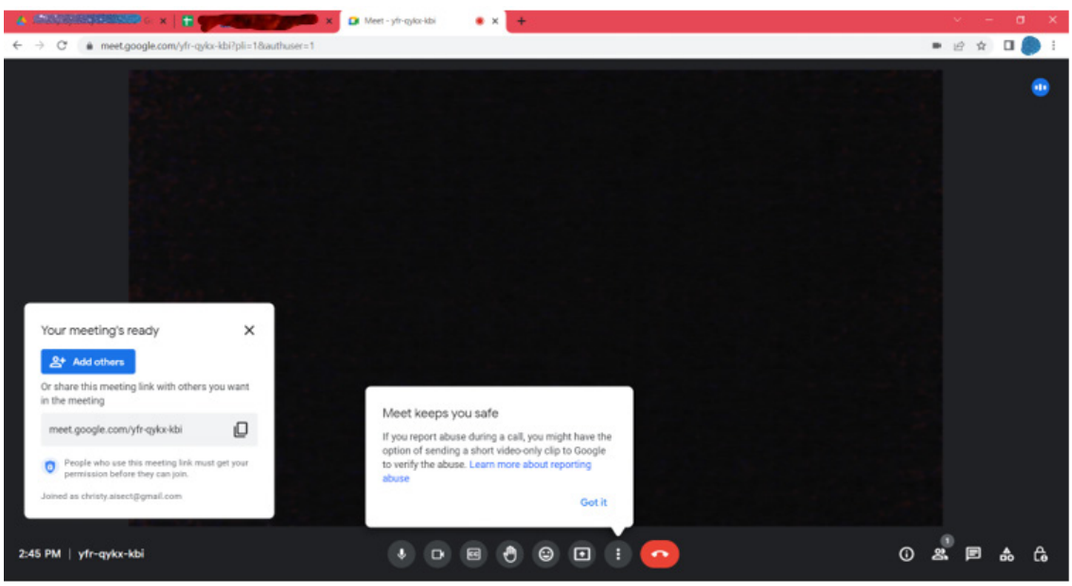


Figure 9.3 **Add others to conference**

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Step 4: To invite friends to join the meeting, select "Add others" to join them using Gmail.

Step 5: Another way to add friends is to copy the link (e.g.trg-gypo-fty) and send it to your friend using WhatsApp or SMS or mail.

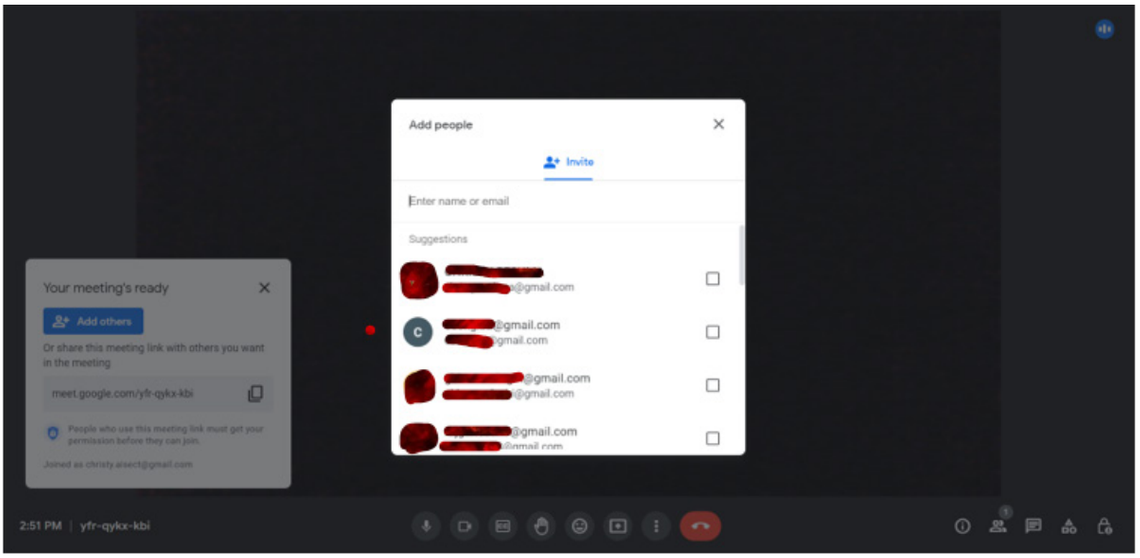


Fig 9.4 Invite others through mail

Step 6: When someone joins the call (by clicking the link, provided they have gMeet installed in the device) as we have started the meeting, we are the meeting host and we have authority to let anyone to join the meeting and control the settings of the meeting.

