Facilitator Guide

Jewellery Retail Sales Associate

Sector
Gems and Jewellery

Sub – Sector
JewelleryRetailing

Occupation
Selling

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

Shri Narendra Modi
Prime Minister of India
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Sincerely,

Prem Kumar Kothari
Chairman, GJSCI
About this Guide

This Facilitator Guide is designed to enable training for the specific Qualification Pack (QP). Each National Occupational (NOS) is covered across Unit/s.

Key Learning Objectives for the specific NOS mark the beginning of the Unit/s for that NOS. The symbols used in this book are described below.

Symbols Used

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1. Introduction

Unit 1.1 – Icebreaker
Unit 1.2 – History of Indian Jewellery
Unit 1.3 – Overview of Jewellery Industry in India
Unit 1.4 – Role and Responsibilities of Jewellery Retail Sales Associate
Key Learning Outcomes

At the end of this module, you will be able to:

1. Build rapport with fellow students of the program
2. Identify your roles and responsibilities
3. Get students to interact
4. Get students to think about their job role
5. Induce participation from students in group activities for upcoming modules
6. Explain the basics of Indian jewellery history and symbolism
7. Explain the basics of jewellery value chain from mining to consumption
8. Clarify about the different retail formats
9. Elaborate on the consumption of gold in India and reasons for changes in consumption pattern
10. Explain costing of jewellery the price of gold and gold jewellery
11. Explain gross and net weight of jewellery
12. Explain Hallmarking
13. Explain the methods of Assaying
14. Explain roles and responsibilities of Jewellery Retail Sales Associate (JRSA)
UNIT 1.1: Icebreaker

Unit Objectives

At the end of this unit, you will be able to:
1. Introduce each other
2. Build rapport with fellow students and the trainer
3. Induce students to take part in group activities
4. Create team building exercises for upcoming modules
5. Understand the students level of knowledge and skill

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens, loose blank paper sheets, permanent marker, safety pins, scissors, 30 blank paper sheets 4 x 2 inches

Do

- Make the students write their first name and initial of their surname on the 4 x 2-inch blank paper sheets and attach it to their clothing with the safety pin.
- Introduce yourself with your name, designation or title, company or organization you represent, experience and qualifications related to the Gem and Jewellery Industry.
- Students should individually introduce themselves to the class and trainer by stating their name, designation or title, company or organization they represent, experience, field related qualifications and what do they expect from the training.
- Make teams comprising of 2 students.

Say

- Ask students to mention on a blank sheet of paper, their expectations from the training, current job and where do they see themselves after completion of this training.
- Thank the students for their participation.
You could ask the students to speak in the language they are comfortable with.

Encourage shy students to provide information about themselves by prompting them with questions such as 'what do you enjoy doing the most', 'what is your favourite movie or book' etc.

You could put a shy student and an extrovert student in 1 team.

You could ask for a student to act as a translator if you are not well versed with the language of the students for example Tamil, etc.
UNIT 1.2: History of Indian Jewellery

Unit Objectives

At the end of this unit, students will be able to:
1. Understand evolution of jewellery in India
2. Describe how symbolism is used in Indian Traditional Jewellery

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- Computer or Laptop attached to LCD projector
- Blank sheets of paper
India, like no other country, can rightfully boast of an unbroken heritage of jewellery design. India has a rich heritage in design and craftsmanship that is found even today. Pure gold does not oxidise or corrode with time, which is why ancient Indians associated gold with immortality. One of the first to start jewellery making were the people of the Indus Valley Civilization who were creating sophisticated earrings, necklaces, and bangles. Although women wore jewellery the most, even men in ancient India wore a lot of jewellery. As is the case today, even in the past, jewellery wearing was associated with social status.
1.2.2: Symbolism in Indian Jewellery

- Traditional Indian jewellery shows perfection and mature understanding of the processes involving jewellery creation such as:
  - Designing
  - Gold smith
  - Silver smith
  - Engraving
  - Enamelling
  - Metal polishing
  - Lapidary
  - Stone setting
- The Mughal reign was the most significant period in relation to Indian jewellery.
- While Mughal jewellery largely represents the face of Indian jewellery, the Dravidian and East Indian jewellery making techniques are also very sophisticated and brilliant in their rendition.
- Each piece of jewellery is made with a purpose and meaning.
- Symbols used in traditional Indian jewellery convey a message from the wearer to the viewer.
- This symbolism of traditional Indian jewellery comes from general concepts, concerns, aspirations and fears shared by the people of India.
- The earliest jewellery functioned as amulets.
UNIT 1.3: Overview of Jewellery Industry in India

Unit Objectives

At the end of this unit, students will be able to:

1. Understand Indian approach towards precious metal/Jewellery
2. Understand entire jewellery value chain
3. Identify different formats of jewellery retail sales in India
4. Understand how the jewellery consumption/demand is driven in India
5. Describe traditional forces and emerging trends in jewellery consumption pattern in India
6. Understand calculation of gold price in international market and Indian Market
7. Understand logic behind labour charges charged for each jewellery piece
8. Know components to be considered in gold pricing
9. Get familiar with tax structure on jewellery sales
10. Clarify concept of Gross weight & Net weight
11. Explain components of invoice of jewellery purchase
12. Understand meaning and importance of hallmarking
13. Describe meaning of assaying and various available methods of assaying

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- Computer or laptop attached to LCD projector
- Blanks sheets of paper
- Calculators
1.3.1: Indian Mindset Towards Jewellery

Say

- Typical reasons for gold consumption in India are:
  - An asset and an investment
  - Offers mental security as a fall back option
  - Linked to social status
  - Passed on from generation to generation. Jewellery is passed on from mother to daughter
  - Gold gifted to the bride is called "Streedhan" and this is exclusively her property in her new house.
  - Liquid - In case of unfortunate events like the death of husband or drought situations due to poor harvest gold would provide some protection to the family.
  - Harvest buying
  - Self-adornment
  - Celebrations - birthdays, anniversaries, festivals (Akshaya Trithaya, Dhanteras, Dussehra etc.)
1.3.2: Jewellery Value Chain

Say

- Gold is a natural mineral, it is not made in factories.
- A mine is a deposit in the crust of the earth from where minerals are dug out by highly sophisticated processes.

Explain

- Gold Panning
  - Gold panning is a mostly manual technique of sorting gold and is more or less obsolete.
  - This type of gold found in streams or dry streams are called placer deposits.
  - Gold panning is the easiest technique for searching for gold, but is not commercially viable for extracting gold from large deposits.
- Mining
  - There are two types of mines namely Open Pit and Underground, each developed to fit with the circumstances where the ore is found.
  - The process of mining can be divided into 6 phases:
    - Finding the ore body
    - Creating access to the ore body
    - Removing the ore by mining or breaking the ore body
    - Transporting the broken material from the mining face to the plants for treatment
    - Processing
    - Refining
  - Open pit mining is a kind of surface mining and is suitable for large tonnage near surface deposits.
  - In Underground mining/Shaft Mining, holes are drilled into the ore body, filled with explosive and blasted.
  - The most common means of recovering gold from low grade ore is the cyanidation process.
1.3.3: Indian Gold Supply Chain

Say

- Majority of the gold in India is imported.
- Other avenues are recycled gold in the market.
- There are 400,000 plus jewellery retail outlets in India.

Explain

- Gold supply chain in India:
  - International mines
  - International gold refiners
  - International bullion banks
  - RBI authorized Indian banks/ nominated agencies
  - Bullion dealers
  - Manufacturers and wholesalers
  - Jewellery retailers
  - Consumers
1.3.4: Retail Store Format

**Single Store:**
- Individuals own these stores.
- The individual owns and operates only a single store and has no branches anywhere.
- The owners play a key role in managing the day-to-day operations of running the stores.
- They are also called "Family Jewellers".
- Most of the jewellery stores in India (90%+) are in this category.

**Chain Store:**
- These are multiple stores at multiple locations operating under the same name and exact same format.
- They may be owned by an individual or a Group.
- They could be owned and operated by the management or could also be franchisee operated.
- In franchisee operated stores the owner of the brand allows the owner of a store to sell merchandise (jewellery) under his brand name.
- The owner of the brand is called the franchiser and the store selling under that name is called the franchisee.

**Leased Department:**
- A section of the departmental store is taken on rent by a jewellery brand from a departmental store.

**Multi-Brand:**
- A lot of jewellery brands are housed under one store brand name including other luxury products like watches.

**Non-Store Based Retail:**
- Home Jeweller
- Direct Marketing
- Tele Shopping
- Vending Machines
- Internet
The wedding related demand accounts for big portion of overall jewellery demand, especially in South India.

70% of the total consumption is from rural and semi-urban markets.

Rural areas have a high purchase pattern around harvest seasons.

Jewellery is more widely used for savings. In the time of need, these savings in jewellery are converted into cash, which is what causes the recycling of gold in rural areas higher than in cities.

Jewellery consumption / demand in India are also characterized by seasons.

The consumption is highest during the festive and wedding seasons.

The seasonal demand and widening market has resulted in an increase in spends on advertising and other brand building activities by retailers.

South remains to be the largest market for gold off take followed by the West and North.

Urban consumer demand accounts for only 30% of the total demand.

In rural areas, there is more re-cycling of jewellery as buy backs for cash, because jewellery is more widely used for savings and as "money".
1.3.6: Social Reasons for Change in Consumption Pattern

Elaborate

- Traditional Forces:
  - Jewellery as investment
  - Marriage and festive occasions
  - Dependence on family jeweller
  - Traditional, ethnic and chunky designs
  - Sold on gold price + labour
  - Local designs sold locally

- Emergent Trend:
  - Adornment
  - Wear ability and gifting throughout the year
  - Growing interest in brands that signify quality and trust
  - Fashionable, lightweight innovative designs
  - Per piece pricing
  - National and international designs available locally
1.3.7: Price of Gold and Gold Jewellery

Elaborate

- In India, jewellery is seen as an investment product and an asset and hence total transparency is provided to the consumer.
- Jewellery is one of the few products where a detailed break-up of the costs is provided to the consumer.
- Internationally, jewellery is sold at a tag price with no details provided of the cost of the individual elements.
- The price is typically 2-3 times of the price of gold and diamonds/gemstones used in the jewellery.
- The price therefore goes up by 100-200%.
- Cost of making jewellery is often called making charges.
- Though it is called making charges, other words are also often used in Indian markets viz. value addition charges, polishing charges, wastage, loss etc.
- But what is important is that the total charges due to be paid for purchase of jewellery varies from a low 5% to a high 30% depending upon the kind of effort that has gone into making of the product.

Explain

- Calculation of gold price
- In India, the prices are most often quoted for 10 grams and is locally termed as Tola.
- Calculation of price of gold from US$ in troy ounces to Rupees in grams.
- Additional charges applicable on gold bullion in India.
- Gold bullion prices are indicated daily in newspaper or online.
- Pricing of Diamond and Gemstone in Jewellery:
  - The price of the diamonds and precious gemstones are charged separately.
  - Diamonds and gemstones are measured in carats and price per carat is typically quoted to the customers for regular sized stones.
  - In case of single, unusually large pieces, a per piece price is quoted.
Exercise 1:
- Calculate the price of gold from US$ in troy ounces to Rupees in grams:
  - International price of gold = $1215/oz.t
  - Exchange rate USD to INR = INR 67 per $

Exercise 2:
- Calculate INR price for 10 grams of 24 karat bullion gold using the above calculations.
- Calculate INR price for 10 grams of 24 karat bullion gold including additional costs:
  - Import duty = 10%
  - Handling and freight = 2%
  - VAT = 1%
  - GST = 4%

Exercise 3:
- Calculate INR price for 10 grams of 22 karat gold (91.6% purity) using the calculations from exercise 2.
- Add applicable costs:
  - Alloy and other charges = 3%

Exercise 4:
- Calculate INR price for 10 grams of 18 karat gold (75% purity) using the calculations from exercise 2.
- Add applicable costs:
  - Alloy and other charges = 3%
1.3.8: Labour Cost and Wastage in Jewellery Making

Explain

- Effort goes into creating the design, manufacturing the product, expenses towards the cost of the inventory, rental costs for the store, other operational costs like electricity, the staff costs, the packaging costs and costs of advertising and promotion.
- These costs are added to the pricing for the consumer in two ways:
  - Labour Charges/ Making Charges:
    - Are set either as a lump sum amount for that specific jewellery product or a labour/making charge of INR X per gram.
  - Wastage/ Loss:
    - Practice is to charge value addition as “wastage”/”loss”, or a combination of “wastage”/”loss” + making charges. The “wastage”/”loss” is considered as a percentage of the gross weight of the jewellery.
    - Example: If a bangle weighs 13 grams and the loss/wastage decided by the jeweller is 8%, then consumer pays for 1.04 grams (8% of 13 grams) as wastage/loss.
    - In some instances, a customer is charged the value addition as a combination of wastage + loss.
  - In most parts of the country only the labour charges/making charges are added to the price of gold plus the diamonds and gemstones.

Exercise

Exercise 1:

- Calculate the price of a 22-karat gold ring:
  - Price of gold for 24 karat per grams = INR 37,000/-
  - Gross weight of ring = 5 grams
  - Making charges = INR 350 per gram
  - Wastage charges = 6%
  - Applicable taxes = 15%

Exercise 2:

- Calculate the price of an 18-karat diamond studded pendant:
  - Price of gold for 24 karat per grams = INR 37,000/-
  - Gross weight of pendant = 15 grams
  - Making charges = INR 400 per gram
  - Wastage charges = 6%
  - Applicable taxes = 15%
  - Diamond Cost = INR 45,000/-
1.3.9: Taxes on Jewellery

**Explain**

- The local taxes like Sales Tax and VAT (Value Added Tax) is added to the overall bill and collected from the customer to be paid by the jeweller to the State Government.
- The VAT on jewellery in most states in India is 1% currently.
- Recently the Government has also mandated that a 1% of the billed amount be collected from the consumers as Tax Collected at Source which is payable to the Income Tax Department.
- This is applicable for bullion purchases of over INR 2 lakhs or jewellery purchases over INR 5 lakhs.
- GST is yet under review for the gem and jewellery industry and will be applicable from 2017.
- A PAN card is essential for such purchases.
1.3.10: Gross Weight and Net Weight of Jewellery

**Explain**

- **Gross Weight:**
  - This refers to the total weight of the product (including the metal weight + weight of the diamond//precious stones + other embellishments)
  - The entire piece of jewellery is weighed as one piece for gross weight calculation.

- **Net Weight**
  - The net weight of the jewellery product refers to only the weight of the precious metal in the jewellery.
  - This means that the weight of the diamonds/precious stones and other ornaments gets deducted from the gross weight of the jewellery.
  - To calculate the net weight of a studded jewellery product, the Carat weight of the gemstones is converted into grams and this weight is deducted from the gross weight.

- A jewellery invoice containing the entire description of gold and stones with prices.

**Exercise**

**Exercise 1:**

- Calculate the price of a 16-karat gold, diamond and ruby ring:
  - Price of gold for 24 karat per grams = INR 37,000/-
  - Gross weight of ring = 8 grams
  - Making charges = INR 450 per gram
  - Wastage charges = 6%
  - Applicable taxes = 15%

**Exercise 2:**

- Gross weight of ring = 8 grams
- Weight of diamonds = 0.20 carats
- Weight of ruby = 1.00 carat
1.3.11: Hallmarking

**Explain**

- In many countries, there is a legal requirement for all jewellery to be tested (assayed) by an independent third party (typically, an accredited Assay Office).
- If found to be within tolerance, then the Assay Office marks the jewellery with several marks including the karatage or fineness, the maker’s mark and the Assay Office mark.
- This collection of marks is known as a hallmark.
- However, in countries where there is no independent system of hallmarking, karatage marks or numbers are not necessarily guarantees of gold content.
- Components of BIS Hallmarking:
  - A BIS certified jeweller (retailer/manufacturer) has the right to register himself with any of the BIS recognized Assaying and Hallmarking Centres to get his jewellery hallmarked.
  - BIS maintains surveillance on the certified jewellers at a defined periodicity.
  - Market surveillance involves collection of hallmarked gold jewellery from licensee's retail outlet/manufacturing premises and having it tested for conformity in BIS recognized Hallmarking Centre.
- A Hallmark consists of the following five components:
  - BIS Mark
  - Fineness number (corresponding to given karatage)
  - Assaying and hallmarking centre's mark
  - Jeweller's identification mark
  - Year of marking as an alphabet. (A denotes the year 2000, B denotes the year 2001; so on and so forth, hence M denotes the year 2013)
1.3.12: Assaying

**Explain**

- Measuring the gold content is known as assaying.
- There are several methods for measuring the gold content - or purity - of karat gold jewellery.
- Some of these methods include:
  - Touchstone Testing
  - X-ray Fluorescence (XRF)
  - Fire Assay
- Fire assay is the most accurate method of assaying.
UNIT 1.4: Role and Responsibilities of Jewellery Retail Sales Associate

Unit Objectives

At the end of this unit, students will be able to:

1. State their general responsibilities as JRSA
2. State their responsibilities while making sales

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
1.4.1: General Responsibilities as a JRSA

As a JRSA you must know your roles and responsibilities, then only you will be able to serve as a good employee of your store.

A JRSA must perform many different tasks to fulfil his roles and responsibilities.

Few of the tasks that a JRSA must always fulfil include:

- **Commitment towards work:**
  - Ability to appreciate and willingly follow company's rules and regulations.
  - Always stand for what will protect company's interest.

- **Discipline:**
  - Be punctual and regular.
  - Follow instructions and orders of the superiors to progress.

- **Grooming and Personality:**
  - Follow the grooming standards and uniform policy of the company.
  - Always be enthusiastic, energetic and cheerful, and project oneself as an appropriate ambassador for the company.

- **Team Work:**
  - Effectively work with your colleagues.
  - Work with others as part of a team by supporting co-workers during season so that ongoing customer service is maintained.

- All the given points create a good first impression on both the customer and colleagues.

- It also creates a good will about you, and allows you to impress others.
The most important or primary task of a JRSA is to make a sale.

Tidying up the section, visual merchandising of your section is some of the other activities.

For better understanding let us divide these activities or tasks as follows:

Pre-Customer Entry:
- Make sure you change into your uniform, which is ironed and cleaned.
- Make sure you wear gloves (if provided by management).
- Be punctual.
- Ensure that shelves, counters and displays are always clean.
- Count the merchandise and enter the data into the stock records.
- Double check if any merchandise is left behind.
- Be ready to welcome the customers with a smile.

During Customer Interaction:
- While making a sale:
  - Always smile.
  - Offer friendly, helpful and expert service to customers, resulting in the sale of jewellery.
  - Create a positive customer experience.
  - Approach customers and greet them.
  - Ask questions politely to understand customer’s need.
  - Take special orders for items not currently in stock, or not normally stocked, and notify customers when the items have arrived.
  - Up sell, meaning the JRSA should be able to direct the customer towards related product, thus, increasing the amount of sale.
  - Possess demonstrated understanding of product ranges of merchandise and different categories stocked by the store, store layout and locations for different categories of merchandise.
  - Demonstrate understanding regarding payment and exchanges, knowledge of promotions.
  - Maintain records related to sales.
  - Respond openly and objectively when attending to a range of customer queries.
  - Develop and retain loyal customers through relationships.
  - Handle objections.
  - Close a sale.
  - Bag or package purchases, and wrap gifts.

Understand customer behaviour:
- Collect customer information, feedback and data on customer buying behaviour, as and when required.
- Give feedback to the store manager regarding product performance and trends.
- Describe a customer using pre-determined demographic / psycho graphic parameters.
Take stock independently:
- Understand the stock taking process and follow the same.
- Use scanners or the computer to register stock in inventory.

Visual merchandise:
- Arrange and display merchandise attractively.

Anticipate security risks and reduce pilferage:
- Watch for and recognise security risks and thefts, and know how to prevent or handle these situations.

Post Customer Exit:
- Tidy up your section for the next day.

Role Play

- Divide students into 4 teams.
- Conduct role play of sales by asking 2 teams to be customers and the other 2 teams to be JRSA’s turn by turn.
- Ask teams to switch places.
- Note down gap areas and ask students to also note their gap areas.
- Discuss solutions for gap areas.
2. Engage the Customers at the Retail Counter

Unit 2.1 - Interacting with Customer
Unit 2.2 - Understanding Customer’s Requirement
Unit 2.3 - Complaint Handling Activity
At the end of this module, students will be able to:

1. Understand general rules for customer contact
2. Engage customer with right attitude
3. Identify criteria that affects buying behaviour of customer
4. Identify different types of customer
5. Understand characteristics of new age customers
6. Understand how to handle customer complaints effectively
7. Work on customer’s satisfaction
UNIT 2.1: Interacting with Customer

Unit Objectives

At the end of this unit, students will be able to:

1. Identify general rules for customer engagement
2. Identify gap areas in their methods of customer contact
3. Identify customer engagement tactics
4. Gauge personal etiquettes
5. Identify types of customers
6. Learn the importance of listening for better sales

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Different types of jewellery, gloves, small and big hand held mirror, glass cleaning cloth, retail counter set up with plain jewellery display materials/ kits for necklaces, bangles, rings, earrings, jewellery tray, gem cleaning cloth, price tags, jewellery packing materials, jewellery boxes, customer comment book
Customer engagement tactics are very important as it encourages customer to engage. When performed in a right way - a strong customer engagement strategy will cater brand growth and loyalty.

Some of the general rules for customer contact include:

- Ensure that the store is ready always in terms of external ambience, approachability and warm welcome to the customers.
- You are the brand ambassador of your company and must exhibit the highest standard of personal behaviour both within and outside your workplace.
- You must always talk positively about your company, customers and colleagues.
- Anticipate customer needs and fulfil them without being asked.
- Offer refreshments without being asked for it.
- Maintain a professional relationship even with friendly customers.
- Ensure children are taken care of and kept entertained.
- Ensure all customers are seated.
2.1.2: Engaging with Customer

**Demonstrate**

- Following essential elements of customer engagement at the sales counter with examples from participant handbook:
  - Body language
  - Engaging techniques
  - Talking to the customer
  - Standing in the customer area
  - Walking in the customer area talking
  - Talking to colleague
  - Qualify the customer
  - Engage the customer
  - Introducing the jewellery
  - Listening to the customer
  - Match needs to features
  - Encourage trials
  - Ensure customer satisfaction

**Team Activity**

- Make teams of 4 and ask 2 of them to act as JRSA’s and 2 as customers using all the above demonstrated methods.
- Ask the rest of the class to make a note of the gap areas.
- Discuss the gap areas with entire class.