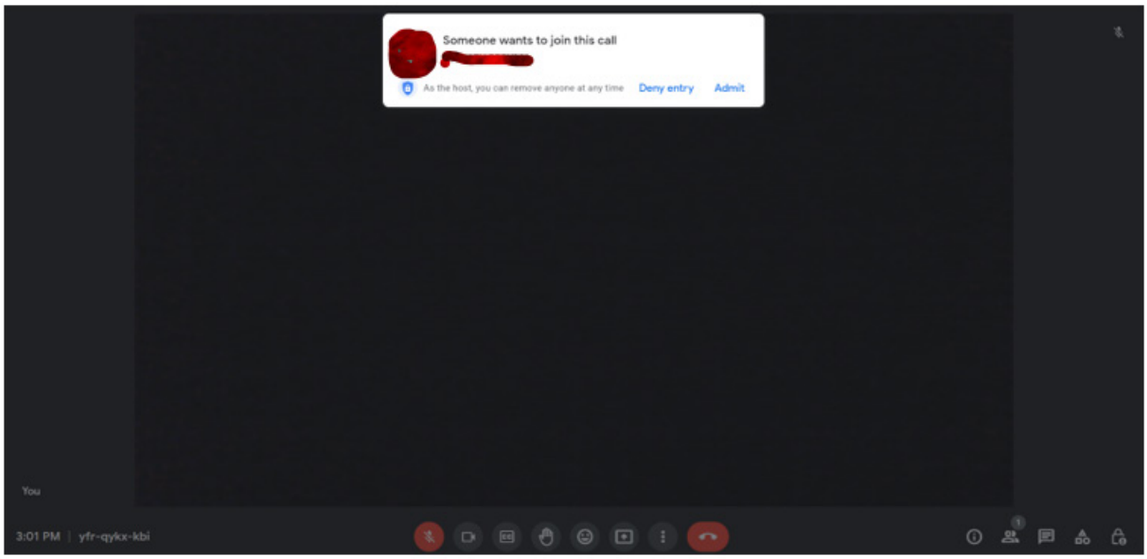


Figure 9.5 Admit entry

Step 7: Click "Admit" to make them join the meeting.

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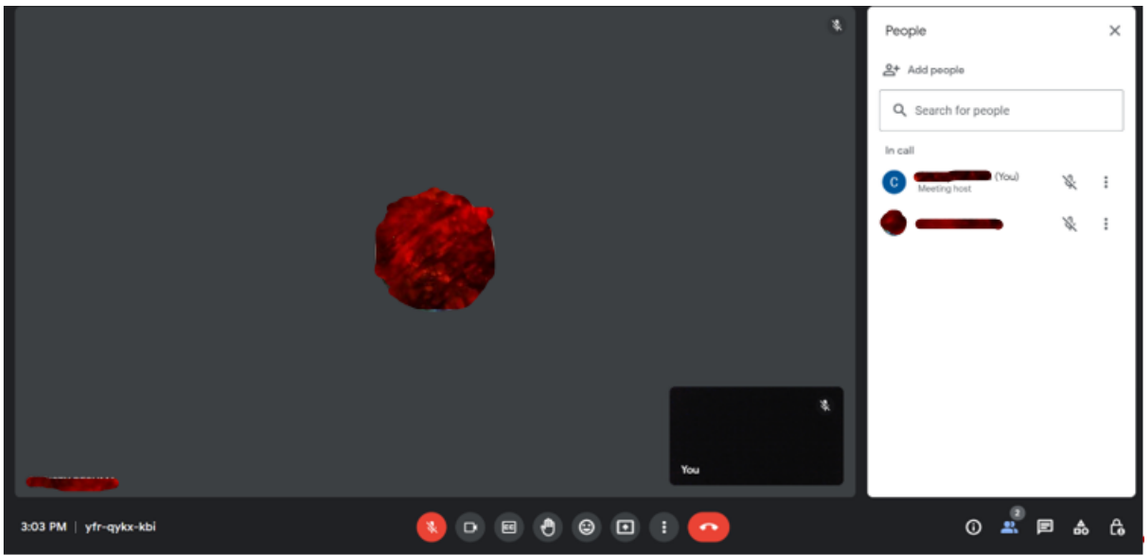


Figure 9.6 Check members in call

Step 8: Now we can,

- Unmute by clicking the "Mic" button and talk.
- Click "Camera" on or off to show our video captured on the device.
- Share our screen by clicking the "share your screen or present now"
- Change the background of our screen from "more options"
- Get details of the meeting or No of persons in call by selecting "Show everyone" option.
- Chat with anyone specific or with everyone using the "Chat" option.

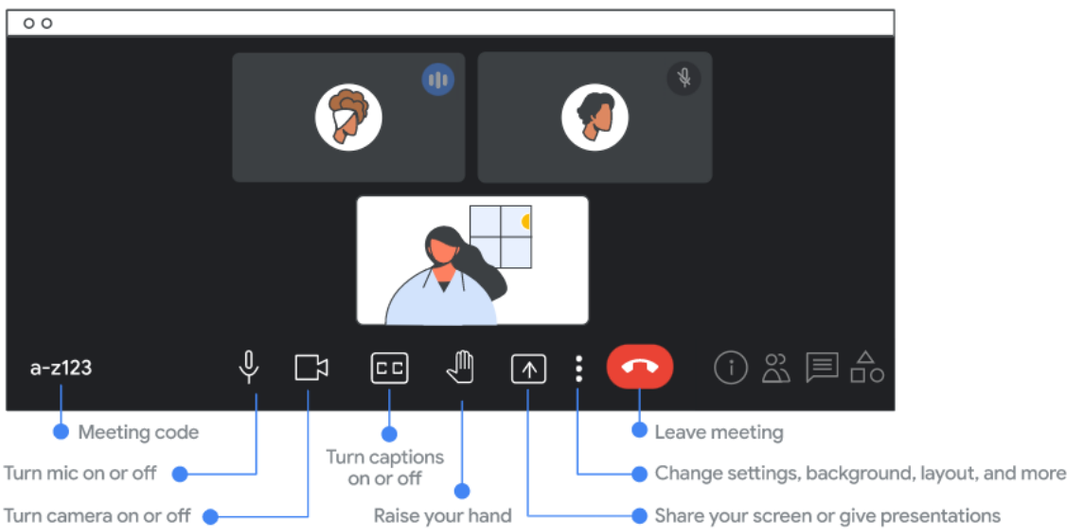


Figure 9.7 Options in G-Meet

Step 9: Use white board to draw and show our lecture from "More options".

From more options-> select whiteboard->start new whiteboard.