**Tips**

- Show jewellery items with add-on pendants, reversible pieces, or chains that can be worn as necklaces and belts.
- Explain how each item will support and enhance the customer’s wardrobe.
- Remember that you are the expert, which means you are expected to make recommendations and most customers will trust your instincts.
- Explain the multiple ways in which the item can be used.
UNIT 2.2: Understanding Customer's Requirement

Unit Objectives
At the end of this unit, students will be able to:
1. Identify factors influencing customer's buying behaviour
2. Identify and handle different types of customer
3. Recognise characteristics of new age customers

Resources to be Used
- Whiteboard, whiteboard markers, notepads, pens
- Computer or laptop attached to LCD projector
- Blanks sheets of paper
2.2.1: Factors Influencing Buying Behaviour

**Explain**

- Each customer has different buying behaviour.
- A retailer must identify these buying behaviours; and present merchandise satisfying the buying needs.
- How consumers purchase products provides terrific direction for a jeweller.
- It helps him decide what categories to carry, as well as how to place, price and promote categories.
- The components of buying behaviour provide a simple but extremely powerful formula for driving sales.
- Knowing your customer also means you can choose the right level of service, store ambience and facilities.
- Today’s customers know what they want.
- They are savvy purchasers, understand quality, value-driven and practical.
- A jeweller must respond to the way a customer shops, or be left far behind.
- Factors influencing jewellery shopping experience include:
  - Lifestyle
  - Needs and desire
  - Shopping attitude
  - Retailer actions
  - Environmental factors
  - Demographics

**Tips**

- Students to list down their points for the individual factors influencing a customer’s shopping experience.
- Discuss the list made by the students.
2.2.2: Type of Customers

**Explain**

- Every person who walks into your store is a potential customer.
- They just might have different profile.
- It may be an educated housewife, impulsive teenager or a business man.
- Types of customers include:
  - Casual customer
  - Serious customer
  - Irate customer
  - Timid customer
  - Demanding customer
  - Choosy customer

**Ask**

- Students to list down their points for handling the types of customers mentioned above.
- Students to list down their experience with different types of customers other than those mentioned above and discuss with class how they handled the customer.
- Discuss the list made by the students.
2.2.3: The New Age Customer

- Rise in income of people has led to more disposable income to spend on activities such as shopping.
- Extensive mediums of media have caused the average Indian consumer to be aware of products, brands, new services and has pulled up the expectation levels of the customer.
- Increase in the number of working women and nuclear families have increased the need for convenience shopping.
- Customers are more quality conscious and do not mind paying more for quality.
- Consumer is being exposed to a new kind of shopping experience which is redefining his/her expectations from shopping and other services.
- Scarcity of time is putting pressure on shopping time.
- Consumers are moving from "buy what we make" to "make what we want".
- Customers are walking away from stores that do not offer them service, an enjoyable experience or value for money.
- Leisure is already an integral part of shopping expectations.
- Quality of environment and experience is becoming very important.
- Need for customer service to encourage consumers to come back again and again, and buy more is increasing.
- Jewellers are asking themselves: "Is the overall experience I provide unique enough that customers do not want to go elsewhere to shop?"
UNIT 2.3: Complaint Handling Activity

Unit Objectives

At the end of this unit, students will be able to:

1. Identify JRSA’s role in Customer Complaint Handling
2. Handle customer complaints successfully with the tips given
3. Become aware of common customer complaints and why these complaints arise

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- Computer or laptop attached to LCD projector
- Blanks sheets
2.3.1: JRSA's Role in Handling Customer Complaints

**Explain**

- A JRSA often must face customers who are unhappy with the service and product of the store.
- As a JRSA you need to attend to these customers.
- A happy customer will go and tell only three people but an unhappy customer will go and tell 10.
- Bad words always spread fast leading to loss of store image and good will.
- Therefore, it is very important that a JRSA handles customer complaint calmly.
- Complaint handling helps the retailer know about their shortcomings and where to improve its service.
- Complaints give the retailer another chance to improve the service and another chance with the customer.
- If complaints are not handled well, dissatisfied customers will switch to competitors, therefore, you should try to prevent these negative consequences by setting up an efficient complaint management system.
2.3.2: How to Handle Customer Complaint

**Demonstrate**

- How to handle complaints by following the below steps:
  - Always be polite to the customer.
  - Calm down an angry customer.
  - Hear out the customer complaint.
  - Apologise to the customer for the inconvenience.
  - Never give excuses.
  - Do not make the customer feel unattended.
  - NEVER argue with the customer.
  - Provide exchange or service according to store policies, in case the customer is unhappy about the merchandise.
  - Convert an unhappy customer into a happy customer.
  - Make effort so that the customer leaves with a smile.

**Exercise**

- Ask students to list down the complaints they have faced and how they have solved it or how it was unsolved.
- Discuss the complaints and the approach used and that could have been used.
2.3.3: Effective Complaint Management

**Explain**

- Complaint management is effective handling of complaints and using them to improve services.
- The foremost function of complaint management is restoring customer satisfaction.
- Complaint management deals with issues such as:
  - Reaction to any complaint.
  - Time taken to attend to any customer.
  - Policies for recurring complaints.
  - Feedback from the customers to find out how effectively the complaint has been handled.
- The customer service department should:
  - Focus on the problem
  - Find the cause of the problem

**Do**

- Show videos on complaint handling on YouTube such as
  - https://youtu.be/ZHaCM2ZLjCxE
  - https://youtu.be/kv9iu7arEkw
2.3.4: Common Customer Complaints

**Explain**

- Common customer complaints include:
  - Lies
  - Disrespect
  - Broken Promises
  - Powerless Employees
  - Automatic Service
  - Lack of Information
  - Don’t Ask Attitude
  - Ignorance
  - Misplaced Priorities

**Exercise**

- Ask students to list down any 2 complaints related to any of the above-mentioned complaints and if they were resolved or not.
- Discuss the list with the entire class.
3. Explain to Customers About Jewellery Product Offerings

Unit 3.1 - Gold
Unit 3.2 - Platinum
Unit 3.3 - Silver
Unit 3.4 - Diamond
Unit 3.5 - Precious Gemstones
Unit 3.6 - Semi-Precious Gemstones
Unit 3.7 - Imitation, Synthetics and Simulants
Unit 3.8 - Gemstones - Cutting/Forms
Unit 3.9 - Pearls
At the end of this module, students will be able to:

1. Distinguish distinct features and use of precious metals like Gold, Platinum and Silver
2. Recognize platinum and features of platinum jewellery
3. Recognize grading system of diamond as per 4Cs
4. Gain general information about Cubic Zirconia
5. Recognize different types of precious gemstones such as rubies, sapphire and emerald
6. Recognize different types of semi-precious gemstones
7. Differentiate between Imitation, Synthetics and Simulants
8. Identify the different types of gemstone cutting/forms/artwork
9. Recognize various types of pearls available in the market and factors affecting pricing of pearls
UNIT 3.1: Gold

Unit Objectives

At the end of this unit, students will be able to:

• Describe gold karatage
• Explain how gold karatage is defined internationally
• Explain how gold karatage is defined in different parts of India

Resources to be Used

• Whiteboard, whiteboard markers, notepads, pens
• LCD Projector attached to computer or laptop
• Blank sheets of paper
• Gold jewellery, gold of different karatages, gold alloys, different colour gold jewellery, rhodium plated gold jewellery
3.1.1: Gold Karatage

**Explain**

- Most gold jewellery worldwide is marked with its karatage or fineness.
- Many countries only allow certain karatages of gold jewellery to be sold.
- For example, in the United Kingdom, one can make and sell 9, 14, 18 and 22 karat gold jewellery, but not 12 karat gold.
- In some countries, jewellery lower than 12 Karat (50% gold or 500 fineness) cannot be described as gold.
- Internationally Recognised Karatage Chart figure from participant handbook.

**Do**

- Show samples of gold karatage.
3.1.2: Common Features of Gold

**Explain**

- Gold is a chemical element with the symbol Au from its Latin name Aurum.
- The metal occurs as nuggets or grains in rocks, underground "veins" and in alluvial deposits.
- Pure gold is dense, soft, shiny and the most malleable and ductile substance known.
- Pure gold does not rust, tarnish or corrode.
- Gold has a naturally warm yellow colour, but can be alloyed with other metals to create different colours.
- Gold can also be alloyed with a few other metals to increase its strength.
- **Malleability of Gold:**
  - Ability of the metal to be rolled into thin sheets.
  - One troy ounce (31.105 grams) of gold can be flattened to a thin sheet that has an area of about 16 square metres.
- **Ductility of Gold:**
  - Ability of the material to be drawn into fine wires.
  - A single gram of gold can be stretched into a wire 3.2km long.
3.1.3: Different Colours of Gold

**Explain**

- Gold jewellery can be produced in a range of other colours - ranging from white, red, green to black.
- The variations are achieved by mixing (alloying) pure gold with other metals.
- Gold is yellow and copper is red, the only two coloured pure metals.
- All other metals are white or grey in colour.
- The addition of a red colour to yellow, makes the yellow pinker and eventually red.
- The addition of a white makes the yellow colour paler and eventually white.
- At 22 Karat (91.6% gold), we can only add a maximum of 8.4% of alloying metals and hence can only obtain yellow to pink/rose shades.
- At 18 Karat (75.0% gold) and lower, we can add 25% or more alloying metals and hence get colour ranging from green through yellow to red, depending on the copper silver plus zinc ratio.
- White gold is produced by alloying pure gold with white metals like nickel, palladium and zinc to pure gold.
- Rose gold is produced by raising the ratio of copper to silver.
- Green gold is produced by adding a combination of silver, palladium and copper.
- Controlled oxidation of 18K yellow gold containing chromium or cobalt can be made to yield black gold.
- Purple gold is produced by a combination of gold and aluminium.
- Rhodium is the most common plating material used to plate gold because it provides a bright mirror like finish.
- An article of yellow gold jewellery can be made to look like it is white gold by having it Rhodium plated.
- If the rhodium finish on the piece of jewellery wears off over time, it can be re-plated to look brand new and the process is not very expensive.

**Do**

- Show samples of gold jewellery and alloys.
- Show samples of rhodium plated jewellery.
UNIT 3.2: Platinum

Unit Objectives
At the end of this unit, students will be able to:
1. Explain common features of Platinum
2. Identify the uses of Platinum

Resources to be Used
- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Platinum jewellery, different alloys of platinum
3.2.1: Common Features of Platinum

**Explain**

- Platinum is an extremely rare metal occurring at a concentration of only 0.005 ppm in the Earth’s crust.
- It is sometimes mistaken for silver.
- Platinum is a naturally white metal, which will not change colour over time.
- Platinum does not change shape so the jewellery last a lifetime.
- When scratched, the metal just shifts and doesn’t fall off.
- Platinum’s durability means precious stones are held securely for a lifetime.
- Platinum prongs are often used in rings made of less durable metals.
- Platinum is very dense so it feels a lot heavier than other metals.
- A platinum ring would be around 40% heavier than the same ring made from gold.
- Platinum is usually 95% pure in jewellery.
- Platinum is naturally hypoallergenic, so it can be worn every day.
- As a pure metal, platinum is silver-white in colour, lustrous, ductile, and malleable.
- Platinum is more ductile than gold, silver and copper, thus being the most ductile of pure metals, but gold is still more malleable than platinum.
- It does not oxidise at any temperature.
- Platinum’s resistance to wear and tarnish is well suited for making fine jewellery.
- **Other Uses of Platinum**
  - Platinum is naturally hypoallergenic, so it can be worn every day.
  - Pacemakers used for assisting weak human hearts to beat are made of platinum.
  - It is also used in catalytic converters in the automotive industry.
  - The metal has an excellent resistance to corrosion and high temperature and has stable electrical properties.

**Do**

- Show samples of platinum jewellery and alloys.
UNIT 3.3: Silver

Unit Objectives

At the end of this unit, students will be able to:

1. Identify properties of silver

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Silver jewellery, silver alloys
3.3.1: Properties of Silver

Say

- Silver in India is used for jewellery, utensils, coins and making idols of deities.
- Silver has long been prized for its brilliant lustre and its easy workability.
- Pure silver (999 fineness) is too soft for use in jewellery.
- Silversmiths often alloy it with other metals like copper, to harden it.
- Sterling silver, for example, is 92.5% silver and 7.5% copper.
- Sterling silver is a silver jewellery standard in many countries including India.

Say

- Show samples of silver jewellery of different purity.
UNIT 3.4: Diamonds

Unit Objectives

At the end of this unit, students will be able to:

1. Give common information about diamond
2. Describe parameters on which diamonds are graded
3. Explain each diamond gradation parameter (4Cs) in detail
4. Explain broad difference between real diamond and artificial diamond

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Diamond jewellery, loose cubic zirconia in different sizes with carat weight mentioned, cubic zirconia jewellery
3.4.1: Common Information About Diamond

**Explain**

- They are formed at great depths at very high temperatures and high pressures inside the earth.
- They are the purest form of carbon.
- Indian mines have very little or no diamonds now.
- Currently, South Africa and Australia are leading producers of diamonds.
- It is the hardest known substance. Hardness is defined as the ability to resist scratching.
- Diamonds can break and even shatter if not handled properly.
- Not all diamonds that are mined can be used for jewellery.
- Diamonds are used a lot for industrial purposes for e.g. cutting other gemstones and glass cutting etc.
- Rough diamonds are graded into:
  - Gem quality
  - Near gem quality
  - Industrial quality
- Diamonds occur naturally in all colours.
- The most common and widely known ones are the colourless & near colourless with a tint of yellow and brown.
- Green, red, blue, pink etc. are called fancy colours.
3.4.2: The 4Cs of Diamond

- The 4Cs (Colour, Clarity, Cut and Carat) are now a universal method for checking the quality of any diamond.
- The 4Cs have a set standard followed globally, in which consumers can know exactly what they are about to purchase.
- Colour:
  - The colour of diamonds occurs due to traces of different elements in the crystal lattice.
  - For example, Boron with carbon makes blue diamonds; nitrogen with carbon makes yellow diamonds etc.
  - The colour evaluation of most gem quality diamonds is based on the absence of colour.
  - Diamonds are valued by less colour, higher their value.
  - Most diamonds found in jewellery stores run from near colourless to colourless, with slight hints of yellow or brown mostly not visible to the untrained eye.
  - The colour grading scale for gem quality diamonds begins with the letter D, representing colourless.
  - It continues with increasing hints of colour to the letter Z, or light yellow or brown.
  - Each letter grade has a clearly defined range of colour appearance.
  - Diamonds are colour-graded by comparing them to stones of known colour under controlled lighting and correct viewing conditions.
  - Many of these colour differences are so slight that they are invisible to the untrained eye.
  - But these slight differences make a very big impact in diamond quality and price.
- Clarity
  - No two diamonds are the same.
  - Natural diamonds contain either inclusions (internal) or blemishes (external) features/characteristics.
  - Types of inclusions in diamonds include dark included crystals (black), internal cracks (white), other minerals (red, brown etc.).
  - Blemishes are usually because of human interferences while processing (Cutting + Polishing).
  - Diamond clarity refers to the absence of inclusions and blemishes.
  - Diamonds without these features are rare, and rarity affects a diamond’s value.
  - Clarity grades are assigned to diamonds with the aid of a 10x triplet loupe which include:
    - Flawless (FL)
    - Internally Flawless (IF)
    - Very, Very Slightly Included (VVS1 and VVS2)
    - Very Slightly Included (VS1 and Vs2)
    - Slightly Included (SI1 and Si2)
    - Included (I1, I2, and I3)
  - The number, size, nature, relief, position and colour of inclusions as well as how these affect the overall appearance of the diamond evaluate the diamond clarity.
  - Most inclusions and blemishes are invisible to the naked eye.
Of all the 4C’s the cut is most complex and difficult to check and grade.
The cut of any diamond has three attributes:
- Brilliance (the total light reflected from a diamond)
- Fire (the dispersion of light into the colours of the spectrum)
- Scintillation (the flashes of light, or sparkle, when a diamond is moved)
- Cut is often confused with the shape of the diamond.
The most common diamond shape is the standard round brilliant.
All other shapes are known as fancy shapes such as princess, marquises, oval, pear, emerald etc.
All diamonds have facets once they are cut and polished.
A facet is a high polished surface of specific shape and size cut on a diamond’s surface at definite angles.
The largest facet on any diamond is always the table, which is the topmost portion of the stone serving as a "face" of the stone.

- Carat:
  - Diamonds and other gemstones are weighed in carats.
  - One carat is equal to 0.2 grams.
  - Don’t confuse carat with karat, as in "18K gold," which refers to gold purity.
  - A carat is divided into 100 points.
    - For example, a 50-point diamond weighs 0.50 carats.
  - Two diamonds of equal weight can have very different values depending on the other members of the Four Cs: clarity, colour and cut.
  - Diamond weights greater than one carat are expressed in carats and decimals.
    - For instance, a 1.08 ct. stone would be described as "one point zero eight carats".
3.4.3: Cubic Zirconia (American Diamonds)

**Explain**
- Cubic Zirconia is a special imitation and is 100% manmade.
- They cost only a fraction of the cost of natural diamonds and wear away extremely fast.
- With regular wear and tear, cubic zirconia or American Diamonds as they are popularly known as, even tend to chip and break easily.
- An expert can immediately spot a cubic zirconia and there are tests available in the market to identify them even if set in jewellery.

**Do**
- Show samples of Diamond jewellery, loose cubic zirconia in different sizes with carat weight mentioned, cubic zirconia jewellery.
UNIT 3.5: Precious Gemstones

Unit Objectives

At the end of this unit, students will be able to:

1. Give general information about Ruby, Sapphire and Emerald

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Loose rubies, sapphire and emeralds, jewellery set with ruby, sapphire and emerald
3.5.1: Ruby

Explain

- Rubies, Sapphires and Emeralds are called precious stones because they are rarer, more durable as compared to the other semi-precious stones.
- Ruby is the hardest mineral after diamond.
- The colour of ruby is varying levels of red.
- The most desirable is however the "pigeon's blood red".
- Burmese rubies are considered the best in the world.
- Thailand and Sri Lanka also have good deposits of rubies.
- The inclusions in the ruby are an indication of its origin.
- The Indian name for ruby is Manek.

Do

- Show loose rubies and ruby studded jewellery.
3.5.2: Sapphire

**Explain**

- Sapphire and Ruby belong to the same mineral family - Corundum.
- Sapphires come in virtually all colours.
- Most commonly known colours are blue and yellow.
- The most desired blue sapphire should be the "cornflower blue" colour.
- Pinkish orange sapphire called Padaparashcha found in Sri Lanka is a highly-priced stone because they are extremely rare.
- The inclusions in the sapphire are an indication of its origin.
- The Indian name for blue sapphire is Neelam and yellow sapphire is called Pukhraj.

**Do**

- Show loose sapphires (blue and yellow) and sapphire studded jewellery.
3.5.3: Emeralds

**Explain**

- It is a brittle stone compared to ruby and sapphire but is as highly priced and coveted.
- Emeralds come in varying shades of green but most desirable is deep green.
- Columbian emeralds are considered to be the best in the world.
- Zambia and Columbia have good deposits of emeralds.
- The inclusions in the emerald are an indication of its origin.
- The Indian name for emerald is Panna.

**Do**

- Show loose emeralds and emerald studded jewellery.
UNIT 3.6: Semi-Precious Gemstones

Unit Objectives
At the end of this unit, students will be able to:
1. Give general information about different types of semi-precious gemstones

Resources to be Used
- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Loose tourmalines, garnets, peridot, amber, tanzanite, ametrine, aquamarine, amethyst, citrine, coral, turquoise
The term semi-precious is used for all naturally occurring coloured gemstones other than ruby, sapphire, and emerald. Semi-precious gemstones can fetch high prices if found in a rare size and near perfect clarity and colours. Here are some examples:

- **Tourmaline** - occurs in all colours, sometimes even dual colours.
- **Garnet** - occurs in all colour.
- **Peridot** - occurs in Olive Green colour.
- **Amber** - occurs in Yellowish Orange.
- **Tanzanite** - occurs in Indigo and Blue.
- **Ametrines** - combination of Amethyst and Citrine
- **Aquamarine** - occurs in Pale Blue.
- **Amethyst** - occurs in Purple.
- **Citrine** - occurs in Pale Yellow.
- **Corals** - occurs in White, Pink, Red, Orange.
- **Turquoise** - occurs in shade soft Light Blue to Light Green.

**Do**

- Show loose tourmalines, garnets, peridot, amber, tanzanite, ametrine, aquamarine, amethyst, citrine, coral, turquoise.
UNIT 3.7: Imitation, Synthetics and Simulants

Unit Objectives
At the end of this unit, students will be able to:

1. Differentiate between Imitation, Synthetic and Simulants

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Loose red, green, blue, yellow glass and plastic stones
3.7.1: Imitation, Synthetics and Simulants

**Imitations:**
- Ancient Egyptians were the first to come up with imitations of glass and glaze.
- It is impossible for the untrained eye to tell the difference between real gemstones and imitations.
- Glass with a high refractive index, resins, plastics, enamelled porcelain all are used to create imitation gemstones.

**Synthetics:**
- A synthetic gemstone is a replica of the natural gemstone, except it is created in a lab.
- The physical properties except the inclusions will be identical.
- It is impossible for the untrained eye to tell the difference between real gemstones and synthetics.
- The cost is substantially lower than a natural piece of very good quality.
- They are easily available in the market.

**Simulants:**
- A simulant is merely a look alike of any gemstone.
- It merely imitates visual properties.
- It is almost always a semi-precious, easily available, cheaper option for the precious stones.
- Except for appearance nothing is similar between a simulant and the precious counterpart.

**Do:**
- Show loose red, green, blue, yellow glass and plastic stones.
UNIT 3.8: Gemstone Cutting/Forms

Unit Objectives

At the end of this unit, students will be able to:

1. Describe different types of cuttings/forms/artefacts done on gemstone.

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Different cuts of gemstones, engraved gemstone, gemstone figurine, bead string, briolette string, cabochons, spheres, cameo, carved gemstone
3.8.1: Gemstone Cutting/Forms

**Explain**

- The oldest way of decorating the surface of a gemstone is the scratching of figures, symbols and letters on it, from this, the art of engraving developed.
- The origins of gem cutting can be traced to India.
- Today, Jaipur is the largest gem cutting centre in the world.
- Please note, by gemstones we mean every stone other than a diamond.
- The different kinds of cuts on gemstones are as follows:
  - Engraving
  - Figurine
  - Beads
  - Briolette's
  - Cabochon
  - Faceted
  - Balls or Spheres
  - Mixed Cut
  - Carving

**Do**

- Show different cuts of gemstones, engraved gemstone, gemstone figurine, bead string, briolette string, cabochons, spheres, cameo, carved gemstone.
UNIT 3.9: Pearls

Unit Objectives

At the end of this unit, students will be able to:

1. Explain general characteristics of the pearl
2. Describe different types of pearls
3. Explain factors affecting valuation of pearls

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Loose cultured pearls of different shapes, Akoya pearl strand, South Sea pearl strand, Tahitian pearl strand, Freshwater Chinese pearl strand, mother of pearl shell, plastic pearls
3.9.1: Characteristics of Pearl

**Explain**

- Pearls are formed as a result of an irritant that intruded between the shell of the mollusc and the interior of the mantle.
- The colour of the pearl varies with the type of the mollusc, the water temperature, salinity etc.
- The pearls are distinguished by the water in which the molluscs live i.e. saltwater and freshwater.
- Characteristics of Pearl:
  - The size of a pearl can vary from a pinhead to a pigeon's egg.
  - The inner layer of a mollusc shell, which has an iridescent play of colour, is called mother of pearl.
  - Pearls have a low hardness (resistance to scratching) as compared to most gemstones because of which they can get easily scratched.
  - Extreme dryness is also damaging to pearls, as they are waterborne.
  - Pearls are sensitive to acids, perspiration, cosmetics and hair sprays as pearls are organic in nature.
  - They are measured in mommes and not carats unlike other gemstones, but the trend of carat weight is catching up fast.
3.9.2: Types of Pearls

Explain

- Categories of pearls include:
  - Natural
  - Cultured
  - Imitation

- Types of pearls include:
  - Akoya
  - Mabe
  - Keshi
  - Baroque
  - Tahitian
  - South Sea
  - Freshwater Chinese

Do

- Show Loose cultured pearls of different shapes, Akoya pearl strand, South Sea pearl strand, Tahitian pearl strand, Freshwater Chinese pearl strand, mother of pearl shell, plastic pearls.
3.9.3: Factors Affecting Valuation of Pearls

**Explain**

- The most important factors that affect the value of pearl include:
  - Size
  - Shape
  - Surface perfection
  - Rarity
4. Explain to Customers about Jewellery Product Offerings

Unit 4.1 - Handmade Jewellery
Unit 4.2 - Gemstone Setting
Unit 4.3 - Machine Made Jewellery
Unit 4.4 - Types of Finishes
Unit 4.5 - Diversity in Indian Jewellery
Key Learning Outcomes

At the end of this module, students will be able to:

1. Identify the casting techniques and their benefits
2. Identify machine-made bangles
3. Measure bangle sizes
4. Identify different types of chains
5. Recognize electroplating and electroforming techniques as well as their benefits
6. Recognize soldering techniques and their benefits
7. Identify different types of finishing done on metal
8. Understand the huge diversity in jewellery pieces worn in different parts of India
UNIT 4.1: Handmade Jewellery

Unit Objectives

At the end of this unit, students will be able to:
1. Explain different types of techniques used in handmade jewellery
2. Know processes done while doing Nakshikaam, Rawakaam, Tarkashikaam, Jadau, Stamping etc.