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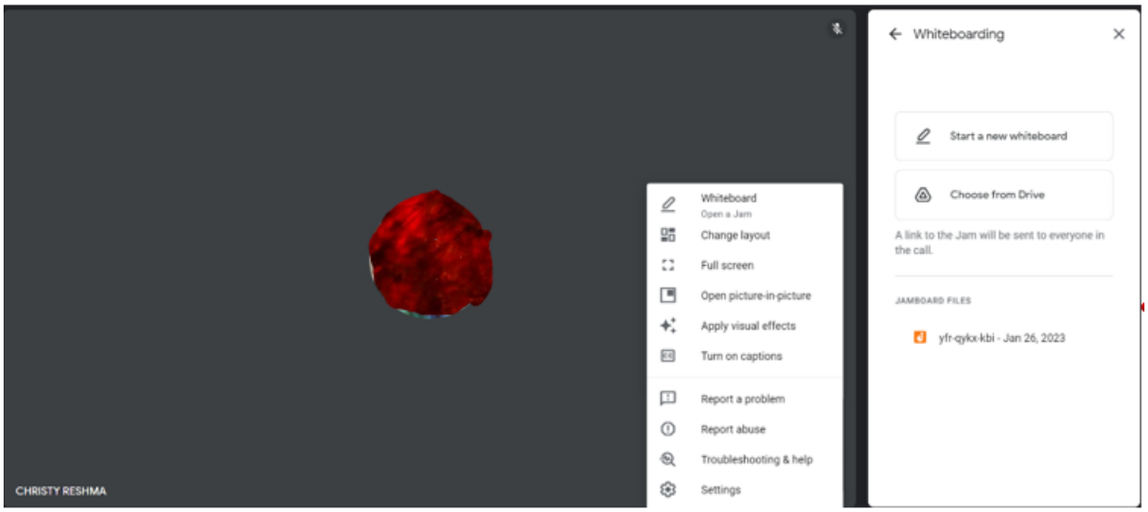


Figure 9.8 View more options

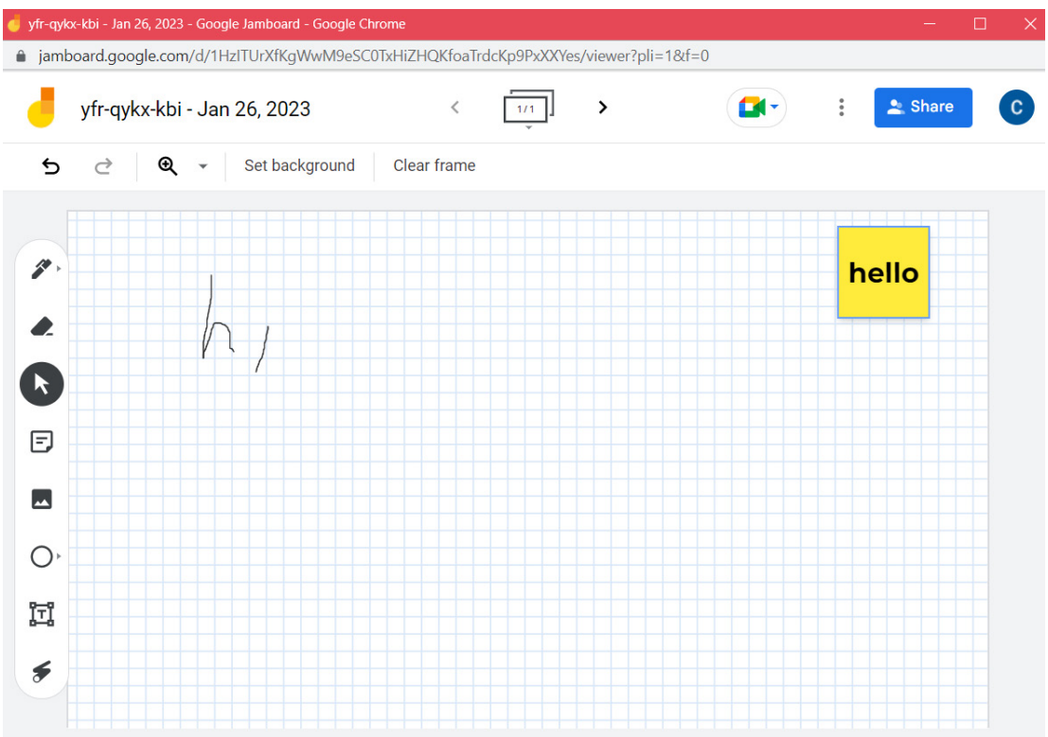


Figure 9.9 Open whiteboard

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Step 10: After the session, we can end the meeting by selecting "Leave Call".

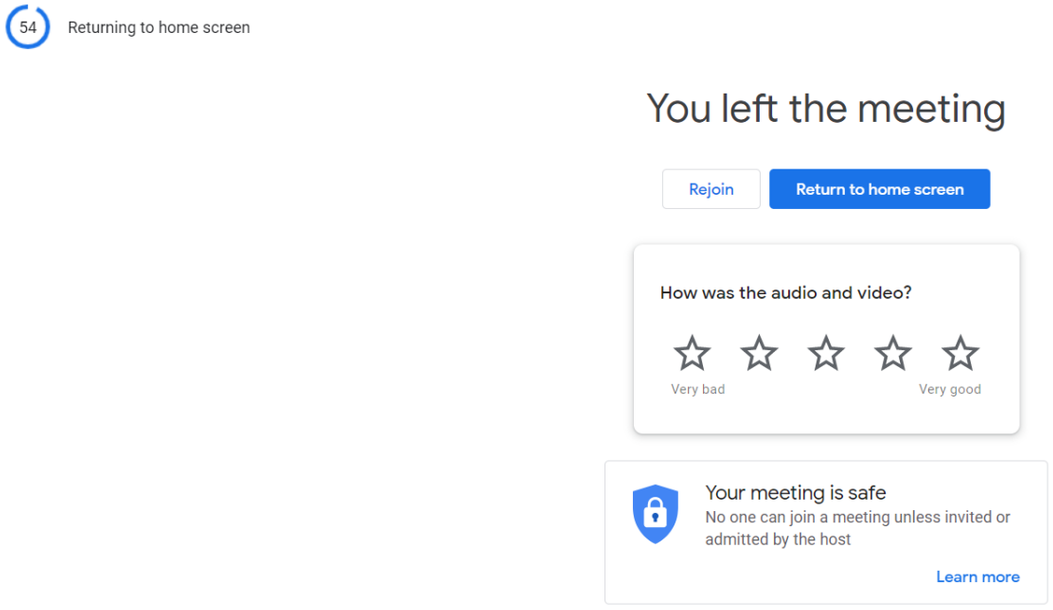


Figure 9.10 Leave call

CONCLUSION

Thus, a video conferencing call was successfully created and conducted through Google Meet.

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EXPERIMENT 10

Group Discussion - Grooming

OBJECTIVE

- To engage in group discussion on the topic - Grooming.

PROCEDURE

(After giving the topic, 10 minutes should be given for preparation)

Rani: Good morning friends! As the job market becomes stringent and personality development is important to grab the opportunity, grooming becomes an important and integral part of our daily lives.

Mahesh : Grooming evaluates Self Esteem.

Rani: It emphasizes more on projections rather than reality. Look, color and style has nothing to do with work life.

Anwar: It helps people feel extra confident about themselves. They radiate a sense of self-esteem. They can make lasting impressions quickly.

Mahesh : Personal hygiene also comes with grooming, which if ignored can be very disappointing to the people you meet.

Anwar: By keeping oneself well groomed and cleaned, we can also stay healthy. A simple effort of washing hands, keeping the nails trimmed and manicured can prevent us from a long list of health issues.

Rani : Grooming becomes the best marketing strategy for those who want to make money out of it. A simple hair care would have become more costlier nowadays.

Mahesh : Since grooming has become an important factor in getting yourself to fit in, youth are spending too much time and money on grooming products and treatments.

Anwar: Fair skin is not promising hygiene. Everything is attached to a cost and damaging factors. More facials are not good for our skin.

Mahesh : Well said, but proper care has to be given for skin, hair and nails. This

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can even prevent diseases and creates healthy conditions.

Rani: The world is for everyone. So giving more stress on personal grooming is a threat for those who are not affordable to it.

Anwar: It is considered that beauty products for fairness, anti-aging, hiding dark spots and many more are being endorsed like they are an absolute must for a successful career.

Mahesh : Body odor also must be dealt with since they don't just make others around you uncomfortable but also could be pointing toward health issues or unhealthy lifestyle – both of which needs help. Thus, grooming must be taught to everyone.

Rani: If you look pleasant, feel pleasant about yourself which in turn makes people around us reflect the same. You are respected and appreciated for looking presentable all the time.

Anwar: As discussed, grooming has both advantages and vanishing effects for human beings. We have to use it for the right purpose to get more benefits. Thank you!

CONCLUSION:

Thus, the topic "Grooming" was successfully discussed in a group.

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