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
- Jewellery samples having the different types of techniques on them
Nakasu Velai or Nakshi Kaam or Repoussage is an ancient technique and one of the principal ways in which sheet gold is handled for making ornaments. The technique enables the artisan to shape gold sheets into fabulous forms and decorate it with complex designs and facilitates incorporation of gemstones if required.

In today’s time, when gold is so expensive, sheet gold work keeps the ornaments light and enables a little gold to go far.

The technique was also adopted for decorating large sized idols and temple doors, columns etc.

The repousse technique employs a very small quantity of metal beaten to paper thinness and then worked into such detail and opulence that it manages to convey an impression of weight and solidity so that every design stands out in 3D relief.

A sheet of gold of high purity is beaten to the desired thinness, cut in the required outline and laid over thick wax.

The design of the piece is first hand-drawn on paper and then carved out on lac as a dye.

This dye is used to press into the gold sheet so that the image appears as a relief on one side of the metal.

The outline of the design is drawn using softheaded tools and gentle punches.

The background is depressed and this brings out the relief.

The back of the design is often filled with liquid lac to maintain the relief and closed with a sheet of silver or most often gold.

Show jewellery with Nakshikaam technique.
4.1.2: Rawakaam (Granulation)

**Explain**

- The Indian name for granulation is rawakaam.
- Rawa is a grain of sand.
- Since an early period in India, granulation has always been one of the traditional jewellery decoration techniques.
- Rawakaam is a speciality from Gujarat and is an ancient jewellery surface decoration process employing small solid balls of gold to jewellery surfaces.
- These solid orbs grouped together form patterns, figures and designs depending on the creativity of the artisan.
- The manufacture of tiny, solid gold balls in small sizes called granules (Rawa) is a natural outcome of metallurgical and thermal principles.
- Due to cohesive force of surface tension, liquid gold when cooled in water, draws itself into a form having smallest possible surface area, which is a round solid ball.
- These balls are sifted through a series of sieves to get calibrated sizes, which are then used, for surface decorations.
- The granulation process consists of fixing the granules to the base metal of the object and to each other by a form of fusion welding without the use of solder.

**Do**

- Show jewellery with Rawakaam technique.
4.1.3: Tarkashikaam (Filigree)

**Explain**

- Filigree work or tarkashikaam (tar = wire and tarkash = wire drawer) is characterised by jewellery pieces made from thin wires.
- The ductility property of gold is used to fantastic effect in this technique, where wires are drawn and intricately brought together to form a big looking piece at lightweights.
- Filigree work is a specialty of West Bengal.

**Do**

- Show jewellery with Tarkashikaam technique.
Explain

- Jadau jewellery is a very old jewellery making technique in India.
- Before the introduction of prong setting in the 19th century, virtually all of Indian jewellery was closed set, wherein layers of narrow ribbons of pure gold form a solid wall around the gemstone.
- Jadau jewellery can be separated into precious stone jadau jewellery (Polki) or non-precious stone jadau jewellery (Kundan).
- Polki is the local name for flat semi-cut diamonds.
- Rough diamonds having no depth but having a large flat surface which can be semi polished are used to set in jadau jewellery.
- Other names for polki jewellery is vilandi and uncut diamond jewellery.
- Kundan jewellery involves setting of crystal glass or what is locally known as parab in the exact same procedure and setting as polki jewellery.
- Over a period of time, a whole cluster of jadau jewellery artisans settled in Rajasthan.
- That is when Rajasthan got the reputation of making the finest jadau jewellery in India.
- Steps for making Jadau jewellery:
  - **First step:**
    - On the basis of a drawing, the goldsmith meticulously crafts the metal mould or ghat in which gemstones will be set.
    - Various ghats like these come together to form an entire ornament.
  - **Second step:**
    - The ghat is then sent to the engraver to carve out the areas marked for filling in enamel.
  - **Third step:**
    - As per the design and colour scheme of the ornament, the enameller enamels engraved parts on the ghat.
  - **Fourth step:**
    - Each ghat is fixed firmly on a small wooden handle laden with lac and the gem setter expertly sets each stone into place.
    - Layer upon layer of narrow pure gold ribbons are compressed and pushed to form a wall around each gemstone to camouflage any shape irregularities of the gemstone and make them look uniform; (It must be noted that in earlier times, stones were of irregular shape and minimal facets hence, mostly flat surfaces).
    - Since it is a closed setting preventing any light to illuminate the gemstones, kundan set gemstones are almost always backed with reflective foil made out of thinly beat sheets of gold to give the gemstones a uniform look and also to maximise brilliance.
    - At the end of the whole process, the jewellery piece is cleaned and washed to remove dark spots due to welding and left over impurities from the lac.
Do

- Show jewellery with Jadau and Kundan technique.
4.1.5: Stamping

**Explain**

- One of the earliest forms of jewellery involved stringing hand stamped coins of high karatage with images of Gods and Goddesses or short devotional inscriptions and wearing it as a necklace.
- It also was used as a form of savings other than being adornment.
- Shortly the idea involved stamping nature inspired patterns or the King’s image on various shapes and sizes of gold strips making it the most rudimentary form of jewellery manufacture in ancient India.
- A Kasu Malai (Tamil - necklace of coins) or Putli Haar (Marathi - necklace of images) is the exact same concept and technology used in different parts of the country for ancient Indian stamped jewellery.
- Earlier, the dies were carved out of wooden blocks or lac and then pressed into thin gold coins or components made of gold.
- Today, stamping technique involves high precision dyes made of metal being hot stamped on metal surfaces and/or also mechanical stamping which involves cutting exact same parts from a strip or sheet of metal and then assembling them together.

**Do**

- Show jewellery with Stamping technique.
UNIT 4.2: Gemstone Setting

Unit Objectives

At the end of this unit, students will be able to:

1. Identify different types of gemstone settings

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank job sheets
- Jewellery samples having different setting styles
4.2.1: Types of Settings

**Explain**

- Diamonds and gemstones can be set in different types of settings.
- Common types of setting include:
  - **Bezel Setting**
    - Setting which is completely surrounded by a precious metal band which fastens the diamond/gemstone securely into place.
  - **Channel Setting**
    - A setting in which diamonds are fitting into two parallel walls or “channels” of metal.
  - **Flush Setting**
    - A setting in which only the crown or sometimes only the table are visible.
    - The rest of the stone is flushed into the surface of the metal.
  - **Invisible Setting**
    - The gemstones are set in a such manner that metal is not visible between the stones.
  - **Pave Setting**
    - Gemstone setting in which beads of metal are pulled together around the gemstones to appear as “paved” into the surface of the metal.
  - **Prong Setting**
    - Prong setting refers to the use of metal projections or tines, called prongs or claws, to secure a gemstone to a piece of jewellery.
  - **Tension Setting**
    - A setting that holds gemstone in place entirely with tension.

**Do**

- Show jewellery with different setting styles.
UNIT 4.3: Machine Made Jewellery

Unit Objectives

At the end of this unit, students will be able to:
1. Describe about casting - "Lost Wax Process"
2. Explain about machine made bangles
3. Explain different styles of chains available in market and how they are measured
4. Explain usage of findings and different types of findings available
5. Give information about metal soldering

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank job sheets
- Jewellery samples for machine made bangles and machine made chains, samples of different types of findings
4.3.1: Casting – “Lost Wax Process”

Casting or Investment casting is also known as the lost wax process. This process is now being extensively used to make multiple jewellery pieces of the same design of very high precision in very less time.

The process of Casting is as follows:

- A design is sketched on paper.
- Metal or wax master of that design is made.
- Rubber mould of the design is made.
- Rubber mould is cut and the masterpiece is removed.
- Multiple pieces in wax as required are produced using the rubber mould by injecting wax into the mould.
- Wax piece is removed from rubber mould once cooled.
- Wax pieces are attached together to create a wax tree.
- Wax trees are placed in flasks which are filled with a plaster like material called investment.
- The flasks are placed in a furnace to burn out the wax leaving an empty impression of the design.
- Molten metal is poured into the flasks wherein the molten metal fills the empty areas of the design.
- Metal tree is created and the investment powder is washed away.
- The metal pieces are cut and sent for cleaning, setting, polishing and final finish.
4.3.2: Machine Made Bangles

Explain

- Machine made bangles are a very popular segment in India today.
- The machines can be programmed with 100s of designs and can produce those designs in very little time.
- The machine creates various unique patterns and designs that are not easily created by hand especially with high level of precision.
- The finish on these bangles is superior to the hand-made bangles of the same kind.
- Bangles are sized by their inner diameter, which is a measure of the length of a straight line passing through the centre of the bangle.
- The unit of measurement is inches.
- So, when we say the bangle size is 2-5 (pronounced two five), it means the diameter of the bangle is 2 full inches plus 5 sections of the total 16 sections of the inch.
4.3.3: Machine Made Chains and Findings

- Machine made chains and findings are very popular in India.
- Length of a chain is always measured in inches.
- They are measured from one end of the chain to another.
- Jewellery findings are the 'mechanics' of a piece of jewellery.
- They are designed mainly for constructive purposes, such as linking, joining or attaching different components of a piece together.
- Except rings, every piece of jewellery needs findings to secure it.
- Different kinds of findings are:
  - Earrings = butterfly/scrolls with or without winding.
  - Chains = S hooks, jump ring, box clasp.
  - Bracelets = toggle clasps, lobster clasps, jump rings, S hooks
4.3.4: Electroplating and Electroforming

**Explain**

- **Electroplating**
  - Electroplating is a method used to put a gold coating onto a piece of jewellery.
  - It is a process of placing a jewellery item in a gold solution and passing an electrical current through the jewellery piece and the solution.
  - Typically, silver jewellery items or even other base metal items like copper are plated with gold to give it the appearance of gold.
  - Electroplated gold jewellery is often popularly sold as "one gram gold jewellery".
  - One gram gold" is supposed to contain a plating of a gram of gold over the non-precious metal item. It is very difficult to ascertain the actual amount of gold used for such items.
  - There is practically no resale value.
  - Electroplated gold is not considered as precious jewellery and is mainly retailed as “imitation jewellery” or “fashion jewellery”.

- **Electroforming**
  - It is simply electroplating a complex, three-dimensional shape (called a mandrel, model, or pattern). In the case of jewellery design, the mandrel is plated with a thin layer of gold that follows the shape and surface details of the mandrel.
  - This mandrel is later removed to leave a hollow gold object—the piece of jewellery.
  - The operation is performed in an electroforming bath, which is essentially a modified electroplating bath, using specially formulated gold electrolytes (plating solutions).
  - The electroforming process is used extensively to make hollow gold idols.
4.3.5: Soldering

**Explain**

- Soldering is a joining process that is a part of the jewellery manufacture process.
- It should be performed by skilled goldsmiths at the workbench and in a mass production factory as well.
- In the process of soldering two or more precious metal items are joined together by melting and flowing a filler metal (solder) into the joint.
- Soldering differs from welding in that soldering does not involve melting the work pieces.
- **Soldering of Gold**
  - Jewellery comprises of various components that need to be soldered together.
  - In this process the filler metal has a lower melting point than the precious metal.
  - The traditional sellers used for gold have been zinc, cadmium and nickel.
- **Cadmium Based Soldering (KDM)**
  - Cadmium has traditionally been used in jewellery sellers as it melts well and lowers the melting range.
  - It is now known that there is a serious toxicity problem with cadmium.
  - On melting the solder, cadmium readily boils off and forms a vapour that reacts with air to form poisonous cadmium oxide fume.
  - Exposure to this fume can cause long-term health problems to workers in the jewellery industry including scrap refiners.
  - This includes damage to lungs, kidneys and blood.
  - Cadmium collects in the body so there are regulations in many countries limiting exposure to cadmium. “BIS standards do not permit usage of cadmium sellers.”

**Field Visit**

- Take students to visit a manufacturing unit that makes machine made bangles, chains and findings.
- Show students area where casting is done and the process of casting.
- Show the soldering process.
UNIT 4.4: Types of Finishes

Unit Objectives
At the end of this unit, students will be able to:
1. Identify various types of metal finishing in jewellery pieces

Resources to be Used
- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank job sheets
- Jewellery samples having different finishes
4.4.1: Types of Finishes

**Explain**

- Finish may refer to the style of surface texturing on a piece of jewellery.
- Different types of finish include:
  - **High Gloss/Satin Finish**
    - The finish is achieved by way of buffing the metal, i.e. the piece of jewellery is rubbed on a high-speed lathe and by friction and heat generated.
  - **Matte Finish**
    - Matte finished jewellery tends to be favoured by modern, design-conscious and high fashion individuals.
    - This finish is achieved when the metal is not buffed.
  - **Hammered Finish**
    - It is a manually achieved texture in which metal is hammered repeatedly.
  - **Diamond Cut Finish**
    - Diamond finish usually has tiny reflective facets and then rhodium plated for added “sparkling effect”.
  - **Engraving**
    - Individual designs are engraved manually with steel engraving tools.
    - This technique allows a high degree of creativity from the craftsman.
  - **Enamelling**
    - It is a surface decoration technique in which a pigment of a vitreous nature composed usually of powdered potash and silica, bound with oil, coloured with metallic oxides are applied to gold.

**Do**

- Show jewellery samples having different finishes.
UNIT 4.5: Diversity in Indian Jewellery

Unit Objectives

At the end of this unit, students will be able to:
1. Identify region specific jewellery pieces
2. Identify jewellery pieces worn on different parts of the body

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank job sheets
- Jewellery samples from different regions of India, types of jewellery worn on different parts of the body
4.5.1: Regional Indian Jewellery

**Explain**

- North Indian jewellery
  - North Indian jewellery has a strong Mughal influence.
  - Heavy stonework and elaborate enamelling are two major features of North Indian Jewellery.
  - Kundan Jewellery is a product of Mughal influenced jewellery.
- South Indian jewellery
  - South Indian jewellery takes inspiration from nature and mythology.
  - It is distinct as compared to all other kinds of Indian jewellery because it has high level of symbolism and storytelling.
- East Indian jewellery
  - Very lightweight and intricate are features of East Indian jewellery.
- West Indian jewellery
  - A distinct feature of Maharashtrian jewellery is the usage of stamping technique and gold foil on lac beads and hollow gold beads.
  - Gujarati jewellery takes inspiration from nature and is chunky like tribal jewellery.
- Bridal jewellery from different parts of the country include mangalsutra, nath (nose ring) and toe rings other than cultural bridal jewellery.

**Do**

- Show jewellery samples from different regions of India.
4.5.2: Jewellery For Different Parts of The Body

Elaborate

- In India, there are different types of jewellery meant to be worn on different parts of the body:
  - **Head Ornaments include:**
    - Maang Tika (Origin North India)
    - Borla (Origin Rajasthan)
    - Suryakala/ Chandrakala (Origin South India)
    - Nethichutti (Origin South India)
    - Jhumar (Origin – North India)
    - Kalagi/ Shirpech/ Sarpech (Origin North India)
    - Veni (Origin – Maharashtra)
    - Jadanaagam (Origin – South India)
  - **Ear Ornaments include:**
    - Bala (Origin – North India)
    - Jhumaka
    - Kudajodi
  - **Neck Ornaments include:**
    - Hasli (Origin – Rajasthan)
    - Chokar/ Gulubandh
    - Haar
    - Mala
  - **Wrist and Arm Ornaments include:**
    - Bangdi
    - Gajara (Origin – Rajasthan)
    - Kada
    - Patlya (Origin – Maharashtra/Rajasthan)
    - Todas (Maharashtra)
    - Sutarala
    - Haathphool
    - Vaaki
    - Baajuband
  - **Nose, Waist and Feet Ornaments include:**
    - Nath (Origin – Maharashtra)
    - Nathni (Origin – Rajasthan)
    - Oodiyan
    - Kamarband
    - Anklet
    - Keychain
Do

- Show jewellery samples for different parts of the body.
5. Facilitate Customer Buying Decision at Multiple Counters

Unit 5.1 - Facilitate Customer on Counter
Unit 5.2 - Facilitate Billing Process
At the end of this module, students will be able to:

1. Understand essentials steps in selling process
2. Facilitate customer with excellent customer Service
3. Explain steps involved in billing procedure
4. Understand billing Process and explain steps involved in billing process
UNIT 5.1: Facilitate Customer on Counter

Unit Objectives

At the end of this unit, students will be able to:

1. Practice five essential steps of selling process
2. Know important basic steps of good customer service
3. Get an idea about do's and don'ts while making sale
4. Identify difference between bad, good and excellent customer service

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
Pleasing the customer is the most important role of a JRSA.

A sales process is a systematic approach to selling a product or service.

The selling process involves a series of steps that may appear to be a straight-line process, but there is a lot of movement back and forth between the different steps that will ultimately lead to closing the deal.

The selling process will vary by industry and personal preference, but remember the five essential steps.

These will help you close more deals.

The five essential steps are:

1. The Meet and Greet
2. Qualifying the Customer’s Needs
3. Presentation or Demonstration
4. Overcoming Objections
5. Closing

---

**Fig. 5.1.1.1: Steps in Selling Process**

**BEFORE THE SALE**
Preparation

**DURING THE SALE**
- Greeting and Approach
- Understanding customer needs
- Product Presentation and Demonstration
- Handling Objections
- Closing the sale

**AFTER THE SALE**
- Add-on sale
- Affirmation and Thanking
5.1.2: Basic Steps in Good Customer Service

**Explain**

- Good service is when the customer thinks the treatment he received exceeds his expectations.
- Hence good service occurs when we give customers a little more than they expect.
- Some important steps to remember when making a sale:
  - Step 1: Greet the customer
  - Step 2: Ask questions to understand customer needs.
  - Step 3: Show relevant merchandise.
  - Step 4: Have excellent product knowledge.
  - Step 5: Close the sale when the customer begins to take interest in the sale presentation.
- When performed in a right way - a strong customer engagement strategy will cater brand growth and loyalty.
5.1.3: Do's and Don'ts While Making Sales

- In any process, there are certain steps or actions that you must do and certain steps that you must not.
- In the same way, the selling process has certain dos and don’ts that you must follow such as:
  - Do:
    - Be well groomed
    - Greet your customer
    - Offer help by saying, "May I help you?"
    - Ask questions to understand customer needs
    - Present your product
    - Have product knowledge
    - Give suggestions
    - Have service attitude
  - Don’t:
    - Leave customer unattended
    - Use "Can I Help You?"
    - Show disinterest
    - Give dishonest suggestions
5.1.4: Difference Between Good, Bad and Excellent Service

**Explain**

- A customer enters a store with certain expectations like a good salesperson to attend to her, good quality product, and good customer handling service.
- What she receives and expects depends on the service of the store.
- Good service is when the customer thinks the treatment she received exceeds her expectations. Hence, good service occurs when we give customers a little more than they expect.
- Bad service is when customer perceives their treatment is less than their expectations.
- Excellent sale is when the salespeople enjoy giving customers more than what they expect, good service becomes excellent service.
  - Features of excellent service include:
    - Greet the customer.
    - Ask questions to know customer specification.
    - Display relevant merchandise.
    - Have excellent product knowledge.
    - Give suggestions.
    - Try to make added sale.
    - Make extra effort to please the customer.
    - Compliment the customer.
    - Give complimentary goodies.

**Role Play**

- Divide class into 4 teams.
- Ask 2 teams to act as JRSA's and 2 teams to act as customer.
- Ask teams to switch places.
- Ask students to note down gap areas and discuss the same with entire class.
- Trainer to note down gap areas observed and guide students accordingly.
UNIT 5.2: Facilitate Billing Process

Unit Objectives

At the end of this unit, students will be able to:

1. Describe billing process in detail
2. Identify JRSA’s role in billing process
3. Create opportunity to make add on sale while completing billing process

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
5.2.1: Billing Process

**Explain**

- Any sale ends only when the billing of the product is done.
- Therefore, billing is an important part of making a sale as well as an add-on sale.
- The end of any sale is the process of billing.
- In billing, the customer pays for the merchandise he/she has bought and the cashier gives the customer a bill.
- A bill is a document which provides details of the product.
- The bill is an important document for store records.
- It is also important for the customer to keep track of his purchase, additionally it also ensures that no part of the sale goes unnoticed.
- Though process of billing is handled by the cashier, and may not be the primary job of a JRSA but you must know the process.

- The bill will contain:
  - Name of the shop
  - Address and contact of the shop
  - Date of purchase
  - Order number (if applicable)
  - Serial number
  - Brief description of merchandise
  - Quantity of each merchandise
  - Price of each merchandise
  - Total price
  - Additional details (net weight, gross weight, stone weight)

- Steps of billing process:
  - Step 1: Collect the products from the customer.
  - Step 2: Scan the barcodes.
  - Step 3: Ask the customer if they want to pay by cash or card.
  - Step 4: In case of cash, return the balance and in case of card, return the card by acknowledging the customer.
  - Step 5: Tell the customer about offers and promotions.
  - Step 6: Hand over the products and the bill.

- Always make sure a customer gets a bill against his purchase.
6. Manage Stock of Products at Multiple Counters and Ensure Product Safety

Unit 6.1 - Stock Management at Counter
Unit 6.2 - Product Safety
Unit 6.3 - Inventory Shrinkage Due to Shoplifting
Key Learning Outcomes

At the end of this module, students will be able to:

1. Know importance of stock taking
2. Get familiar with process of stock taking
3. Understand how to manage stock at counter
4. Understand process of ordering new supply
5. Understand the ways of keeping products safe
UNIT 6.1: Stock Management at Counter

Unit Objectives

At the end of this unit, students will be able to:
1. Understand importance of stock taking
2. Describe JRSA role in stock taking
3. Understand how to maintain adequate stock at counter
4. Analyse how much stock is required
5. Know procedure for ordering new supply

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
6.1.1: Stock Taking

Elaborate

- Stock taking is important as it helps us to understand the trend in sales, the amount of merchandise either sold, damaged or missing.
- Stock taking is a process of physically verifying the count of the merchandise in the store.
- It tells us which product sells the most amongst customers, so that the same can be re-ordered.
- Counting helps in revealing shoplifting / misplaced product.
- Basically, it helps us track merchandise.
6.1.2: Process of Stock Taking

Explain

The process of stock taking has many small steps within which include:

- Store receives merchandise from the vendors/ workshops.
- Received stock is manually counted or scanned and the count of different merchandise is updated on the computer system of the store.
- Merchandise is moved to the shop floor for display and sale.
- JRSA must count the merchandise in his/her section and update the numbers in the stock keeping register.
- The count written by the JRSA is then signed by the manager.
- When any merchandise is billed, the JRSA scans the barcode and the computer automatically reduces the count of the corresponding merchandise from the system.
- Daily count is matched with the number on the system.
- Physical count and system count should match each other.
- In case of any mismatch, recount the merchandise, search for the missing merchandise.
- Inform the manager about this mismatch in the count.
- If the merchandise is not to be found and is not billed according to the system, then the merchandise has either been misplaced or there has been an administrative error or shoplifting and it is a loss to the store.
6.1.3: Stock Management at Counter

**Explain**

- Ensure that there is no shortage of stock at the counter always.
- Ensure that there is no over stocking of products as well.
  - Any over stocking in the name of customer wanting to see more designs is a common misconception in the minds of the sales people.
- Ensure that excess stocks are not kept at the counter but taken out and returned to the stores, because these are high value product.
- Reduce slow moving stock by focusing on their sales, offering discounts (after taking approval from senior or as per company policy) or returning back to the supply department.
- During the course of daily display to customers, it is possible that they might get damaged or bent out of shape.
  - Ensure that these are immediately repaired and made saleable.
- In case JRSA sells a customized product and promises customer that the product will be available at a future date to the customer, it is JRSA’s responsibility to get the product delivered to the customer on the promised date and time.
- In the unlikely case that the customised order is delayed, JRSA must keep the customer informed in advance.
  - Do not spring a surprise on the due date when the customer has come to the store to pick up the piece.
  - She will be utterly disappointed and is unlikely to come back to the store again.
6.1.4: Order New Supply of Stock

**Explain**

- Customers are never tired of wanting to see choices of all kinds, therefore, for most JRSAs, stocks are never enough.
- Today due to high inventory costs, inventory optimisation is the key.
- The study of how much stock to keep (width and depth) is a job in itself.
- Follow these steps to determine the right merchandise:
  - Determine the customer profile to decide on the type of stock to be ordered.
  - Analyse the sales pattern of the past and anticipate the future sales pattern.
    - Factor in occasions like Diwali, Akshaya Tritiya and other traditionally high season for jewellery purchase.
  - Keep a close eye on the movement of stock to identify the optimum size of the stock.
  - Analyse stock in hand.
    - Identify gaps in the merchandise.
    - Identify the stocks that needs to be ordered periodically
  - Ensure fast moving stocks are always available by ordering them adequately.
  - Ensure that entry price, mid-price and high end products appropriate to the customer needs are available in adequate quantities.
  - Decide the stock to be ordered based on demand and sales.
  - Place order for stocks with the appropriate inventory person giving full details.
    - All companies have their own policy and procedures to place an order for products hence follow the same.
  - For customized order, provide exact product specification as per customer’s requirement in specific format to Supply/Inventory Department and ask for delivery date.
  - At the time of peak period such as festival time, analyse the stock to be ordered well in advance.
    - Calculate the time required for dispatch on new orders and place the order promptly.
UNIT 6.2: Product Safety

Unit Objectives

At the end of this unit, students will be able to:

1. Understand importance of product safety
2. Understand how to be vigilant
3. Understand how to maintain adequate stock at counter
4. Understand importance of safety equipment
5. Know inventory shrinkage due to shoplifting

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
6.2.1: Safety of Product

Say

- Like stock management, the safety of product is also important since it helps us to understand the value of the precious items and importance of keeping them safe.
6.2.2: Keeping Product Safe

**Explain**

- A JRSA should know the following things to keep the product safe:
  - Be vigilant and note the feature of customers.
  - Display limited jewellery pieces.
  - Properly lock Jewellery display cases.
  - Attend only one customer at a time.
  - Ensure the products are properly tagged and labelled.
  - Ensure all the safety equipment like CCTV are operational.
  - Do not leave products unattended.
  - In case of suspicion, contact supervisor immediately.
UNIT 6.3: Inventory Shrinkage Due to Shoplifting

Unit Objectives

At the end of this unit, students will be able to:

1. Identify shoplifting
2. Understand shoplifter’s profile
3. Recognize their role in preventing shoplifting
4. Know about steps to be followed once they have caught the shoplifter

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
6.3.1: What is Shoplifting

**Say**
- Inventory loss due to criminal activity like shoplifting is a concern for jewellers.
- A JRSA can play an active part in reducing shoplifting by being alert and quick to respond.

**Explain**
- Shoplifting is a crime.
- It is when someone steals merchandise offered for sale in a retail store.
- Shoplifting most often occurs by concealing merchandise in a purse, pocket or bag, though it is done by a variety of methods.
- Shoplifting is a cause of great loss to the retailer. It should be prevented by all accounts.
- Important to note, shoplifters don’t look a typical way, hence watch out and stay alert always.
- Use your presence of mind to stop and report such activities.
6.3.2: Shoplifter's Profile

Explain

The different shoplifter profiles are:

- **Amateurs:**
  - Amateur shoplifters also can be highly skilled, and some steal almost every day, but don’t do it to make a living.

- **Professionals:**
  - People who make their living by stealing from retail stores.
  - Professional shoplifters often are highly skilled and even organized in gangs.
  - The crude professionals sometimes use force and fear much like gang intimidation and often commit grab-and-run thefts.

- **Juveniles:**
  - Young persons who may be misled and do not know better.
  - For Example: Teenagers are often misled towards shoplifting.

- **Kleptomaniacs:**
  - They are mentally ill individuals who may be compulsively shoplifting, and need help and treatment to overcome this problem.
6.3.3: Methods Adopted by Shoplifters

- Merchandise is concealed in boxes, bags or purses.
- Merchandise is concealed in clothing.
- Professionals may wear garments fitted with large pockets or hooks.
- Oversized garments may be worn to afford easy concealment.
- Some thieves grab items and run out of the store.
- They may also attempt to hold up customers and sales staff inside the store by displaying a pistol/weapons and make away with articles/cash.
6.3.4: Indication of Potential Shoplifters

Tips

- Tips to identify shoplifters:
  - People wearing overcoats out of season or raincoats on a clear day.
  - People carrying boxes, bags, or umbrellas which could be used to conceal merchandise.
  - Nervous-looking people who are constantly touching the backs of their heads, tugging at sleeves, or adjusting socks.
  - Exceptionally fussy people who cannot seem to make up their minds about a purchase, or do not appear interested in purchasing an article that they have been examining.
  - People who walk around and all the while keep one hand in a pocket.
  - People who come back to the same area of the store several times.
  - People who are busy looking around, rather than at merchandise.
  - People who appear nervous.
  - People who walk into stockrooms or behind counters and have no business in such places.
  - Men who carry shopping bags.
6.3.5: Methods of Preventing Shoplifting

**Tips**

- Use video surveillance cameras to track the events happening inside the store.
- Train JRSA to spot shoplifters and teach the action to be taken to prevent the loss of merchandise.
- Offer incentive programs to encourage interest and participation in loss prevention.

**Elaborate**

- As a JRSA most of the time it will be you who will be responsible for catching a shoplifter.
- The customer sales associate should attempt to keep the situation as quiet as possible, without disturbing other shoppers.
- The shoplifter may attempt to run, may assault the employee, or may even pull out a weapon.
- The training of the security staff is the key to ensure proper action in accordance with developing circumstances.
- When guards are posted at or near exits, they should assist in apprehensions if requested.
- Normally, the suspect will come along quietly when asked.
- A retailer may make a choice at this stage to call in the local police and press further charges.
7. Coordinate with Other Departments

Unit 7.1 - Jewellery Retail Sales Associate's Role in Coordinating with Various Departments
At the end of this module, students will be able to:
1. Explain the importance of coordination
2. Explain Jewellery Retail Sales Associate's role in coordinating with other departments
UNIT 7.1: Jewellery Retails Sales Associate's Role in Coordinating With Other Departments

Unit Objectives

At the end of this unit, students will be able to:

1. Understand the need of coordination
2. Know how to coordinate with other Departments

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
Coordination with other departments in the organization is one of the important role in Jewellery Retail Sales Associate's profile.

Communication with other departments is important as it helps to run operations at the counter smoothly and ensures to give prompt service to customers.

Successful coordination with other departments in the organization helps Jewellery Retail Sales Associate to:

- Perform well and achieve targets
- Keep counter well stocked as per market trends
- Provide excellent service to customer
- Adhere to organisation’s policies and procedures
- Build a strong team
7.1.2: JRSA's Role in Coordinating with Other Departments

Elaborate

While performing his/her duties at counter as JRSA, he/she must coordinate with departments like:

- Coordinate with Manager:
  - To ask for his guidance in case of any doubts or problems
  - To update him sales on daily basis
  - To report inventory movement
  - To inform about fast and slow moving products
  - To inform about stock replenishment

- Coordinate with Inventory Controller to:
  - Replenish stock
  - Value old-gold jewellery for exchange as received from customers
  - Inform about any loss of goods
  - Update about sales pattern at counter
  - Update about design trend in market

- Coordinate with Factory to:
  - Track the status of the customized jewellery order

- Coordinate with Cashier:
  - Provide details on billing and cash collection
  - Tally cash with billing in case of discrepancies
  - Enable customer to complete the sales process in short time

- Coordinate with Goldsmith (repairs):
  - Provide details of repair to be done on the jewellery
  - Provide return schedule to customer
  - Communicate the value and anticipated charges to customer

- Coordinate with Housekeeping Personnel:
  - Arrange refreshments for customer
  - Maintain clean work environment
8. Create Professional Image of Self and Organization

Unit 8.1 - Creating Professional Image of Organization
Unit 8.2 - Creating Professional Image of Self
Key Learning Outcomes

At the end of this module, students will be able to:
1. Create professional image of themselves
2. Create organization's professional image
3. Identify the importance of creating self and professional image
UNIT 8.1: Creating Professional Image of Organization

Unit Objectives

At the end of this unit, students will be able to:

1. Recognize the value of creating image of their organization
2. Identify methods to display products at counter
3. Describe their role as JRSA in creating the professional image of their organization

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
8.1.1: Displaying Products at The Counter

Say

- Keep the counter very clean.
- Highlight best products at eye level.
- Clean the jewellery display tray regularly.
- Clean accessories on which jewellery is displayed regularly.
- Always use hand gloves while displaying jewellery.
- Keep the jewellery clean without any stains and without any damage.
- Tag and label the products with all relevant information.
- Display the products appealingly.
8.1.2: Cleanliness in The Retail Area

Say

- Cleanliness is a significant aspect of the consumer experience.
- A customer is highly influenced by the cleanliness and neatness of any store and is willing to spend more time in such places.
- Cleanliness of a store increases the frequency of shopping and affects the whole shopping process.
- When applying housekeeping procedures to your counter area, five key points must be considered:
  - Clean
  - Safe
  - Uncluttered
  - Well organized
  - Customer friendly
- Keeping these five key points in mind always will ensure that your counter area contributes to the overall professional and positive image that your store presents.
- Maintaining the work area in a tidy, clean and safe way reflects a positive store image and helps create an environment that is pleasant for all customers and conducive to sales.
- Coordinate with housekeeping personnel of stores to keep your counter area and surrounding clean all the time.
8.1.3: Sexual Harassment Policy

Explain

- With the increase in the crime rates and harassment of women, most organizations have both verbal and written policies on how women should be treated and what constitutes harassment.
- Jewellery industry is one such industry, where most front-end sales staff are often women as the industry caters mainly to women customers.
- Similarly, the space available behind the counter is often very small.
- Hence, extra care must be taken to ensure that women should not feel that they have been harassed.
- Taking photographs of women without their approval is also a form of harassment.
- Instances of women customers filing complaints of unauthorized photography have increased significantly in the recent past.
UNIT 8.2: Creating Professional Image of Self

**Unit Objectives**

At the end of this unit, students will be able to:

1. Understand the value of creating self-image on professional level
2. Understand how to maintain personal hygiene and cleanliness
3. Describe their role in creating a professional image

**Resources to be Used**

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
8.2.1: Personal Hygiene

Elaborate

- Creating professional image for self is very important.
- Appearances count a lot for creating first impression on customers.
- Personal grooming should not be avoided.
- Being always presentable shows confidence, trustworthiness, and approachability as it creates a path for success.
- Personal Hygiene Practices Individual staff presentation can make a major contribution to the overall image that a store conveys to customers.
- It is therefore important that all staff members dress and present themselves in a way that complies with employer dress standards.
- Standards change from store to store.
- Some issue uniforms, others set dress codes, some require staff to wear merchandise that is currently available and some have no policy at all.
- Making sure that you are clean and neat always ensures that you are communicating a positive image.
- One's image is created by not only what is worn, but how it is worn.
- All clothing should be clean and ironed. Shoes should be clean and make-up and accessories should be appropriate.
- The image presented must be that of a professional: clean, tidy and ready to serve the customer.
- Jewellery Retail Sales Associate should ensure that:
  - Hands and fingernails are clean
  - Hair is clean and brushed
  - Teeth are clean and use breath freshener if necessary
  - "Deodorant is worn
  - Face is clean
  - Gloves are worn while displaying jewellery
  - Hair is tied back or put in a net
  - For female Jewellery Retail Sales Associate, make-up should be light and natural looking.
8.2.2: Establish Rapport with Customers

**Elaborate**

- Be courteous
- Be a pleasing personality
- Use a proper way of communication with the customers
- Be prompt in your responses
- Give accurate information to the customers related to their queries about any jewellery product
9. Maintain Health and Safety at Workplace

Unit 9.1 - Understand Potential Sources of Accidents
Unit 9.2 - Understand Safety Signs and Appropriate Requirements to Be Safe
Unit 9.3 - Understand Ergonomics or Bad Posture of Body
Unit 9.4 - Fire Safety Rules
Unit 9.5 - Understand How to Deal with Emergency Situations
At the end of this module, students will be able to:

1. Understand safety procedures.
2. Identify potential work hazards.
3. Handle an emergency situation at work.
4. Conduct CPR in an emergency situation.
5. Identify type of fire.
6. Identify the right fire extinguisher for different types of fires.
7. Use a fire extinguisher.
8. Realize the importance of complying with company safety rules and regulations.
UNIT 9.1: Understand Potential Sources of Accidents

Unit Objectives

At the end of this unit, students will be able to:
1. Identify the potential sources of accidents at their workplace
2. Identify types of potential accidents
3. Prepare themselves to avoid the potential accident
4. Identify rectification measures for avoiding the potential accidents

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
9.1.1: Understand Potential Sources of Accidents

**Elaborate**

- Accidents or hazards mean an incident involving loss of life inside or outside the workplace, suffering injuries internally and/or externally, or release of toxic chemical or explosion or fire, or spilling of hazardous chemical resulting in 'on-site' or 'off-site' emergencies or damage to equipment's leading to stoppage of process or adverse effects to the environment.

- Accidents or hazards usually occur due to:
  - Faulty equipment
  - Improper working conditions
  - Faulty inspection or repairing an equipment or tool without the proper instructions
  - Irregular maintenance of equipment and tools
  - Repairing of faulty equipment by someone who is not qualified to repair
  - Lack of concentration or bringing personal tensions to work
  - Unsafe practices such as plugging wires directly into sockets without a plug
  - Not reading voltage instructions for imported equipment
  - Improper or insufficient safety training
  - Smoking in non-smoking zones
  - Storage of chemicals near heat emitting machines
  - Improper storage of chemicals
  - Improper work clothing or lack of protective gears
  - Exposed wires or wires bitten by rats or other animals
  - Wires with bad insulation
  - Improper electric connections
  - Using wrong tools and equipment in wrong place or plugging into wrong socket
  - Using too many wires in one spike guard or electric socket
  - Bad housekeeping which includes wet floors, sweeping not done, papers thrown on floor, dustbins not covered or emptied
  - Tools and equipment not stored properly after day's work
  - Not unplugging tools and equipment after day's work or during breaks
  - Leaving main switch on of tools and equipment after day's work
  - Non-reporting of hazards to supervisor or ignoring potential dangers

**Field Visit**

- Take students on a tour of their company or work department.
- Ask them to identify potential sources of accidents such as live wires, faulty equipment, chemicals stored incorrectly etc.
Example

Fig 9.1.1.1: Example of a Potential Accident Area

This man was safe ... UNTIL NOW!

Fig 9.1.1.2: Example of a Potential Accident Area
UNIT 9.2: Understand Safety Signs and Appropriate Requirements to be Safe

**Unit Objectives**

At the end of this unit, students will be able to:

1. Identify safety signs at their work place
2. Act in time of emergency situations based on the safety signs and appropriate requirements
3. Identify safety gears that need to be used or worn while working and use it
4. Identify various types of safety signs
5. Refer to safety instructions to avoid any potential accidents
6. Understand importance of cleanliness of their work place

**Resources to be Used**

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Various safety signs used in factories
- Blank sheets of paper
9.2.1: Understanding Safety Signs

Elaborate

- The meaning and importance of different safety signs.
- To reduce risk of electric shock, always unplug tools and equipment after use.
- Always unplug tool and equipment before changing parts or servicing.
- Do not service tools and equipment if not trained to do so.
- A clean place is a safe place.
- Wear safety gear always such as eye goggles, gloves, apron, face masks, dust masks etc.
- Wash body part or eyes thoroughly with plenty of water if chemical spills on body or if chemical goes into the eyes.
- Use only known medicines, one should not act as a doctor unless trained in first aid.
- In an emergency situation, do not run, only walk to avoid hurting yourself and others.
- Use the stairs in an emergency and not the elevator.
- Know the routes to the emergency exits and flow the safety floor plan of your company.
- Do not rush back into an area which is dangerous for picking up your bag, leave it and exit as directed.
- Follow the evacuation steps provided by your company.

Physical Hazards

- Explosives
- Flammable Liquids
- Oxidizing Liquids
- Compressed Gases
- Corrosive to Metals

Health Hazards

- Acute Toxicity
- Skin Corrosion
- Skin Irritation
- CMR*.STOP
  Aspiration Hazard

Env. Hazards

- Hazardous to the Aquatic Environment

* CMR: Chemicals in Medical Devices

Field Visit

- Take students on a tour of their company or work department.
- Ask them to identify safety signs and ask them to list the meaning of it.
9.2.2: Safety First

Elaborate

• It is important to wear safety gear while working with tools and equipment.
• Safety gear includes eye googles, gloves, apron, face mask, dust mask etc.
• Check the voltage instructions before using equipment and tools that are imported to avoid short circuit.
• Follow housekeeping rules such as keeping the work place and work bench clean, unplugging electrical equipment and tools before going on breaks and after finishing the day’s work.
• Use the right plug with the right pin for example if the equipment has been imported from the US, then the plug type will be different, do not use the Indian round plug point with this equipment, get a convertor.
• Circuits and spike guards should not be overloaded than its capacity.
• Check for wires that are running near areas where there is water or other chemicals that may cause a short circuit or potential fire.
• Check for wires that are twisted or the outer layer is torn making the inner wires visible.
• Wipe your hands dry before using any electric equipment or tool.
• Avoid wearing any metal jewellery as they can cause you to get a shock if there is a short circuit in an electric tool or equipment.
• Do not try to be a hero and try to contain the situation all by yourself.
• Work in teams to combat emergency situations.

Field Visit

• Take students on a tour of their company or work department.
• Ask them to identify the safety gears that are used in their company.
• Ask them to check their workplace and identify any areas that may be a threat to them in terms of safety.
UNIT 9.3: Understand Ergonomics or Bad Posture of Body

Unit Objectives
At the end of this unit, students will be able to:
1. Identify the right body postures that will not affect their health
2. Learn to relax their body and not put strain on it while working
3. Identify right body postures while working with certain tools and equipment
4. Understand the need for right body posture
5. Identify areas where they constantly have pain during work
6. Understand importance of ergonomics and its effects on their health

Resources to be Used
- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- Blank sheets of paper
9.3.1: Understand Ergonomics or Bad Posture of Body

**Demonstrate**

- Method to hold soldering pen or heat pen correctly to avoid strain on the shoulders.
- Correct and incorrect working postures for example: back bent, neck in the front, computer not at eye level, chair not having a proper back rest, high desk and low chair etc.

**Say**

- If there is constant pain in one area of the neck or head, one should get themselves checked by an orthopaedic.
- The wrong body postures can create health problems such as stiff necks, pain in the entire body, stiff shoulders, cervical spondylosis and many other problems.
- Drink a lot of water to keep yourself hydrated.
- If one is using the washroom often and is drinking a lot of water, then he/ she needs to check for any swelling of legs which could be the result of sitting in a wrong posture for a long time.

**Do**

- Show some easy stretching exercises to relax the muscles that can be done sitting on the chair.
UNIT 9.4: Fire Safety Rules

Unit Objectives

At the end of this unit, students will be able to:
1. Identify the different types of fire
2. Identify the causes of fire
3. Identify right type of fire extinguisher and use it on different types of fire
4. Read if the fire extinguisher is refilled or not
5. Understand basic firefighting concepts
6. Know what to do if they are trapped in a fire situation

Resources to be Used

- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- All types of fire extinguishers
- Towels, water, fire blankets
- Blank sheets of paper
9.4.1: Fire Safety Rules

**Explain**
- The different types, classes and symbols for fire that can occur in a factory or company.
- The fire safety rules that applies in general and specific to the company the students represent.
- The fire extinguisher codes and what type of fire are they used for.
- The importance of installation date, date of refilling and next due date mentioned on a fire extinguisher.
- RACE – Rescue, Alarm, Contain, Extinguish; basic concepts of firefighting upon discovery of fire or smoke.
- Stairs should be used during a fire rather than the elevator as the stairs are a safer option.
- The other materials that can be used if one is trapped in a fire such as towels or cloth soaked in water and placed on the edge of the door, placing a soaked napkin or cloth over the nose and mouth, lie low to avoid the smoke, torch and use of fire blankets.
- Things that should be avoided during a fire such as switching on the lights, using water on an electrical fire, running, blocking an exit, carrying bags or purses, hiding below wooden benches or near electrical areas.

**Demonstrate**
- How to raise a fire alarm using a sample fire alarm.
- How to use a soaked towel on the edge of the door and on oneself.
- How to lie low in a fire situation to avoid breathing the fumes.

**Do**
- Ask students to go through their company’s fire evacuation plan.
- Fire drill with the company codes for fire response.
9.4.2: Using the Fire Extinguisher

Demonstrate

• How to hold a fire extinguisher using the PASS method – Pull, Aim, Squeeze, Sweep

Do

• Ask students for the fire emergency numbers that they are aware of.

Lab

• Ask students to demonstrate how to use a fire extinguisher individually.
• Give a fire type and ask students to give the type of extinguisher that needs to be used.
UNIT 9.5: Understand How to Deal with Emergency Situations

Unit Objectives
At the end of this unit, students will be able to:
1. Identify the different types of emergency
2. Perform CPR
3. Use the first aid kit
4. Check the health of a person who has collapsed and follow the basic steps before medical help arrives
5. Contact the emergency numbers in India
6. Identify solutions to avoid similar emergencies in the future

Resources to be Used
- Whiteboard, whiteboard markers, notepads, pens
- LCD Projector attached to computer or laptop
- First aid kit
- CPR kit
- Blank sheets of paper
9.5.1: Emergency Situations

**Explain**

- Different types of emergency situations that can occur such as:

- Fire or smoke: Is it fire or is it smoke, evaluate situation before taking next step.

- Evacuation: Earthquakes, building unstable are evacuation situations.

- Bomb threat: A bomb threat needs to be dealt by the police, do not try to be a hero, suspect any unknown objects that are not part of the daily work requirements.

- External emergency: Riots are the most common type of external emergency, always check with the local police station if it is safe to go outside, if it is not safe, stay within the company premises after keeping all the valuables in the safe.

- Internal emergency: Any fight between colleagues leading to a fist fight will come under internal emergency.

- Personal threat: Any person who is holding others as hostage with the aid of a weapon will be considered as a personal threat. Do no try to be a hero and disarm the assailant as this may result in injury or death to oneself or others.

- Medical emergency: If a person has collapsed or has had a heart attack, take necessary steps to ensure that medical help is on its way, don’t try to move the person as this may result in complications, do not try to play doctor unless you have been trained to do CPR or first aid. Do not try to give medicines as you may never know what allergic complications may take place.
9.5.2: Dealing with Emergency Situations

Steps – Basic First Aid

**STEP 1:** Evaluate situation

**STEP 2:** Call for help

**STEP 3:** Care for the person

**STEP 4:** Check response

*Fig 9.5.2.1: Basic first aid*

**Tips**

- Always participate in emergency drills organized by your company, you may never know when the knowledge will come in use.
- Ask company for a live demonstration of first aid administration.
- Check with company the contents of the first aid box and where it is kept.
- Always report an incident to your supervisor or others, rather than hiding it.
Steps – Basic CPR

Fig 9.5.2.2: Basic CPR

Role Play

- Ask 4 students to volunteer for the role play of CPR.
- 2 students will act as the patient and 2 students will follow the basic first aid and the basic CPR steps.
9.5.3: Solving the Issue

- How to solve the emergency issues to avoid the same in the future.

**INCIDENT PRIORITIES**
1. Life Safety
2. Incident Stabilization
3. Proper Conservation

**Fig 9.5.3.1: Solving the Issue**
10. Employability & Entrepreneurship Skills

Unit 10.1 – Personal Strengths & Value Systems
Unit 10.2 – Digital Literacy: A Recap
Unit 10.3 – Money Matters
Unit 10.4 – Preparing for Employment & Self Employment
Unit 10.5 – Understanding Entrepreneurship
Unit 10.6 – Preparing to be an Entrepreneur
This Facilitator’s guide includes various activities which will help you as a facilitator to make the sessions participative and interactive.

**Ice breaker**

- You can begin the module with the following ice breaker:

**Five of Anything Ice Breaker Steps:**

- Divide the participants into groups of four or five by having them number off. (You do this because people generally begin a meeting by sitting with the people they already know best.)
- Tell the newly formed groups that their assignment is to share their five favourite movies of all time, their five favourite novels or their five least liked films. The topic can be five of anything - most liked or disliked.
- This ice breaker helps the group explore shared interests more broadly and sparks lots of discussion about why each person likes or dislikes their selected five.
- Tell the groups that one person must take notes and be ready to share the highlights of their group discussion with the class upon completion of the assignment.

**Expectation Mapping**

1. During the first session and after ice breaker session, ask the participants to answer the following question: "What do I expect to learn from this training?"
2. Have one of the participants write their contributions on a flip chart sheet.
3. Write down your own list of covered material in the training on another flip chart sheet.
4. Compare the two sheets, commenting on what will and what will not be covered during the training.
5. Set some ground rules for the training sessions. Ask the participants to put these rules on a flipchart and display it in the class.
6. You may get back to those sheets once again at the end of the last session of the training.
7. Benefits of doing this activity:
   - Participants feel better as their opinions are heard.
   - Participants get to know what they should expect from the training.
   - The facilitator gets to know which points to emphasize, which to leave out, and which to add during the training.
8. Expectations from the participants:
   - Must sign the attendance sheet when they arrive for class.
   - Conduct themselves in a positive manner
   - Be punctual, attentive, and participative
9. Explain the contents that are going to get covered one by one and connect it with the expectation mapping done earlier.
10. By the end of this exercise, the participants should have a clear understanding of what to expect from the session and what are the areas that will not get covered.

**Defining Objectives**

1. Defining the objectives in the beginning of the units sets the mood for the unit.
2. To begin with the end in mind sets the expectations of the participants as what could be the important takeaways from the session.
3. It is also a way of making participants take responsibility of their own learning process.
4. For the facilitator, the objectives decide a designed path to progress on so that the learning stays aligned and on track.
5. Read the objectives slowly, one by one, and ask the participants to explain what they think it means.

6. At the end of the session, you could again revisit the objectives to find out from the participants about how many objectives have been achieved.

In order to effectively facilitate this workshop:

1. You must have thorough knowledge of the material in the Participant Handbook, and be prepared to answer questions about it.

2. You may also wish to read other material to enhance your knowledge of the subject.

3. There may be issues raised with which you are not able to deal, either because of lack of time or knowledge. You can either state that you will obtain answers and get back to the participants with the information. Incase the query can be turned to an assignment to the class, do so. You can work with the the participants on the assignement.

4. You must have a very clear understanding of what the participants want to accomplish by the end of the workshop and the means to guide the participants.

5. As the facilitator, it is your responsibility to make sure that all logistical arrangements are made for the workshop. This may involve doing it yourself or confirming that someone else has made all necessary arrangements associated with the workshop. Assume nothing and check everything before the workshop begins.

6. To break the monotony and boredom during sessions, introduce mini breaks in the form of stretching exercises, jokes, some group songs or games.

7. Invite discussion from the participants.

8. Probe the participants further and lead them to come to affirmative conclusions.

9. Let the participants answer. No answer is incorrect.

10. Ask one participant to write all the points on the whiteboard.

11. Build the sessions from the answers provided by the class.

12. Prepare for the sessions in advance so that the resources like flipcharts, handouts, blank sheets of paper, marker pens, etc. can be kept ready.

13. Ensure that resources like board, markers, duster etc. is available before your session starts.

General instructions for role playing:

1. You are not being asked to be an actor or to entertain. The purpose of the role play is to provide a situation in which you can practice certain skills.

2. When you read the brief, try to imagine yourself in the situation described and behave in a way you feel to be natural — but be conscious of the fact that your role may require a different approach from that which you might normally use.

3. You (and others) may benefit from the change in approach and behaviour. Therefore, try to use the approach you feel to be most appropriate for the circumstances described in your brief.

4. The brief is just the starting point. It simply sets the scene and the tone of session or activity. Try not to keep referring to the brief as this will affect the spontaneity of the meeting. Allow the role play to develop as you think it might in real life and change your reactions in line with the behaviour and responses of others involved.

5. If you find that you have too little information to answer questions or to describe what has happened in the situation, do feel free to add your own thoughts and ideas. Try to keep these within the framework of the role you are taking and try to make your improvisations as realistic as possible.
At the end of this unit, participants will be able to:
1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Discuss the purpose of Swacch Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self-analysis
10. Discuss motivation with the help of Maslow’s Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss the role of attitude in self-analysis
15. Discuss how to maintain a positive attitude
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management
10.1.1: Health, Habits, Hygiene: What is Health?

Unit Objectives
At the end of this unit, participants will be able to:
- Explain the meaning of health
- List common health issues
- Discuss tips to prevent common health issues
- Explain the meaning of hygiene
- Discuss the purpose of Swachh Bharat Abhiyan
- Explain the meaning of habit

Resources to be Used
- Participant Handbook

Ask
- What do you understand by the term “Health?”
- According to you, who is a healthy person?

Say
- Discuss the meaning of health and a healthy person as given in the Participant Handbook.

Ask
- When did you visit the doctor last? Was it for you or for a family member?

Say
- Discuss the common health issues like common cold, allergies etc. Refer to the Participant Handbook.
- Let us do a small activity. I will need some volunteers.

Role Play
- Conduct a small skit with volunteers from the class. Consider one of the villagers has been appointed as a health representative of the village, what measures will you as a health representative suggest to the common villagers to prevent common health issues discussed.
- You will need at least 4 volunteers (Narrator, Health Representative, Head of the Village, Doctor).
- Explain the health concerns of the village to the Narrator. The Narrator will brief the class about the skit.
- Give the group of volunteers, 5 minutes to do discuss.
- At the end of 5 minutes, ask the group to present the skit to the class assuming them as the villagers.
- The class can ask questions to the group as a common villager.

Summarize
- Through this activity we got some tips on how can we prevent these common health issues.
Say
• Let us now see how many of these health standards we follow in our daily life.

Activity
• Health Standard Checklist from the Participant Handbook.

Ask
• How many of you think that you are healthy? How many of you follow healthy habits?

Say
• Let’s do an exercise to find out how healthy you are.
• Open your Participant Handbook section ‘Health, Habits, Hygiene: What is Health?’, and read through the health standards given.
• Tick the points which you think are true for you.
• Try to be as honest as possible as this test is for your own learning.

Do
• Ensure that all the participants have opened the right page in the Participant Handbook.
• Read aloud the points for the participants and explain if required.
• Give them 5 minutes to do the exercise.
• At the end of 5 minutes, ask the participants to check how many ticks have they got.

Summarize
• Tell them that they need to follow all the tips given in this checklist regularly in order to remain healthy and fit.

Ask
Discuss:
• Is it necessary to practice personal hygiene every day? Why?
• How does a person feel when they do not practice good personal hygiene? Why?
• Can good personal hygiene help a person feel good about his/her self? How?

Say
• Discuss the meaning of hygiene as given in the Participant Handbook.

Activity
• Health Standard Checklist: Hygiene
Say
- Let's do an exercise to find out if we maintain good hygiene habits or not.
- Open the Participant Handbook and read through the Health Standard checklist given.
- Tick the points which you think are true for you.
- Try to be as honest as possible as this test is for your own learning.

Do
- Ensure that all the participants have opened the right page in the Participant Handbook.
- Read aloud the points for the participants and explain if required.
- Give them 5 minutes to do the exercise.
- At the end of 5 minutes, ask the participants to check how many ticks have they got.
- Ask them to calculate their score.
- Tell them what each score indicates by reading aloud what has been mentioned in the Participant Handbook.

Ask
- How many of you have heard about “Swachh Bharat Abhiyan”?
- Can you tell the class what it is about?

Summarize
- Tell them about Swachh Bharat Abhiyan as given in the Participant Handbook and request them to take a pledge to keep our country clean.

Ask
- What is a habit?

Say
- Discuss some good habits which can become a way of life.

Summarize
- Tell them about good and bad habits and the reasons to make good habits a way of life.
At the end of this unit, participants will be able to:
• Discuss ways to set up a safe work environment
• Discuss critical safety habits to be followed by employees

There are many common safety hazards present in most workplaces at one time or another. They include unsafe conditions that can cause injury, illness and death.

Safety Hazards include:
• Spills on floors or tripping hazards, such as blocked aisles or cords running across the floor.
• Working from heights, including ladders, scaffolds, roofs, or any raised work area.
• Unguarded machinery and moving machinery parts; guards removed or moving parts that a worker can accidentally touch.
• Electrical hazards like cords, missing ground pins, improper wiring.
• Machinery-related hazards (lockout/tag out, boiler safety, forklifts, etc.)

There are two parts to this activity.
• First part will cover the potential safety hazards at the workplace.
• Second part will cover a few safety signs, symbols and equipment at the workplace.
• Use this format for the first part of the activity.

<table>
<thead>
<tr>
<th>Hazard</th>
<th>What could happen?</th>
<th>How could it be corrected?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

How could you or your employees get hurt at work?
Let’s understand it better with the help of an activity. You will be given a handout within your groups. You have to think about the possible hazards of your workplace, what damage these hazards could cause and about the corrective action.

Divide the class into five to six groups of four participants each. Put the format on the board for the activity. Give blank papers and pens to each group. The group is expected to think and discuss the potential safety hazards in the workplace. Ask the group to discuss and fill the format using the blank sheet. Give the groups 5 minutes for the activity. For the second part of the activity, show the class some pictures of safety signs, symbols and equipments. Now they will put down a few safety symbols, signs or equipment against the safety hazards identified. Give them 5 to 10 minutes to discuss and draw/note it. At the end of 10 minutes the groups will present their answers to the class.

Now, let’s discuss the answers with the class. All the groups will briefly present their answers.

Ask the audience to applaud for the group presentation. Ask de-brief questions to cull out the information from each group. Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

What did you learn from the exercise? As an entrepreneur, is it important to ensure the safety of your employees from possible hazards? Why?

Ask the participants what they have learnt so far. Ask if they have any questions related to what they have talked about so far. Close the discussion by summarizing the tips to design a safe workplace and non-negotiable employee safety habits.
At the end of this unit, participants will be able to:

- Explain the importance of self-analysis
- Discuss motivation with the help of Maslow’s Hierarchy of Needs
- Discuss the meaning of achievement motivation
- List the characteristics of entrepreneurs with achievement motivation
- List the different factors that motivate you
- Discuss the role of attitude in self-analysis
- Discuss how to maintain a positive attitude
- List your strengths and weaknesses

Resources to be Used

- Participant Handbook
- Old newspapers
- Blank papers
- Pencils/ pens

Activity

- This is a paper pencil activity.

<table>
<thead>
<tr>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the three sentences that describe you the best?</td>
</tr>
<tr>
<td>What do you need to live happily?</td>
</tr>
<tr>
<td>What are your strengths and weaknesses?</td>
</tr>
</tbody>
</table>

Do

- Write the three questions on the board/flipchart before the session begins.
- Give plain papers and pencils/pens to each participant.
- Tell participants to write the answer for the three questions on the paper.
- Tell them the purpose of this activity is not to judge anyone but to understand more about self.

Say

- Discuss the concept of Self Analysis and motivation with reference to Maslow’s Hierarchy of Needs as discussed in the Participant Handbook.

Team Activity

- Tower building
  - Each group which will create tower using the old newspapers.
Do
- Divide the class into groups.
- Give them some old newspapers.
- The task is to create a tower out of the newspapers.
- The group which will create the highest tower standing on its own will be considered the winning group.
- Groups can use as many newspapers as they want to and in any way they want.

Ask
- What did the winning group do differently?
- If you were given a chance, how would you have made the tower differently?
- How did you feel while making the tower?
- Did you feel motivated?

Say
- Discuss the concept of achievement motivation and characteristics of entrepreneurs with achievement motivation as discussed in the Participant Handbook.

Ask
- Is your attitude positive or negative?

Say
- Let me tell you a story:

**It’s Little Things that Make a Big Difference.**
There was a man taking a morning walk at the beach. He saw that along with the morning tide came hundreds of starfish and when the tide receded, they were left behind and with the morning sun rays, they would die. The tide was fresh and the starfish were alive. The man took a few steps, picked one and threw it into the water. He did that repeatedly. Right behind him there was another person who couldn’t understand what this man was doing. He caught up with him and asked, “What are you doing? There are hundreds of starfish. How many can you help? What difference does it make?” This man did not reply, took two more steps, picked up another one, threw it into the water, and said, “It makes a difference to this one.” What difference are we making? Big or small, it does not matter. If everyone made a small difference, we’d end up with a big difference, wouldn’t we?

Ask
- What did you learn from this story?

Activity
**What Motivates You?**
- This is an individual activity.
- It is an exercise given in the Participant Handbook.

Do
- Ask the class to open their Participant Handbook and complete the exercise given in the section What Motivates You?
- Ensure that the participants have opened the correct page for the activity.
- Give the class 5 minutes to complete the activity.
Say

- Discuss the concept of attitude and how to cultivate a positive attitude as discussed in the Participant Handbook.

Summarize

- Close the discussion by summarizing how self-analysis, knowledge about what motivates you and your positive attitude can help in your business as well in life.
10.1.4: Honesty & Work Ethics

Unit Objectives
At the end of this unit, participants will be able to:

- Discuss the qualities of honest people
- Describe the importance of honesty in entrepreneurs
- Discuss the elements of a strong work ethic
- Discuss how to foster a good work ethic

Resources to be Used

- Participant Handbook

Ask
- What do you understand by honesty?
- Why is it important for entrepreneurs to be honest?
- Do you remember any incident where your honesty helped you in gaining confidence?
- Do you remember any incident where someone lost business due to dishonesty?

Say
- Talk about honesty, qualities of an honest person, and the importance of honesty in entrepreneurs as discussed in the Participant Handbook.
- “Let’s understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem.
- Keep your discussion focussed around the following:
  - What went wrong?
  - Who was at fault?
  - Whom did it impact - the customer or the businessman?
  - How would it impact the business immediately? What would be the long term impact?
  - What could be done?
  - What did you learn from the exercise?

Do
- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- Put down the de-brief questions on the board and ask the groups to focus their discussion around these questions.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem. Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes the team should present their case solution to the class. The presentation can be a narration or a role play.
- Ask the group to select a group leader for their group. The group leader to discuss and assign roles to the group members for the presentation.
Case Study Analysis

**Scenario 1**

Aakash has a small mobile retail sales and repair shop in Allahabad. He has one of the most popular outlets and has great rapport with his customers.

It’s around 11 AM when a customer barges in to the shop and starts shouting at Aakash for giving her a faulty instrument. The screen of her mobile is cracked from one side. Aakash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue him and to go to Consumer Court for cheating her. Now, the problem occurred somewhere outside the shop but as other customers were listening to the conversation, it might impact his business. The situation needs to be managed very sensitively. What would you do if you were in Aakash’s place?

**Scenario 2**

Rajni does beautiful Phulkari embroidery on suits and sarees. She has a small home-based business. She has a huge list of customers on Facebook and WhatsApp who give her orders regularly. Smita is one of her old and regular customers. As her sister-in-law’s wedding was around the corner, Smita wanted to buy few handcrafted Phulkari duppattas. She placed an order for three duppattas via WhatsApp and requested Rajni to send them as soon as possible. When the parcel reached Smita through courier she found that out of the three duppattas, only one was hand embroidered and the other two had machine embroidery on them. Even the length and the quality of the material was not as desired. Smita was heartbroken. It was a complete waste of money and moreover she couldn’t wear what she had planned to during the wedding functions. She sent a message to Rajni on WhatsApp, expressing her anger and disappointment.

Smita has also sent a feedback and expressed her disappointment on the social media... this will directly affect Rajni’s business. What would you do if you were in Rajni’s place?

**Scenario 3**

Shankar is a tattoo artist who has a small tattoo showroom in a big, reputed mall in New Delhi. Mr Saksham had an appointment for today, at 11:00 am but he reached at 11:50 am. Meanwhile, Shankar had to reschedule his next appointment. After availing Shankar’s services, Mr Saksham started yelling in an abusive language, refusing to pay the requisite amount, and finding faults in the services provided by him. Who was at fault in this case? What should Shankar do? Should he confront Saksham or give in to the demands of the client?

**Scenario 4**

Shailender is an online cloth reseller who does business through social networking sites such as Facebook and WhatsApp. Priyanka made online payment for a dress to Shailander. But she did not receive the dress for a month. When she asked for a cancellation, Shailander started misleading her. For almost 45 days, he kept promising her that he will pay the amount today, tomorrow, day after etc. Even after repeated calls and messages when she did not receive the payment or the dress, she decided to write a post against him on a popular social media platform. As a result, Shailander lost lots of customers and his flourishing business faced a major crisis. How could this situation have been managed?

---

**Say**

- Now, let’s discuss the problem and solution with the larger group.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Once the presentation is over, the class can ask their questions.
Do

- Congratulate each group for the group presentation.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Summarize

- Ask the participants what they have learnt from the exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of honesty and work ethics for entrepreneurs.
10.1.5: Creativity and Innovation

Unit Objectives

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

- List the characteristics of highly creative people
- List the characteristics of highly innovative people

Resources to be Used

- Participant Handbook
- Chart papers
- Marker pens

Ask

- You must be aware of the term 'Rags to riches' and heard stories related to the term.
- What do these stories tell us?
- What was so special about these people?

Say

- Let's have a look at these stories.
- There are some inspiring stories about people which I would like to share with you.
- Narrate these stories to the class.

A.P.J. Abdul Kalam

Who has not heard of A.P.J. Abdul Kalam: Avul Pakir Jainulabdeen Abdul Kalam hailed from a very humble background. His father was a boat owner. To help his family, Kalam would work as a newspaper vendor. With limited resources, he graduated in Physics and studied aerospace engineering. He was instrumental in India’s step towards nuclear energy. In 2002, he became the 11th President of India.

Water filter/purifier at source

Two young boys studying in classes 4 and 5, from Lingzya Junior High School, Sikkim designed a simple innovative low cost water purifier.

Inspiration behind the idea: Most people today prefer to use a water filter/purifier at their home. Both the children have given idea to have filter/purifier at the source of water so that everyone has access to clean water without having to make an investment in purchasing a filter/purifier.

Soring’s idea is to have a centralised purification system at the point of distribution like water tank while Subash’s idea is to have such purifiers attached to public taps.


Solar seeder

This is a story of a innovative solar seeder and developed by Subash Chandra Bose, a class 8, student from St Sebasthiyar Matriculation School, Pudukkottai, Tamil Nadu. Subash has developed a solar powered seed drill, which can undertake plantation for different size of seeds at variable depth and space between two seeds.

Looms for physically challenged

Now this is really inspiring of two sisters, Elakkiya a Class 6 student and Pavithra a Class 9 student of SRC Memorial Matriculation, Erode, Tamil Nadu.

The two sisters have come up with loom for lower limbed physically challenged. In their loom they have replaced the pedal operated system with a motor and a gearbox attached to a pulley mechanism.


Ask

- If they can, why can’t you?
- Discuss concepts related to ‘Creativity and Innovation’ with the participants as given in the Participant Handbook.

Say

- Recall the stories on motivation.
- What is the inner drive that motivates people to succeed?
- Let’s learn more about such creative and innovative entrepreneurs with the help of an activity.

Team Activity

- This is a group activity.
  - Think of any one famous entrepreneur and write a few lines about him or her.

Activity De-brief

- Why did you choose this particular entrepreneur?
- What is his/her brand name?
- What creativity does he/she possess?
- What was innovative about their ideas?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6 depending on the batch size.
- Give each group a chart paper.
- Tell the participants they have to write a few lines about any one famous entrepreneur.
- Give the participants 10 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.
- Ask each group to read out what they have written.
- Ask the de-brief questions.
**Summarize**

- Summarize the unit by asking participants if they know of some people who are highly creative and innovative in their approach.
- Ask them to share some experiences about these people with the class.

**Notes for Facilitation**

- Source for stories on innovations:
10.1.6: Time Management

Unit Objectives
At the end of this unit, participants will be able to:
- Discuss the benefits of time management
- List the traits of effective time managers
- Describe effective time management techniques

Resources to be Used
- Participant Handbook

Ask
Does this sound like you?
- I can never get enough time to finish what I am doing in a day.
- I have so many things to do that I get confused.
- I want to go for a walk and exercise, but I just do not have the time.
- I had so much to do, so I could not deliver that order on time.
- I would love to start my dream business; but, I just do not have the time.

Example
Let’s look at these two examples:

Example 1:
Ankita works from home as a freelance writer. She says she can easily put in 8 hours of dedicated work in a day. Because she works from home, she saves money on travel and has a comfortable work routine. But there is a challenge and it is distraction. As she works from home, she can easily just get up and sit down on the sofa to watch TV, wasting valuable time. She may have chores to do, errands to run and bills to pay. She ends up working only two to three hours a day and the result is, her work gets piled up. She is unable to take on more work due to this. Even though her quality of work is appreciated her clients are not very happy about the delay in submission.

Example 2:
Javed has started a successful online selling company from home and makes a good living from his sales. He has set up a small office space in his living room. As both his parents are working full-time, he also has the role of taking care of his two younger siblings. He almost spends half of his day with the younger kids. He does not mind it but it means taking time away from the work. He is still able to manage his online business with these commitments. He wants to spend some more dedicated hours so as to increase his profits. He also wants to look into new business avenues. What should he be doing.

Ask
- Does this happen with you too?
- Do you find it difficult to prioritize your work?
- Are you able to manage your time effectively?
Activity

- Conduct a group discussion based on the above examples.
- Direct the discussion on how to prioritize work and manage time effectively.

Say

- Time management is not only about how hard you work but also about how smart you work.
- Discuss "What is Time Management" with the participants as given in the Participant Handbook.

Ask

- Why is it important to manage time? How does it help?
- What happens when you don't manage your time effectively?
- Do you find it difficult to prioritize your work?

Say

- Discuss the benefits of time management given in the Participant Handbook.
- Let's learn effective time management with the help of an activity.

Activity

Effective Time Management
- This activity has two parts:

**PART 1**

**TO-DO LIST**

- You have to make a to-do list.
- List all of the activities/tasks that you have to do.
- Try to include everything that takes up your time, however unimportant it may be.
- If they are large tasks, break them into action steps, and write this down with the larger task.
- You can make one list for all your tasks or have separate to-do lists for personal and professional tasks.

**PART 2**

**URGENT-IMPORTANT GRID**

- You have to make a grid as shown on the board here...
- This grid has four boxes. As you can see, each box has a different heading.
- At the heart of the urgent-important grid, are these two questions:
  - Is this task important?
  - Is this task urgent?
- Now, you have to think about each activity that you have written in your to-do list and put it into one of the four categories.
- **What do these categories depict?**
- **Category 1: Urgent/Important**
  - This category is for the highest priority tasks. They need to get done now.
• **Category 2: Not Urgent/Important**
  - This is where you want to spend most of your time.
  - This category allows you to work on something important and have the time to do it properly.
  - This will help you produce high quality work in an efficient manner.
  - The tasks in this category are probably the most neglected ones, but also the most crucial ones for success.
  - The tasks in this category can include strategic thinking, deciding on goals or general direction and planning – all vital parts of running a successful business.

• **Category 3: Urgent/Not Important**
  - This is where you are busy but not productive. These tasks are often mistaken to be important, when they’re most often busywork.
  - Urgent but not important tasks are things that prevent you from achieving your goals.
  - However, some may be activities that other people want you to do.

• **Category 4: Not Important and Not Urgent**
  - This category doesn’t really include tasks, but rather habits that provide comfort, and a refuge from being disciplined and rigorous with your time management.
  - Some may be activities that other people want you to do.
  - These might include unplanned leisure activities as well.

### TO-DO list format

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<td>15.</td>
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</table>
URGENT-IMPORTANT GRID

URGENT/IMPORTANT
- Meetings
- Last minute demands
- Project deadlines
- Crisis

NOT URGENT/IMPORTANT
- Planning
- Working towards goals
- Building relationship
- Personal commitments

URGENT/NOT IMPORTANT
- Interruptions
- Phone calls/ E-mails
- Other people’s minor demands

NOT URGENT/NOT IMPORTANT
- Internet surfing
- Social media
- Watching TV
Do

• Put down the formats for the to-do list and the urgent/important grid on the board.
• Instruct the participants to prepare their to-do list first.
• Give the participants 10 minutes to prepare the list.
• Once done, instruct them to divide the tasks in to-do list into the four categories.
• Explain the four categories to the participants giving examples specific to their context.
• As you explain the categories fill the grid with the type of tasks.
• Give the participants 40 minutes to fill the grid.
• Then explain how to balance the tasks between the four categories.
• Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Say

Activity De-brief:

How can we balance tasks between the four categories?

How to manage time through this grid?

• Category 1: Urgent/Important
  • Try to keep as few tasks as possible here, with the aim to eliminate.
  • If you spend too much of your time in this category, you are working solely as a trouble shooter, and never finding time to work on longer-term plans.

• Category 2: Not Urgent/Important
  • Plan these tasks carefully and efficiently as they are most crucial ones for success.
  • If necessary, also plan where you will do these tasks, so that you’re free from interruptions.
  • Include strategic thinking, deciding on goals or general direction and planning in your planning process.

• Category 3: Urgent/Not Important
  • Ask yourself whether you can reschedule or delegate them.
  • A common source of such activities is other people. Sometimes it's appropriate to say "no" to people politely, or to encourage them to solve the problem themselves.

• Category 4: Not Important and Not Urgent
  • You also want to minimize the tasks that you have in this category.
  • These activities are just a distraction – avoid them if possible.
  • You can simply ignore or cancel many of them.
  • Politely say "no" to work assigned by others, if you can, and explain why you cannot do it.
  • Schedule your leisure activities carefully so that they don't have an impact on other important tasks.
  • Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.

Summarize

• Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.
Notes for Facilitation

- Here is a short story. You can conclude the session narrating the story. To make it more interesting you can perform the demonstration described and discuss the short story.
  - One day an expert in time management was speaking to a group of students. As he stood in front of the group, he pulled out a large wide-mouthed glass jar and set it on the table in front of him. Then he took out a bag of about a dozen rocks and placed them, one at a time, into the jar. When the jar was filled to the top and no more rocks would fit inside, he asked, "Is this jar full?" Everyone in the class said, "Yes." Then he said, "Really?"
  - He reached under the table and pulled out a bucket of gravel (small stones). He dumped some gravel in and shook the jar causing pieces of gravel to work themselves down into the space between the rocks. Then he asked the group once more, "Is the jar full?" By this time, the class began to understand. "Probably not," one of them answered. "Good!" he replied.
  - He reached under the table and brought out a bucket of sand. He started dumping the sand in the jar and it went into all of the spaces left between the rocks and the gravel. Once more he asked the question, "Is this jar full?" No!" the class shouted. Once again he said, "Good." Then he grabbed a jug of water and began to pour it in until the jar was filled to the brim. Then he looked at the class and asked, "What is the point of this illustration? "One student raised his hand and said, "No matter how full your schedule is, if you try really hard you can always fit some more things in it!" "No," the speaker replied, "that's not the point. The truth this illustration teaches us is: If you don’t put the big rocks in first, you’ll never get them in at all." What are the ‘big rocks’ in your life? Your children; your loved ones; your education; your dreams; a worthy cause; teaching or mentoring others; doing things that you love; time for yourself; your health; your mate (or significant other). Remember to put these BIG ROCKS in first or you’ll never get them in at all. If you sweat about the little stuff (the gravel, sand, and water) then you’ll fill your life with little things you worry about that don’t really matter, and you’ll never have the time you need to spend on the big, important stuff (the big rocks).
  - End the story with these lines...
    So, tonight, or in the morning tomorrow, when you are reflecting on this short story, ask yourself this question: What are the 'big rocks' in my life? Then, put those in your jar first
10.1.7: Anger Management

Unit Objectives

At the end of this unit, participants will be able to:
- Discuss the importance of anger management
- Describe anger management strategies
- Discuss tips for anger management

Resources to be Used

- Participant Handbook

Ask

- What is anger? Is anger good or bad?
- Is anger normal or an abnormal behaviour? How can anger harm you?
- Why is it important for entrepreneurs to manage their anger?

Say

- Talk about anger and the importance of anger management in entrepreneurs as discussed in the Participant Handbook.
- Let us do a small activity. This is an individual activity.
- Think of the incidents and situations that angered you and hurt you.

Do

- Instruct them to note down these situations under different categories (as given in the Activity).
- Give the class 3-5 minutes to think and note down their answers.
- At the end of 5 minutes, ask some participants to volunteer and present their answers.
- They can also share these situations with their fellow participants if they do not wish to share it with the entire class.

Activity

- Do you remember any incident which has hurt
  - you physically
  - you mentally
  - your career
  - your relationships.

Ask

- Do you ever get angry?
- What are the things that make you angry?
- Do you remember any incident where your anger management helped you in maintaining healthy relationship?
- Do you remember any incident where someone lost business/ friend/ relationship due to temper (anger)?
There are a few strategies which can help in controlling your anger. Let’s do an activity to understand the anger management process better.

This is an individual activity.

Think of the incidents/situations which trigger your anger (the cause).

Then think what happened as a result of your anger (the effect).

You need to come up with some techniques to manage your anger.

Give the class the anger triggers (the cause) as listed in the activity.

Put down the activity format (Anger Triggers, Result of your Anger, Anger Management Techniques) on the board and instruct the class to write the answers under different categories.

Give the class 3-5 minutes to think and note down their answers.

At the end of 5 minutes, ask the participants who wish to volunteer and present their answers.

### Activity

**Trigger points and Anger Management Techniques Activity**

**Anger Triggers**

<table>
<thead>
<tr>
<th>List of triggers that make you angry:</th>
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<tbody>
<tr>
<td>Someone says you did something wrong.</td>
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<tr>
<td>You want something you can’t have now.</td>
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<tr>
<td>You get caught doing something you shouldn’t have been doing.</td>
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<tr>
<td>You are accused of doing something you didn’t do.</td>
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<tr>
<td>You are told that you can’t do something.</td>
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<tr>
<td>Someone doesn’t agree with you.</td>
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<tr>
<td>Someone doesn’t do what you tell him to do.</td>
</tr>
<tr>
<td>Someone unexpected happens that messes up your schedule.</td>
</tr>
</tbody>
</table>

**Result of your anger:**
Write the techniques that you use to manage your anger:

**Anger Management Techniques**

**Say**
- Now, let’s discuss the problems and solution with all.
- The individual will first briefly describe trigger points to the class.
- Then discuss the result of the anger. Other participants are requested to remain quiet while one is making the presentation.
- Post presentation, other participants may ask questions.

**Do**
- Congratulate each individual for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions after the presentation to the class.
- Keep a check on the time. Ask the participants to wind up the activity quickly if they go beyond the given time limit.

**Ask**
**De-brief questions:**
- In the situation described by the presenter, who was at fault?
- How could you have handled this situation alternatively?

**Summarize**
- Close the discussion by summarizing the strategies and tips of anger management for entrepreneurs.
- Ask the participants what have they learnt from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.

**Notes for Facilitation**
- Encourage the participants to share information about them while presenting the situations to the class.
- Keep the format of the Activity prepared in a chart paper so that it can be displayed during the session.
10.1.8: Stress Management: What is stress?

Unit Objectives

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

- Discuss the causes of stress
- Discuss the symptoms of stress
- Discuss tips for stress management

Resources to be Used

- Participant Handbook

Ask

- You are waiting in the reception for an interview or a very important meeting, suddenly your legs are shaky, your hands are cold, you are feeling nervous. Have you ever been in this kind of situation?
- Have you had days when you had trouble sleeping?
- Have you ever been so worried about something that you ended up with a terrible headache?

Say

- You’ve probably heard people say, I’m really stressed out” or ”This is making me totally stressed.”

Ask

- What do you understand by stress?
- What gives you stress?
- How do you feel when you are stressed or what are the symptoms of stress?
- How can stress harm you?
- Why is it important for entrepreneurs to manage stress?

Say

- When we feel overloaded or unsure of our ability to deal with certain challenges, we feel stressed.
- Discuss about stress, causes of stress, and symptoms of stress as discussed in the Participant Handbook.
- Let’s understand the causes of stress and how to deal with them with the help of some case scenarios.
- You will be given some cases.
- You have to analyse the case scenario and then find an appropriate solution to the problem.
- This will be a group activity.

Do

- Divide the class into four groups of 5-6 participants (depending on the batch size).
- Assign one case scenario to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Explain their discussion should result in getting answers for the following questions:
Case Study Analysis

Scenario 1
Akash’s alarm doesn’t go off and he gets late getting out of the house. He hits traffic and ends up 15 minutes late to work, which his boss notices. He gets to his desk and finds he has to complete 2 reports in next one hour. Just when he is about to begin work, a message pops up “Telecon with the client begins in 10 minutes. Please be in the conference room in 5 minutes.”

His is not prepared for the call. He is stressed. He does not want to speak to his boss about this. He is stressed, feeling uncomfortable and sick. Not in a position to attend the call or finish the reports on time.

Scenario 2
While paying his overdue bills, Rahul realised that it’s the middle of the month and he has only Rs 500 left in his account. He has already asked all of his friends, and family for loans, which he hasn’t paid back yet. He is still contemplating over the issue when his phone rings. His sister’s birthday is due next week and she has seen a beautiful dress which she wants to buy but cannot tell the parents as it is a bit expensive. She wishes if Rahul could buy the dress for her. Rahul has promised to buy her the dress for her birthday.

Rahul is stressed, does not understand what to do. He is unable to concentrate on his work and unable to complete the tasks assigned. His team leader has already warned him of the delay.

Scenario 3
Sheela calls the cable company as she has unknown charges on her bill. She has to go through the automated voice mail menu three times and still can’t get through to a customer care executive. After 15 minutes of repeated efforts, her call is answered. She explains the entire issue to the customer care executive but before the person could suggest a way out, the call drops.

Now Sheela has to call back and repeat the whole process all over again with a new customer care executive. She is very angry and calls again but cannot connect this time.

She has to leave to office so she decides to call from office and check. When she connects this time she is angry and argues with the executive on the call. All her co-workers around are looking at her as her volume has suddenly increased. She bangs the phone and ends the call.

Her co-worker Neelam enquires what has happened to her. She ignores her and just walks off. She has become irritable and her behaviour and tone with other co-workers is not acceptable.

Team Activity

1. What was/ were the cause(s) of stress?
2. Was the stress avoidable or manageable under the given circumstances?
3. If yes, how do you think that the stress could be avoided (managed)?
4. If no, then why not?

Give the class 10-12 minutes to discuss the case and note down their solutions.

At the end of 12 minutes, the team should present their case solution to the larger group.

Ask the group to select a group leader for their group.

The group leader to discuss and assign roles to the group members for the presentation.
Scenario 4
Arpit is a young entrepreneur who started doing business through Facebook few weeks back. He had always been into a job. Although Arpit has very few financial liabilities, it wasn't an easy decision to leave a comfortable job at once and look for newer pastures. Arpit's boss warned him of the consequences and the challenges of starting a business when nobody ever in his family had been in business.
He has not been able to get a good deal till now. This is an important life shift for him which comes with unknown variables. Arpit is nervous and is wondering if he has what it takes to fulfill the requirement of his new role, or the new experiences he's likely to face.

Ask
De-brief questions:
- What was/were the cause(s) of stress?
- Was the stress avoidable or manageable under the given circumstances?
- If yes, how do you think that the stress could be avoided (managed)?
- If no, then why not?

Say
- Now, let’s discuss the problem and solution with the larger group.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Post presentation, the other groups may ask questions to the group that has presented.

Do
- Congratulate each group for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell participants to wind up the discussion quickly if they go beyond the given time limit.

Say
- While it is common and normal to feel some tension. This feeling nervous and tensed can interfere with your thinking process and can have a negative impact on your performance.
- Stress can deplete the most vibrant of souls. It can have a negative effect on every aspect of a person's life including their health, emotional well-being, relationships, and career. However, one needs to understand the causes and types of stress before looking for ways to manage it.

De-brief:
Scenario 1
The cause of stress was lack of time management and the habit of procrastinating. If Akash would have managed his time well, planned alternate ways to get up on time, finished prior tasks on time and planned for client meetings in advance then he wouldn't have faced stress.
Scenario 2
The cause of stress was lack of financial planning. Rahul should have planned his financial resources well in advance and saved some money for the rainy day. Also, differentiating between needs and wants and keeping a check on non-essential expenditure would have saved Rahul from this situation.

Scenario 3
Sometimes, stress is caused due to external factors instead of internal ones. In this case, the stress was unavoidable because we have no control over this customer care system. Every time, you will get in touch with a new executive and will have to explain all over again. This might cause stress but despite being frustrated and angry there is little that we can do about it. All Sheela could do was to find ways to calm herself down through some breathing exercises and meditation, reading some good book or listening to music and then start afresh.

Scenario 4
A positive, major life change can be a source of good stress. Regardless of how good the change is, it can be stressful. Stress caused by a positive and major life change can be beneficial because it causes a person to step out of their comfort zone and learn new skills. Here, Arpit may become a successful entrepreneur or learn new ways to do things differently.

Now let us see this scenario, can I have a volunteer to read out this case to the class.

Do
- Ask one of the participant who can volunteer and read out this scenario to the class.

Scenario 5
Rakesh lives in Kathmandu with his wife and two beautiful daughters Sarah and Sanya. Nepal was hit by a massive earthquake and Rakesh’s building collapsed during the earthquake. During evacuation, Rakesh realised that though his wife and Sarah were fine and suffered only minor bruises, Sanya was nowhere in the scene. Panic stricken, he started calling her name and searching her frantically. A little later, he heard a meek voice from beneath the debris. He quickly removed the rubble to find a huge bed. Rakesh was pretty sure that Sanya was trapped underneath. Though he was badly bruised, he gathered all his courage and with all his might, he lifted the several-ton bed to save Sanya’s life. Everyone was relieved to see Sanya alive and also extremely surprised to see this father’s ability to access superhuman strength.

- Ask the audience to applaud for the participant after the scenario is read completely.
- Discuss the scenario, ask de-brief questions:
  - What kind of stress was Rakesh undergoing in this case?
  - Was the stress avoidable or manageable under the given circumstances?
  - What was the result of the stress?

Say
De-brief:
- Not all stress is harmful; good stress is actually energizing. This was a case of lifesaving stress, or hero stress, which is an important example of good stress. You may have heard stories in which a person performs an impossible feat of physical strength in order to save their life or the life of someone they love. This type of stress causing a surge of adrenaline is good for us.
**Summarize**

- Close the discussion by summarizing the tips to manage stress as given in the Participant Handbook.
- Ask the participants what they have learnt from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.

**Notes for Facilitation**

- Keep printed copies of the activities/scenarios ready for the session.
- Put down the de-brief questions on a flip chart so that it can be displayed in the class during the activity.
- Encourage participation and make the discussions interactive.
At the end of this unit, participants will be able to:
1. Identify the basic parts of a computer
2. Identify the basic parts of a keyboard
3. Recall basic computer terminology
4. Recall the functions of basic computer keys
5. Discuss the main applications of MS Office
6. Discuss the benefits of Microsoft Outlook
7. Identify different types of e-commerce
8. List the benefits of e-commerce for retailers and customers
9. Discuss Digital India campaign will help boost e-commerce in India
10. Describe how you will sell a product or service on an e-commerce platform
10.2.1: Computer and Internet Basics: Basic Parts of a Computer

Unit Objectives
At the end of this unit, participants will be able to:
- Identify the basic parts of a computer
- Identify the basic parts of a keyboard
- Recall basic computer terminology
- Recall the functions of basic computer keys

Resources to be Used
- Participant Handbook
- Computer Systems with the required applications

Say
- Let's take a quick recap of the basic computer parts.
- Discuss 'Basic Parts of Computer' and 'Basic Parts of a Keyboard' with the class as given in the Participant Handbook.

Explain
- Explain all the parts of the computer and the keyboard by demonstrating on the real system.

Ask
- Do you know about internet?
- Have you ever used internet?
- Why do you think internet is useful?
- What was the last task you performed on internet?

Say
- Let's look at some basic internet terms.
- Discuss 'Basic Internet Terms' with the participants as given in the Participant Handbook.

Summarize
- Ask the participants what they have learnt from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of computer and internet for entrepreneurs.
**Do**

- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.
- Ensure the participants complete the practical exercises assigned.

**Practical**

- Conduct a practical session.
- Ask the participants to assemble in the computer lab.
- Give some hands on practice exercises.
10.2.2: MS Office and Email: About MS Office

Unit Objectives
At the end of this unit, participants will be able to:
• Discuss the main applications of MS Office
• Discuss the benefits of Microsoft Outlook

Resources to be Used
• Participant Handbook
• Computer Systems with MS Office

Ask
• What is the most frequent activity that you do on the computer?
• Do you know how to make presentations on the computer?

Say
• Give a brief introduction of MS Office as given in the Participant Handbook.
• Discuss the most popular office products. Explain in brief their application, benefits and working.
• Microsoft Word is a word processing program that allows for the creation of documents. The program is equipped with templates for quick formatting. There are also features that allow you to add graphics, tables, etc.
• Microsoft Excel is a tool for accounting and managing large sets of data. It can also simplify analysing data. It is also used to create charts based on data, and perform complex calculations. A Cell is an individual data box which will have a corresponding Column and Row heading. This gives the cell a name, referred to as the Cell Reference. There can be multiple pages in each workbook. Each page, or sheet, is called a Worksheet. When you open a new Excel file, it automatically starts you with three worksheets, but you can add more.

Explain
• Explain the working and frequently used features of Office on a real system.

Ask
• What do you know about e-mails?
• Do you have an email id?
• How often do you check your e-mails?

Say
• Communication is vital for every business. The fastest and the safest way to communicate these days are through emails. MS Outlook helps to manage your emails in a better way and also offers a host of other benefits.
• Discuss “Why Choose Microsoft Outlook?” with the participants as given in the Participant Handbook.
**Do**
- Ask the participants to assemble in the computer lab.
- Explain the working of Outlook on a real system.

**Demonstrate**
- Demonstrate how to create email id.
- Demonstrate how to write new mails, send mails.
- Demonstrate how to use MS Office application to create a letter and send it as attachment in an email.
- Demonstrate how to use other MS Office applications.

**Practical**
- Give some hands on practice exercises
- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.

**Summarize**
- Ask the participants what they have learnt from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
10.2.3: E-Commerce

**Unit Objectives**

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

- Identify different types of e-commerce
- List the benefits of e-commerce for retailers and customers
- Discuss Digital India campaign will help boost e-commerce in India
- Describe how you will sell a product or service on an e-commerce platform

**Resources to be Used**

- Computer System with internet connection
- Participant Handbook

**Ask**

- How many of you have done shopping online?
- Can you name at least five shopping websites?
- What is the product that you most frequently buy online?
- Why do you do shopping online instead of going to the market?

**Say**

- Give a brief introduction of “What is E-commerce”. Refer to the Participant Handbook.
- E-commerce emerged in the early 1990s, and its use has increased at a rapid rate. Today, many companies sell their products online. Everything from food, clothes, entertainment, furniture and many other items can be purchased online.

**Ask**

- What other types of transactions have you performed on the internet other than buying products?

**Say**

- Give examples of e-commerce activities from Participant Handbook.

**Team Activity**

**E-commerce examples**

- Instruct the participants to list some of the payment gateways that they have used for e-commerce activities.
- Give them 5 minutes to make this list.
- Discuss payment gateways and transaction through payment gateways.
- Conclude the discussion by mentioning how important e-commerce has become in our day to day transactions.
Say
- E-commerce activities can be classified based on the types of participants in the transaction.
- Discuss “Types of E-commerce” from the Participant Handbook.

Do
- Discuss all types of E-commerce by giving examples and names of some popular websites which use them.
- Make the discussion interactive by asking the class to share some popular e-commerce sites of each type.

Say
- E-commerce activities bring a host of benefits for both, retailers and customers.
- Discuss benefits of E-commerce from the Participant Handbook.

Explain
- The majority of the population that uses E-commerce activities lives in tier-1 and tier-2 cities. To encourage the use of digital money in tier-3 and 4 areas, PM Mr. Modi launched the “Digital India Campaign”.
- Discuss “Digital India Campaign” from the Participant Handbook.
- By Digital India project the government will deliver services via mobile connectivity and in doing so, is expected to bring the internet and broadband to remote corners of the country. This connectivity will in turn enhance e-commerce activities also. Furthermore, the Indian Government is also modernizing India Post and aims to develop it as a distribution channel for e-commerce related services.

Say
- Now let us discuss how to sell a product using E-commerce.
- Every product has to be sold on a platform on the internet. Think of it as a shop that you have to sell your product. Now this shop can be your own or shared or rented. If the shop is your own or rented there will be only your products in that shop. If the shop is shared, there will be products of multiple sellers in that shop. A common example is a departmental store which has products from multiple brands in the shop.
- Similarly, in E-commerce the shop is the website where your products are displayed. If it is your own website it will exclusively showcase your products. In this case the cost that you will incur will be:
  - Developing the website
  - Hosting the website
  - Maintenance of the website
- If you rent a website it will also showcase your own products but the development, hosting and maintenance parts goes to the owner. This saves time and the cost to manage these activities.
- Smaller companies usually go for renting a website and the bigger ones develop their own website.
- The concept of shared platforms has become very popular in recent times. In this platform the sellers have to register and then they can sell their goods on a common platform. Among the most popular of these are Amazon, Myntra, Flipkart, etc.

Role Play
- Tell the participants to choose a product or service that they want to sell online.
- Tell them to write a brief note explaining how they will use existing e-commerce platforms, or create a new e-commerce platform to sell their product or service.
Demonetization has made carrying cash in the wallet very difficult. People either shop through cards or some other form of digital money.

So what do you think is digital money?

In this form the money is both paid and received digitally. There is no hard cash involved. It is an instant and convenient way to make payments.

There are various types of digital payments. Let us discuss some of them in brief here.

The first one is the most commonly used system i.e. the cards. Debit card, credit card, prepaid card, all fall under this category.

Then is the e-wallet or the mobile wallet. This has become the most used form of digital money after demonetization. Examples are Paytm, state bank buddy, Freecharge, etc.

Many other forms of digital money are also coming up in market like mobile apps, Aadhar card based payment, etc.

Digital money gives a lot of advantages over the conventional hard cash. Some of them are:

- Digital payments are easy and convenient. You do not need to take loads of cash with you, a mobile phone or a card will suffice.
- With digital payment modes, you can pay from anywhere anytime.
- Digital payments have less risk.

Why do you think people have started using digital money instead of hard cash? Is demonetization the only reason?

Demonstrate how to make and receive payments through digital models like Paytm and state bank buddy.

Ask the participants what they have learnt from this exercise/activity.

Ask if they have any questions related to what they have talked about so far.

Close the discussion by summarizing the importance of e-commerce and digital money.
At the end of this unit, participants will be able to:

1. Discuss the importance of saving money
2. Discuss the benefits of saving money
3. Discuss the main types of bank accounts
4. Describe the process of opening a bank account
5. Differentiate between fixed and variable costs
6. Describe the main types of investment options
7. Describe the different types of insurance products
8. Describe the different types of taxes
9. Discuss the uses of online banking
10. Discuss the main types of electronic funds transfer
10.3.1: Personal Finance – Why to Save?

**Unit Objectives**
At the end of this unit, participants will be able to:

- Discuss the importance of saving money
- Discuss the benefits of saving money

**Resources to be Used**
- Participant Handbook

**Ask**
- How many of you save money?
- Why do you feel the need to save it?
- Do you plan your savings?
- Where do you keep the money you save?
- How do you use the money that you have saved?

**Example**
- Let’s look at these two examples:

**Example 1:**
Suhani works in a good company and earns Rs. 30,000 per month. She always saves Rs. 5000 per month and keeps it aside as a personal saving. She keeps the money at home and has saved quite a lot. One day her mother has a medical emergency and has to be taken to the hospital. Her family is worried about the amount they have to spend for the treatment. It will cost them at least Rs. 40,000.

Suhani says tells her family not to worry and that she has about Rs. 50,000, which she has saved over the months.

**Example 2:**
Jasmeet works in the same company and earns the same as Suhani. She is very fond of shopping and spends most of her money on buying new clothes. At the end of the month, she is always asking her father for money as her pay is finished.

**Ask**
- Who do you identify with – Suhani or Jasmeet?
- How do you think Suhani manages to save money which Jasmeet is unable to do?

**Say**
- We should always set aside some and save some money from our monthly pay. The future is unpredictable. Saving money not only gives you a sense of financial security but it can be used in case of emergencies.
- Discuss “Importance of Saving” with the participants as given in the Participant Handbook.

**Ask**
- What are the benefits of saving money?
- What does being financially independent mean to you?
Discuss “Benefits of Saving” with the participants as given in the Participant Handbook.

Now let us continue with Suhani’s story. Suhani has told her family not to worry and that she has about 50,000, which she has saved over the months. The family is happy about Suhani’s decision of saving money, which will be of great help for them now.

Suhani is going to the hospital today to pay the first instalment for the treatment. Suddenly finds only 35,000 in her cash box when she counts and does not remember using it. She has not kept any record and now she is upset.

Was it a good decision by Suhani to save a part of her earnings every month?

Was it a wise decision to keep all her savings as cash in a cash box?

Could she have managed to save money in a better and more effective manner?

Do you want to learn how to save money and use it effectively?

Let’s learn personal saving with the help of a group activity.

This activity has two parts:

**PART 1**

WAYS TO SAVE MONEY

- You are earning 30,000/- per month. You have recently changed your job and have to move to a metropolitan city. You are now living as a paying guest paying 10,000/- per month. Your other estimated expenditures like travel, food, recreation would be around Rs. 17,000 per month.
- Make a list of different ways to save money.

**PART 2**

HOW WILL YOU USE THE MONEY

- After a year how much have you been able to save?
- How will you use the money that you have saved?

Divide the class into groups of four.
Instruct the participants to think and prepare a list of the various ways they can save money.
Give the participants 10 minutes to prepare the list.
Once done, instruct them to think of how they could use the money they have saved.
Give the participants 10 minutes to prepare the list.
Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

What were the different ways you could save money?
How much money were you able to save?
How will you use the money you have saved in one year?
You can summarize the session by discussing:

- The importance of saving money.
- Ways to save money.
- How the money saved can be used for different purposes.
10.3.2: Types of Bank Accounts, Opening a Bank Account

Unit Objectives
At the end of this unit, participants will be able to:
• Discuss the main types of bank accounts
• Describe the process of opening a bank account

Resources to be Used
• Account opening sample forms
• Participant Handbook

Ask
• How many of you save money?
• Where do you keep the money you save?
• How many of you have a bank account?
• What type of account do you have?

Example
• Let’s look at the given example:

Reena is in the third year of college but in the evening she gives tuitions for children living in her colony. She earns 15,000/- per month. As her students stay in different parts of the city, she has to walk a lot.

To save time, she decides to buy a second hand scooter for herself. But she has to save money for it. Her class mate advises her to open a recurring deposit account in the bank.

She goes to the bank close to her home. The personal manager gives her some forms to fill. She is confused as she has never done this before. Her elder sister has an account in the same bank. She asks for help from her sister. She goes to the bank the next day with her sister. The personal banker gives her a list of documents that she will need to submit with the form for opening an account. The banker advises her to open a 6 months recurring deposit.

Ask
• Do you try to save money monthly but have to spend it on unforeseen expenditure?
• Have you ever thought of depositing your savings in a bank?

Say
• Before opening a bank account, you need to know the types of accounts we have in India.
• Discuss “Types of Bank Accounts” with the participants as given in the Participant Handbook.

Ask
• Can someone say what are the different types of bank accounts?
Let's learn about the different types of bank accounts through an activity.

Divide the class in four groups.
Label the groups as savings account, current account, recurring account and fixed deposit.
On a chart paper, ask them to write the key points of their account.

Activity De-brief
• Ask each group to present the key points of their account.

Now that you know about the four different types of accounts, let's learn how to open a bank account.

Discuss “Opening a Bank Account” with the participants as given in the Participant Handbook.
Discuss “Tips” that the participants should keep in mind while opening a bank account as given in the Participant Handbook.

What are the main documents required for opening a bank account?
What are some important points to ask the bank personnel while opening an account?

Mention officially valid KYC documents (refer to the Participant Handbook)
Now, let's understand the procedure of opening a bank account through an activity.

This activity is done in groups.
Divide the class in groups of four or six.

PART 1
FILLING A BANK ACCOUNT OPENING FORM
• You have to fill a bank opening form.
• You can refer to the section “Opening a Bank Account” of your Handbook for reference.
• List all the steps that you will be required to fill in the form.
• List the documents that you needs for filling the form.
• Now fill in the form.

Activity De-brief
How did you design the form?
• What all details did you fill in the form?
• What were your KYC documents?
• How would this activity help you in future?
Do

- Instruct the participants to read the section “Opening a Bank Account’ of the Participant Handbook.
- Give each group one sample account opening form.
- Give the participants 5 minutes to read the form.
- Give them 15 minutes to fill it.
- Assist them by explaining each category and how to fill it.
- Keep a check on time.
- Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

Note:
- You can summarize the unit through a role play.
  - A person wanting to open an account in the bank.
  - What is the procedure that he will go through?
  - Discuss the key points of different types of bank accounts.
  - How to select the type of account
  - How to fill the account opening form.
- A sample account opening form is given in the following page for reference. Use it for the activity in the class.

Sample Bank Account Opening form.

<table>
<thead>
<tr>
<th>SAVING BANK ACCOUNT OPENING FORM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account No.:</td>
</tr>
<tr>
<td>Name of the Branch</td>
</tr>
<tr>
<td>Village/Town</td>
</tr>
<tr>
<td>Sub District / Block Name</td>
</tr>
<tr>
<td>District</td>
</tr>
<tr>
<td>State</td>
</tr>
<tr>
<td>SSA Code / Ward No.</td>
</tr>
<tr>
<td>Village Code / Town Code</td>
</tr>
<tr>
<td>Applicant Details:</td>
</tr>
<tr>
<td>Full Name</td>
</tr>
<tr>
<td>First</td>
</tr>
<tr>
<td>Last Name</td>
</tr>
<tr>
<td>Marital Status</td>
</tr>
<tr>
<td>Name of Spouse/Father</td>
</tr>
<tr>
<td>Name of Mother</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>Pin Code</td>
</tr>
<tr>
<td>Tel No. Mobile</td>
</tr>
<tr>
<td>Aadhaar No.</td>
</tr>
<tr>
<td>MNREGA Job Card No.</td>
</tr>
<tr>
<td>Occupation/Profession</td>
</tr>
<tr>
<td>Annual Income</td>
</tr>
<tr>
<td>No. of Dependents</td>
</tr>
</tbody>
</table>
Facilitator Guide

<table>
<thead>
<tr>
<th>Detail of Assets</th>
<th>Owning House: Y/N</th>
<th>Owning Farm: Y/N</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of Animals: Any other</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Existing Bank A/c. of family members / household</th>
<th>Y / N</th>
</tr>
</thead>
<tbody>
<tr>
<td>If yes, No. of A/cs: __________________________</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Kisan Credit Card</th>
<th>Whether Eligible: Y / N</th>
</tr>
</thead>
</table>

I request you to issue me a Rupay Card.

I also understand that I am eligible for an Overdraft after satisfactory operation of my account after 6 months of opening my account for meeting my emergency/ family needs subject to the condition that only one member from the household will be eligible for overdraft facility. I shall abide by the terms and conditions stipulated by the Bank in this regard.

Declaration:
I hereby apply for opening of a Bank Account. I declare that the information provided by me in this application form is true and correct. The terms and conditions applicable have been read over and explained to me and have understood the same. I shall abide by all the terms and conditions as may be in force from time to time. I declare that I have not availed any Overdraft or Credit facility from any other bank.

Place: __________________________
Date: __________________________
Signature / LTI of Applicant

Nomination:
I want to nominate as under

<table>
<thead>
<tr>
<th>Name of Nominee</th>
<th>Relationship</th>
<th>Age</th>
<th>Date of Birth in case of minor</th>
<th>Person authorised in case to receive the amount of deposit on behalf of the nominee in the event of my /minor(s) death.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Place: __________________________
Date: __________________________
Signature / LTI of Applicant

Witness(es)*
1. __________________________
2. __________________________

*Witness is requires only for thumb impression and not for signature
Unit Objectives
At the end of this unit, participants will be able to:
- Differentiate between fixed and variable costs

Resources to be Used
- Participant Handbook
- Blank sheets of paper
- Pens

Ask
- What is cost?
- Will a telephone bill fall under the category of a fixed or variable cost?

Say
- Discuss: Fixed and Variable cost with examples. Let us do a small activity.

Team Activity
Identify the type of cost
1. Rent
2. Telephone bill
3. Electricity bill
4. Machinery
5. Insurance
6. Office supplies/ Raw materials
7. Employee salaries
8. Commission percentage given to sales person for every unit sold
9. Credit card fees
10. Vendor bills

Do
- Divide the class into two groups. Read out the list of costs given in the activity.
- Read out each item from the cost list and ask the groups in turns to identify whether it is a fixed or variable cost.
Say

- We saw that your utility bills like rent, electricity, telephone etc. are all fixed costs because you have to pay it every month.
- Variable costs is an expense which varies with production output or volume. For example commission, raw material etc.
- Discuss “Cost: Fixed vs. variables” with the participants as given in the Participant Handbook.
- Illustrate the relation between the costs with a graph.

<table>
<thead>
<tr>
<th>Units</th>
<th>Fixed Costs</th>
<th>Variable Costs</th>
<th>Total Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>₹</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Let’s learn the difference between fixed and variable cost with the help of an activity.

Team Activity

**Fixed vs. Variable Costs**

- This is a group activity.

- You want to start your own entrepreneur business.
- State the type of business you want to start.
- List down all the cost or requirements for your business.
- How will you differentiate between the fixed and variable cost.

**Activity De-brief**

- What is the total cost of your business?
- What are the fixed costs?
- What are the variable costs?
- How did you differentiate between the fixed and variable costs?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6.
- Give each group a sheet of paper.
- Tell the participants that they have to start their own entrepreneur business.
- Ask them the type of business they want to start.
- Instruct them to differentiate between the fixed and the variable costs of the business they want to start.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.
- **Summarize**
  
  • Note: You can summarize the unit either by having a role play between a consultant and a budding entrepreneur explaining the differences between fixed and variable costs or by discussing the key points of the unit.

- **Notes for Facilitation**
  
  • Answers for the activity - Identify the type of cost
  1. Rent (Fixed)
  2. Telephone bill (Fixed)
  3. Electricity bill (Fixed)
  4. Machinery (Fixed)
  5. Insurance (Fixed)
  6. Office supplies/Raw materials (Variable)
  7. Employee salaries (Fixed)
  8. Commission percentage given to sales person for every unit sold (Variable)
  9. Credit card fees (Variable)
  10. Vendor bills (Variable)
10.3.4: Investments, Insurance and Taxes

**Unit Objectives**

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

- Describe the main types of investment options
- Describe the different types of insurance products
- Describe the different types of taxes

**Resources to be Used**

- Participant Handbook

**Ask**

- Ask the participants- “What do you see first thing in when you get your mobile bill? Apart from the amount and due date do you have a look at the taxes you are being billed for?”
- Why do you think people get their cars insured or have a medical insurance?
- You have saved money and want to invest it, how would you decide what is the best investment for your money?

**Example**

- Let's have a look at a few scenarios.

  Ranbir has sold his house and deposited the money in his bank. His Chartered Accountant tells him that he will have to re-invest the money otherwise he will have to pay capital tax. What is capital tax and how is it different from income tax?

  Jasmeet and Anup are blessed with a baby girl. They decide to have an insurance policy that will mature when their daughter is ready to higher education.

  Shivani is working in a corporate office and getting good pay. She will have to pay income tax so she decides to invest her money in tax saving schemes. She goes to the bank manager to discuss the best products in which she can invest.

**Say**

- Discuss the Investment, Insurance and Taxes as given in the Participant Handbook.

**Ask**

- How do investments, insurances and taxes differ from each other?

**Say**

- Let's learn the differences between the three by having an activity.

**Say**

- We will have a quiz today.
Team Activity

- The activity is a quiz.

Do

- Divide the class into groups of three and give a name to each group.
- Explain the rules of the quiz. For each correct answer the group gets 1 mark. If the group is unable to answer the question is rolled over to the next group.
- Explain the purpose and duration of the activity.
- On the blackboard write the names of the groups.
- Ask the questions of the quiz.
- Keep a score for the groups.
- Set guidelines pertaining to discipline and expected tasks.

Summarize

- Summarize the unit by discussing the key points and answering question.

Notes for Facilitation

Questions for the quiz

1. What are bonds?
   Bonds are instruments used by public and private companies to raise large sums of money.

2. Who issues the bonds?
   Private and public companies issue the bonds.

3. Why are bonds issued?
   To raise large amount of money as it cannot be borrowed from the bank.

4. Who is the buyer of stocks and equities?
   The general public is the buyer.

5. What types of scheme is the Sukanya Samriddhi Scheme?
   Small Saving Scheme

6. What is the difference between mutual and hedge funds?
   Mutual funds are professionally managed financial instruments that invest the money in different securities on behalf of investors. Hedge funds invest in both financial derivatives and/or publicly traded securities.

7. Why is a loan taken from the bank to purchase real estate?
   To lease or sell to make profit on appreciated property price.

8. Name the two types of insurances?
   Life Insurance and Non-life or general insurance

9. Which insurance product offers financial protection for 15-20 years?
   Term Insurance

10. What is the benefit of taking an endowment policy?
    It offers the dual benefit of investment and insurance.

11. Mr. Das gets monthly return on one of his insurance policies. Name the policy?
    Money Back Life Insurance
12. What are the two benefits of a Whole Life Insurance?
   *It offers the dual benefit of investment and insurance*

13. Which policy covers loss or damage of goods during transit?
   *Marine Insurance*

14. After what duration is the income tax levied?
   *One financial year*

15. What is long term capital gain tax?
   *It is the tax payable for investments held for more than 36 months.*

16. Name the tax that is added while buying shares?
   *Securities Transaction Tax*

17. What is the source of corporate tax?
   *The revenue earned by a company.*

18. Name the tax whose amount is decided by the state?
   *VAT or Value Added Tax*

19. You have bought a T.V. What tax will you pay?
   *Sales Tax*

20. What is the difference between custom duty and OCTROI?
   *Custom duty is the charges payable when importing or purchasing goods from another country. OCTROI is levied on goods that cross borders within India.*
10.3.5: Online Banking, NEFT, RTGS, etc.

Unit Objectives

At the end of this unit, participants will be able to:
- Discuss the uses of online banking
- Discuss the main types of electronic funds transfer

Resources to be Used

- Participant Handbook
- Computer System with internet connection
- Debit card

Ask

- When was the last time you visited a bank?
- How do you pay your bill for electricity and telephone?
- Have you ever tried to transfer money from one bank account to another bank account using the online banking facility?

Say

- Most of us lead a busy life. Time has become more important than money. In this busy schedule no one has time to stand in bank queues. That’s where Online Banking comes in. Online banking or internet banking means accessing your bank account and carrying out financial transactions through the internet.
- Discuss “What is online banking?” from the Participant Handbook.
- There are various advantages of online banking:
  - It saves time, as you need to visit the branch.
  - You can conduct your banking transactions safely and securely without leaving the comfort of your home.
  - Online Banking also gives you round the clock access.
  - Online Banking makes it possible for you to pay your bills electronically.

Do

- Show them how they can use the internet banking.
- Use the computer system and show the demo videos on how to use internet banking provided on most banking sites.
- Tell the class the various features of online banking:
  - Through their website set-up your online account.
  - Choose a secure username and password.
  - Set-up your contact information.
  - Once your information is verified, you are good to go.
  - Once you enter the portal explore all the features and learn your way through the portal.
- Discuss about maintaining the security of the online account.
One of the biggest advantages of online banking is transferring money from one account to another. This transaction is called electronic funds transfer. Electronic transfers are processed immediately with the transferred amount being deducted from one account and credited to the other in real time, thus saving time and effort involved in physically transferring a sum of money.

Discuss “Electronic Funds Transfer” from the Participant Handbook.

Discuss how to transfer money from one account to another using online banking (NEFT, RTGS, etc.). Illustrate with an example.

Close the discussion by summarizing the about online banking. Ask the participants if they have any questions related to what they have talked about so far.
UNIT 10.4: Preparing for Employment & Self Employment

Key Learning Outcomes

At the end of this unit, participants will be able to:
1. Discuss the steps to follow to prepare for an interview
2. Discuss the steps to create an effective Resume
3. Discuss the most frequently asked interview questions
4. Discuss how to answer the most frequently asked interview questions
5. Identify basic workplace terminology
10.4.1: Interview Preparation: How to Prepare for an Interview?

Unit Objectives
At the end of this unit, participants will be able to:
• Discuss the steps to follow to prepare for an interview

Resources to be Used
• Participant Handbook

Ask
• Have you ever attended an interview?
• How did you prepare before going for an interview?

Say
• An interview is a conversation between two or more people (the interviewer(s) and interviewee) where questions are asked by the interviewer to obtain information from the interviewee.
• It provides the employer with an opportunity to gather sufficient information about a candidate and help them select the ideal candidate.
• It also provides the interviewee with an opportunity to present their true potential to the employer, build confidence and help make a decision about the job by asking questions regarding designation, salary, perks, benefits, promotions, transfers, etc.
• Let’s do an activity to understand how to prepare for interviews better.

Activity 1
• Introducing Yourself

Do
• Select a participant and ask him/her to answer the following questions: “What can you tell me about yourself.”
• Give the participant at least one minute to speak.
• Once he/she is done, ask the rest of the participant what they gathered about the participant who was providing information.
• Now repeat the exercise with five other participants.

Ask
• What information you should include when you are describing or introducing yourself in an interview?
• What information you should not include when you are describing or introducing yourself in an interview?
Say

- Tell the participants that when an interviewer asks you to say something about yourself, he/she is not asking you to present your life history.
- Introduction should be short and crisp, and should present you in a positive light. It should include the following points:
  - Any work experience that you might have
  - A brief summary of your educational qualifications
  - Your strengths and achievements
  - Any special projects that you might have been part of
- The following topics should be avoided during an introduction:
  - Detailed description of your family (unless you are specifically asked to do so)
  - Too much information about your weaknesses
  - Information that is not true

Do

- Congratulate each participant for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.

Activity 2

- Planning the right attire

Do

- Describe 2 individuals to the participants. One is wearing a casual t-shirt, jeans, and slippers. He has not combed his hair and neither has he trimmed or shaved his beard. The other individual is dressed formally with a shirt and pant, and is well-groomed. He has also worn formal shoes and a belt. Ask the participants which person would they prefer to hire in their organization and why?

Summarize

- Close the discussion by discussing 'how to prepare for an interview' as discussed in the Participant Handbook.
- You can add the following points to it:
  - Tell the participants to create a positive and good impression in an interview. It is important for them to prepare for an interview beforehand.
  - The interviewer analyses not only your technical knowledge in relation to the job, but also whether or not you are a fit for the organization.
  - Every employer looks at the whole package and not just one or two things in isolation. Therefore, the way you dress and the way you present yourself is also important along with your skills and talents.
  - The participants will get only one chance to create a good first impression.
### 10.4.2: Preparing an Effective Resume: How to Create an Effective Resume?

**Unit Objectives**

At the end of this unit, participants will be able to:
- Discuss the steps to create an effective Resume

**Resources to be Used**

- Participant Handbook
- Blank papers
- Pens

**Ask**

- When preparing for an interview, what are the most important things that you need to do?
- What documents do you carry with you, when you go for an interview?
- What is a resume?
- Why do you need a resume?

**Say**

- Resume is not just a sheet of paper with your qualifications printed on it.
- It is a selling tool that will help the employer to see how and what you can contribute for company.
- Talk about the steps involved in creating an effective/attractive resumes discussed in the Participant Handbook.
- Now let’s prepare a resume to understand the process in a better way.

**Do**

- This is an individual activity.
- Give the details of the activity.
- Instruct them to read the activity carefully.
- The participant is expected to make an attractive resume based on the information provided.
- Give the class 25-30 minutes to study the case and create a resume.
- At the end of 30 minutes, the participants should exchange the resume with the person sitting next to him or her.
- Every participant will evaluate the resume prepared with their fellow participants.

**Say**

- Do you think the candidate should apply for the job posting described in the advertisement?
- We have already discussed the steps involved in creating an effective/attractive resumes.
- Now let’s prepare a resume for the candidate details given in the activity.
Case Study Analysis

- In the first section of the activity, you are being given the information about a candidate who is applying for a particular job.
- In the second section, you are being given the detailed description of the job posting. Create a resume for the candidate to apply for the job posting.
- Use the information that has been provided about the candidate to create this resume.

Candidate Details

Nipesh Singla was born on 20th April, 1988 in Chandigarh, India. He currently resides at 1XX7, Sector XX D, Chandigarh –160018. His mobile number is 988XXXXX01, and e-mail address is nxxxxxxxxxla@gmail.com. Nipesh attended middle and senior school at Government Boys Senior Secondary School, Sector 15, Chandigarh. He has been a very talented boy since school. He was fond of painting and watching old Hindi movies. As part of a school charity program, he volunteered at the children’s hospital during his senior years.

In July 2007, he joined Westwood School of Hotel Management, Zirakpur to pursue a diploma course in Hotel Management and Catering. After completing this course, he joined XYZ Group of Hotels as a Housekeeping intern in June 2010 for six months. In this role, he was responsible for cleanliness and maintenance of one floor in the hotel. Taking advantage of his strong interpersonal skills, he also got opportunities to make housekeeping arrangements for corporate meetings. While pursuing education, he gained working knowledge of Microsoft Word, Excel, Access and PowerPoint.

Nipesh is detail-oriented, flexible and adaptable. He has successfully worked with a diverse work force. He gelled well with his peers, both in college and during his internship. After completing the internship, his objective has been to find a job opportunity where he can use his skills and experience. Backed by experience, he is confident about his skills as housekeeping assistant.

Job Posting

* Do you see yourself as a HOUSEKEEPING SUPERVISOR?

What's your passion? Whether you’re into cricket, reading or hiking, at IHG we are interested in YOU. At IHG, we employ people who apply the same amount of care and passion to their jobs as they do in their hobbies - people who put our guests at the heart of everything they do. And we’re looking for more people like this to join our friendly and professional team.

THE LOCATION:

At the moment, we are looking for HOUSEKEEPING SUPERVISOR to join our youthful and dynamic team at Holiday Inn Amritsar, Ranjit Avenue in Amritsar, Punjab (India). Holiday Inn Amritsar is ideally located in Amritsar’s commercial district on Ranjit Avenue with the world famous Golden Temple located only a short distance away. Sparkling chandeliers mark an incomparable arrival experience as you escape to the welcoming environment that is, Holiday Inn Amritsar. The fresh international brand to celebrate and explore Amritsar.

Salary: Negotiable

Industry: Travel / Hotels / Restaurants / Airlines / Railways

Functional Area: Hotels , Restaurants

Role Category: Housekeeping

Role: Housekeeping Executive/Assistant.

Desired Candidate Profile

Friendly, pleasant personality, Service - oriented.

You should ideally be Graduate/ Diploma holder in HM and at least 2 years of experience as a supervisor in good brand with good communication skills, English is a must.
In return we’ll give you a competitive financial and benefits package. Hotel discounts worldwide are available as well as access to wide variety of discount schemes and the chance to work with a great team of people. Most importantly, we’ll give you the room to be yourself.

*Please get in touch and tell us how you could bring your individual skills to IHG.

Education-

UG: Any Graduate/ Diploma holder
PG: Post Graduation Not Required

---

**Say**

- Now, let’s share the resume with the fellow participant sitting next to you and evaluate each other’s effort.

**Do**

- Congratulate each participant for making their first attempt towards creating an effective resume.
- As a follow up activity, you can suggest them to prepare their own resume and show it to you the next day.

**Summarize**

- Close the discussion by showing some effective resume samples to the candidates.
- Ask the participants what they have learnt from this activity.
- Ask if they have any questions related to what they have talked about so far.

**Notes for Facilitation**

- Keep printed copies of the activity ready for the session.
- Put down the suggested format of the resume on the board while explaining the steps in preparing a resume.
- Do check the participants’ resume and suggest necessary changes.
- Suggested example for the case presented:

  Nipesh Singla  
  #1XX7, Sector XX-D  
  Chandigarh-160018  
  Mobile No: 91-988XXXXXX01  
  E-mail: nxxxxxxxxxla@gmail.com  

**Objective:** Seeking an opportunity to use my interpersonal skills and experience to contribute to your company’s growth, profitability and objectives.

**Professional strengths:**

- Proficient in housekeeping
- Experienced in and capable of working with a diverse work force
- Team player and friendly in nature
- Successful working in a multi-cultural environment
• Detail oriented, flexible, and adaptable
• Knowledge of Microsoft Word, Excel, Access and PowerPoint

**Educational background:**
• Diploma in Hotel Management and Catering, Westwood School of Hotel Management, Zirakpur
• High School, Government Boys Senior Secondary School, Sector 15, Chandigarh

**Professional internships:**
• Housekeeping Intern, XYZ Group of Hotels, New Delhi (June 2010 – August 2010)
  • Responsible for cleanliness and maintenance of one floor in the hotel.
  • Got opportunities to make housekeeping arrangements for corporate meetings.

**Volunteer Work:**
• Student volunteer at children’s hospital in Chandigarh.

Nipesh Singla
### 10.4.3: Interview FAQs

#### Unit Objectives

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

- Discuss the most frequently asked interview questions
- Discuss how to answer the most frequently asked interview questions

#### Resources to be Used

- Participant Handbook

#### Say

- Tell the participants you will provide them with interview situation and questions and they have to try to answer them.
- Tell them you will also explain the different ways to approach these questions.

#### Do

- Divide the class in pairs and ask the participants to perform a role play.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- Tell them the interviewer can start the interview by asking the interviewee to introduce himself/herself.
- Call all the pairs one by one in front of the class to enact the role play.
- Follow the same pattern for all other situations.
- Time allotted for each situation is 8-10 minutes.
- Congratulate each participant for giving their input.
- Ask the class to applaud each time a team has completed their role play.
- Keep a check on time.

#### Role Play

Conduct a role play for the situation given.

**Situation 1**

- The interviewer will start by asking the interviewee a few generic questions such as:
  - What is your name?
  - Tell me something about yourself?
  - Can you tell me something about your family?
- Then, the interviewer will bluntly ask the following questions:
  - How do you explain this huge time gap in your resume?
  - What is the reason for this?
  - Weren’t you looking for a job or is it that no one selected you?
Say

De-brief:
- When you put information on your resume, you should be prepared to answer any questions about it.
- Be present and focused on the questions being asked to you.
- One way of tackling the blunt questions is to tell the interviewer you did not come across an opportunity where you were sufficiently satisfied with both the remuneration offered as well as the profile. Therefore, you waited for the right opportunity to come along while looking for an ideal job.

Role Play

Conduct a role play for the situation given.
Role Play – Situation 2
- The interviewer will start by asking the interviewee a few generic questions such as:
  - What is your name?
  - Tell me something about yourself?
  - Can you tell me something about your family?
- Then, at the end of the interview, ask the interviewee:
  - There are over 200 people who have applied for this job, some with excellent work experience. Why should I hire you?

Say

De-brief:
- There is nothing wrong with stating your strengths and achievements. However, do not come across as arrogant or too boastful.
- You need show the interviewee that you have unique skills or talents to contribute to the company. The interviewer needs to know how you stand apart from the rest of the crowd.
- Tell the interviewer you are looking forward to working with the company and that you are a hard-working individual.

Role Play

Conduct a role play for the situation given.
Role Play – Situation 3
- The interviewer will start by asking the interviewee a few generic questions such as:
  - What is your name?
  - Tell me something about yourself?
  - Can you tell me something about your family?
- Then, lean forward, clasp your hands on the table and in a soft voice ask the interviewee:
  - Did you ever experience any neglect or disregard from your previous office? In other words, did you ever suffer because your office or team displayed favouritism?

Say

De-brief:
- Keep this in mind: Do not criticize anyone during an interview.
- You are free to express your opinion, however, your language, answers, body language, and the tone of your voice should remain constructive and neutral.
- Since criticism will show you in negative light, you should keep your answers honest yet diplomatic.
- You can tackle such questions by saying, “I got along well with most of my faculty and peers.”
Conduct a role play for the situation given.

Role Play – Situation 4
• The interviewer will start by asking the interviewee a few generic questions such as:
  • What is your name?
  • Tell me something about yourself?
  • Can you tell me something about your family?
• Then very bluntly ask the interviewee:
  • How long do you plan to stay with this company if you are selected?
• After the candidate responds, ask sarcastically:
  • Do you seriously mean that?

Say

De-brief:
• Don’t provide unreal and idealistic answers.
• Your answers should be honest yet diplomatic. In a situation like this, the interviewer does not expect you to provide a specific timeline.
• You can say something like, “I would like to stay with the company as long as I can contribute constructively and develop as an employee, within the organization, professionally and financially.”

Role Play

Conduct a role play for the situation given.

Role Play – Situation 5
• The interviewer will start by asking the interviewee a few generic questions such as:
  • What is your name?
  • Tell me something about yourself?
  • Can you tell me something about your family?
• Ask him/her how important he/she thinks it is to be punctual in the corporate world.
• After he/she answers, look up sternly at the interviewee and in a crisp voice, say:
  • You were late for this interview by 10 minutes. That surely does not seem to be in line with what you just said?

Say

De-brief:
• Politely apologize for being late.
• You can add something such as, “I assure you this is not a habit”. All your future actions should be in line with this statement.
• Avoid giving any excuses.
• You might feel obligated to provide a justification for your tardiness, but the interviewer is not interested in that.
• Do not over apologize. Once this response is out of the way, turn your focus back to the interview.
Conduct a role play for the situation given.

**Role Play – Situation 6**
- The interviewer will start by asking the interviewee a few generic questions such as:
  - What is your name?
  - Tell me something about yourself?
  - Can you tell me something about your family?
- After asking a few academic or job-related questions, ask the interviewee:
  - If you get this job, what salary package do you expect us to give you?

**De-brief:**
- If there is no way for you to avoid this question, respond to the interviewer by providing a reasonable and well-thought out salary range.

Conduct a role play for the situation given.

**Role Play – Situation 7**
- The interviewer will start by asking the interviewee a few generic questions such as:
  - What is your name?
  - Tell me something about yourself?
  - Can you tell me something about your family?
- Then, bringing the interview to a close, ask the interviewee:
  - Do you have any questions for me?

**De-brief:**
- Ask relevant questions.
- Don’t bombard the interviewer with questions.
- If you have questions about the result of the interview, you can limit your questions to 1 or 2. Keep them short and relevant like:
  - When will I be informed about the results of the interview?
  - What are the working hours?
  - Will the job require me to travel?

**Explain**
- Tell the participants to be prepared for answering different types of questions in an interview.
- Stay calm and focused, and take a moment to think about how you should respond. Always maintain a confident tone.
- Even if you don’t intend to, your body language conveys your level of discomfort with a particular question. Try to keep your actions, tone, and gestures neutral.
- Maintain your composure while answering personal question.
Do

- Tell all the participants to form pairs again.
- Tell them to use the following list of frequently asked interview questions to conduct mock interviews.
- They will use all or some of these questions to conduct mock interviews with their partners.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- After they are through asking and answering the questions, the roles will be reversed.
- The same list of questions will be used again.
- After each mock interview ask the interviewer to provide feedback and clear any doubts that may arise.
- Time allotted for each situation is 30-35 minutes.

Activity

Mock Interview Questions

<table>
<thead>
<tr>
<th>Mock Interview Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tell me something about your family.</td>
</tr>
<tr>
<td>What qualities would you look for in a Manager or a Supervisor?</td>
</tr>
<tr>
<td>Why did you apply for this job?</td>
</tr>
<tr>
<td>What do you know about this company?</td>
</tr>
<tr>
<td>How do you deal with criticism?</td>
</tr>
<tr>
<td>How do you plan to strike a good work-life balance?</td>
</tr>
<tr>
<td>Where do you see yourself five years from now?</td>
</tr>
<tr>
<td>Have you applied for jobs in other companies?</td>
</tr>
<tr>
<td>What kind of salary do you expect from this job?</td>
</tr>
<tr>
<td>Do you have any questions for me?</td>
</tr>
</tbody>
</table>

Summarize

- Close the discussion by discussing the questions in the both activities.
- Ask the participants what they have learned from this activity.
- Ask if they have any questions related to what they have talked about so far.
10.4.4: Work Readiness – Terms and Terminology

Unit Objectives
At the end of this unit, participants will be able to:
- Identify basic workplace terminology

Resources to be Used
- Participant Handbook
- Chart papers
- Blank sheets of paper
- Pens

Ask
- What do you understand by workplace terminology?
- Are offer letter and contract of employment the same?

Say
- Let’s start this unit with an activity.

Team Activity
Workplace terminology
- This is a group activity conducted in three parts.

Part 1
Sheila received a call from the recruiter of MND Company. Before she is recruited by the company, think of the recruitment process she will have to go through. Start from the telephone call to signing her letter of acceptance. Write down all the words that come to your mind.

Activity De-brief
- Have the participants read out the words they have written
- Encourage all the participants to participate in the activity

Do
- Divide the class into small groups of 4 or 6.
- Instruct the participants that they will be doing a brainstorming activity.
- Give them one chart paper each. Tell them to divide the chart in two parts.
- Instruct them that they have to use one half of the chart paper now. The other half will be used later.
- The participants have to write all the words that come to their mind related to the recruitment process.
- Give them 10 minutes to do the activity.
- Tell them that there are no right or wrong answers.
- Keep a track of the time.
You all know quite a few words related to the terms used in the office. Let us talk about some new terms that have been missed out. Discuss “Work Readiness – Terms and Terminology” with the participants as given in the Participant Handbook.

Why is it important to know the workplace terms? How do they help? Can the words be categorised further?

Let’s now continue the activity.

Terms and Terminology

Part 2
With the help of the new terms you have learned, make a flow chart of the hiring process of MND Company.

Activity De-brief
- Ask the groups to share the flow charts and the new terms they added while preparing the flow chart.

Instruct the participants that they have to use the 2nd half of the same chart they had used before. Using the new terminology and the terms they had previously written on the chart, they have to make a flow chart of the hiring process of the MND Company. Give them 10 minutes for this activity. Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Let’s go ahead with the activity.

Terms and Terminology

The activity continues with the same group members.

Part 3
Sheila now works for the MND Company. She is not aware of the company culture and policies. She goes to the HR Department to get her doubts clarified. Can you think of the terms for which she wants clarity? Make a list of those words.

Activity De-brief
- Ask the groups to share their list of words. Some of the words are benefits, comp. time, deduction, employee training, holidays, lay-off, leave, maternity leave, mentor, notice, paternity leave, and time sheet.
Do

- Instruct the participants to identify the key terms an employee of a company should know. They can use the same chart paper for this activity.
- Give them 5 minutes for this activity.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

- Note: You can either summarize the key points of the unit or have a role play where an employee has just joined a company and the HR Manager explains the terms of employment.
At the end of this unit, participants will be able to:
1. Discuss the concept of entrepreneurship
2. Discuss the importance of entrepreneurship
3. Describe the characteristics of an entrepreneur
4. Describe the different types of enterprises
5. List the qualities of an effective leader
6. Discuss the benefits of effective leadership
7. List the traits of an effective team
8. Discuss the importance of listening effectively
9. Discuss how to listen effectively
10. Discuss the importance of speaking effectively
11. Discuss how to speak effectively
12. Discuss how to solve problems
13. List important problem solving traits
14. Discuss ways to assess problem solving skills
15. Discuss the importance of negotiation
16. Discuss how to negotiate
17. Discuss how to identify new business opportunities
18. Discuss how to identify business opportunities within your business
19. Explain the meaning of entrepreneur
20. Describe the different types of entrepreneurs
21. List the characteristics of entrepreneurs
22. Recall entrepreneur success stories
23. Discuss the entrepreneurial process
24. Describe the entrepreneurship ecosystem
25. Discuss the purpose of the Make in India campaign
26. Discuss key schemes to promote entrepreneurs
27. Discuss the relationship between entrepreneurship and risk appetite
28. Discuss the relationship between entrepreneurship and resilience
29. Describe the characteristics of a resilient entrepreneur
30. Discuss how to deal with failure
At the end of this unit, participants will be able to:

- Discuss the concept of entrepreneurship
- Discuss the importance of entrepreneurship
- Discuss the characteristics of an entrepreneur
- Describe the different types of enterprises

Resources to be Used
- Participant Handbook

Let’s start this session with some interesting questions about Indian entrepreneurs.

Quiz Questions
1. Who is the founder of Reliance Industries?
   - Dhirubhai Ambani
2. Who is the Chairman of Wipro Limited?
   - Azim Premji
3. Who launched e-commerce website Flipkart?
   - Sachin Bansal and Binny Bansal
4. Who is the founder of Paytm?
   - Vijay Shekhar Sharma
5. Who is CEO of OLA Cabs?
   - Bhavish Aggarwal
6. Who is the founder of Jugnoo?
   - Samar Singla (autorickshaw aggregator)
7. Who is the founder of OYO Rooms?
   - Bhavish Aggarwal

Tell them that you will ask them few questions about a few entrepreneurs.
Divide the class in to two groups.
In turns ask the quiz questions to the groups.
If the answer is incorrect pass the question to the other group.
Share the answer if the groups are not able to answer.
Congratulate the participants who answered correctly.
Ask

- What do you understand by entrepreneurs?
- What is the importance of entrepreneurship in today’s scenario?
- What do you think are the characteristics of successful entrepreneurs?
- What are different types of enterprises that an entrepreneur in India can own and run?

Say

- Talk about entrepreneurs, importance of entrepreneurship, characteristics of successful entrepreneurs, and different types of enterprises in India as discussed in the Participant Handbook.
- Tell the participants, stories of successful Indian entrepreneurs- their struggles, the moments of heartbreak, the perseverance and triumph.
- Ask them if they know of any such entrepreneur.

Summarize

- Close the discussion by summarizing about the opportunities for entrepreneurs in India.

Notes for Facilitation

- Check out different Government schemes for small entrepreneurs. Share the information with the participants.
- You can tell them about the government websites like Start Up India, mudra.org.in etc.
- Discuss about various schemes and policies by the Government of India for entrepreneurs.
10.5.2: Leadership and Teamwork

Unit Objectives

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

- List the qualities of an effective leader
- Discuss the benefits of effective leadership
- List the traits of an effective team

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Do

- Show the picture given below to the class.
- Ask them to quickly write on a piece of paper what comes to their mind after seeing the picture.
- Now ask them, “What do you understand from this picture?”
- Encourage participants to share their thoughts.

Say

- This picture depicts the qualities of a leader and the difference between a leader and a boss.
- A boss focuses on structure and inspires fear whereas a leader follows vision and generates enthusiasm.
- A boss blames employees for the breakdown whereas a leader fixes breakdowns.
- A boss depends on authority whereas a leader depends on goodwill.
- A boss says “I” and a leader says “We.”
- A boss drives employees whereas a leader coaches them.
- A boss takes credit whereas a leader gives credit.

Ask

- Why is it important for a leader to be effective? How does it help the organization?
Long Chain

- This is a group activity.

Do

- Divide the class into 2 teams.
- Ask each team to create a chain using materials they have in class such as shoe laces, belts, paper, handkerchief, ribbons, etc.
- The team that creates the longest chain wins the game.
- Observe if the participants are interacting with their team or working in isolation.
- Share your observations with the class.

Say

De-brief:

- What did the winning team do differently?
- Who was responsible for the winning team’s success?
- How does this activity explain the role of teamwork in entrepreneurial success?

Say

- Tell the class that both the teams performed well.
- Discuss that the objective of this activity was to open communication channels and how this has been achieved.
- The participants should aim to keep the communication channels open when interacting with their peers and team members.
- It will set the pace and enthusiasm required for all the ensuing teamwork activities.
- Talk about teamwork and importance of teamwork in entrepreneurial success as discussed in the Participant Handbook.

Summarize

- Close the discussion by summarizing about the importance of teamwork for employees.
  - Teamwork helps in reducing stress for the employees.
  - Teamwork helps employers in generating more number of solutions to a problem and developing improved communication amongst employees.
- Ask the participants what they have learned from these exercises.
- Ask if they have any questions related to what they have talked about so far.
At the end of this unit, participants will be able to:

- Discuss the importance of listening effectively
- Discuss how to listen effectively
- Discuss the importance of speaking effectively
- Discuss how to speak effectively

**Unit Objectives**

**Resources to be Used**

- Participant Handbook

**Activity 1**

**Activity – Chinese Whisper**

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Form a circle.</td>
</tr>
<tr>
<td>2</td>
<td>Start a whisper chain. Any one participant will whisper a message into his/her neighbour’s ear. No one else must hear the message. The message can be serious or downright silly.</td>
</tr>
<tr>
<td>3</td>
<td>The next person who first heard the message should whisper the message very quickly to the person sitting next to them.</td>
</tr>
<tr>
<td>4</td>
<td>The game goes on until the last person says whatever they heard out loud and the first person reveals the real message.</td>
</tr>
</tbody>
</table>

Compare them and have a great laugh!

**Ask**

**De-brief questions:**

- Was the original message the same as the message that is communicated at the end of the game?
- Why do you think there was a difference in the messages?

**Say**

- No, the original message was not same at the end of game.
- The barriers to communication like language, disturbance and noise, poor listening skills, boredom, poor speaking skills, etc. are the potential reasons this happens.
- There are various aspects to communication. Speaking skills and listening skills are two major components to any communication. There is always some room for improvement in the way we communicate.
- It is important to accept the reality of miscommunication and work to minimise its negative impacts.
Communication is a two-way process where people exchange information or express their thoughts and feelings. It involves effective speaking and effective listening.

If I go to the store to get bread, I exchange money for the bread. I give something and get something in return. Communication takes place in the same manner. You have to provide and receive information for communication to take place.

Let's play a game to understand effective listening process better.

This is a class activity. The participants need to answer the questions they hear. Instruct them to listen carefully. You will read it at a stretch and if need be repeat it once more. Tell the participants to raise their hand if they know the answer to the question asked. Keep a check on time.

Riddles:

Is there any law against a man marrying his widow’s sister?

If you went to bed at eight o’clock at night and set the clock’s alarm to ring at nine o’clock, how many hours of sleep would you get?

Do they have a 26th of January in England?

If you had only one match and entered a dark room that had a kerosene lamp, oil heater, and a wood stove, what would you light first?

The Delhi Daredevils and the Chennai Super Kings play five IPL matches. Each wins three matches. No match was a tie or dispute. How is this possible?

There was an airplane crash. Every single person died, but two people survived. How is this possible?

If an airplane crashes on the border of two countries, would unidentified survivors be buried in the country they were travelling to or the country they were travelling from?

A man builds an ordinary house with four sides except that each side has a southern exposure. A bear comes to the door and rings the doorbell. What is the colour of the bear?
Answers:

- There's no law against a man marrying his widow's sister, but it would be the neatest trick in the book since to have a widow, the man would have to be dead.
- You’d get one hour’s sleep since alarm clocks do not know the difference between morning and night.
- Oh, yes. They have a 26th of January in England. They also have a 27th, a 28th, and so on.
- First of all, you would light the match.
- Who said the Delhi Daredevils and the Chennai Super Kings were playing against each other in those games?
- Every SINGLE person died, but those two were married.
- You can’t bury survivors under any law especially if they still have enough strength to object.
- The bear that rang the doorbell would have to be a white bear. The only place you could build a house with four southern exposures is at the North Pole where every direction is in South.

Ask

De-brief question:
- What were the barriers that came into your way of listening?
- How can you overcome barriers to listening?

Say

- There is a difference between hearing and listening.
- If you don’t listen properly, the message may be misunderstood.
- Be open-minded while listening to someone.
- It is important to listen effectively and carefully without making assumptions.

Activity 3

Elevator Pitch:
You are in the lift of a hotel and you bumped into your former client who is a famous businessman. He has financed a lot of small business ventures and can finance your new start-up too. After exchanging pleasantries, he asks you what your new company does. You open your mouth, and then pause. Where do you even begin?

Then, as you try to organize your thoughts, his meeting is called, and he is on his way. If you would been better prepared, you’re sure that he would have stayed long enough to schedule a meeting with you too.

If you were given another chance, what would you have said to this person?

Do

- Start off the task by providing a beginning sentence to get the story started, and then go around the classroom getting each one to add a new sentence to keep the story going.
- This task should be done spontaneously allowing only a little time to think (30 seconds).
- For example: **There was once a student who was looking for a job after graduation.**
Notes for Facilitation

Tell the participants to follow these steps to create a great pitch, but bear in mind that you'll need to vary your approach depending on what your pitch is about.

1. **Identify Your Goal:** Start by thinking about the objective of your pitch. For instance, do you want to tell the potential clients about your organization? Do you have a great new product idea that you want to pitch to an executive or do you want a simple and engaging speech to explain what you do for a living?

2. **Explain What You Do:** Start your pitch by describing what your organization does. Focus on the problems that you solve and how you help people. Ask yourself this question as you start writing: what do you want your audience to remember most about you? Keep in mind that your pitch should excite you first. After all, if you don't get excited about what you're saying neither will your audience. People may not remember everything that you say, but they will likely remember your enthusiasm.

3. **Communicate Your USP:** Your elevator pitch also needs to communicate your unique selling proposition or USP. Identify what makes you, your organization or your idea unique. You'll want to communicate your USP after you've talked about what you do.

4. **Engage with a Question:** After you communicate your USP, you need to engage your audience. To do this, prepare open-ended questions (questions that can’t be answered with a "yes" or "no" answer) to involve them in the conversation. Make sure that you're able to answer any questions that he or she may have.

5. **Put it all Together:** When you've completed each section of your pitch, put it all together. Then, read it aloud and use a stopwatch to time how long it takes. It should be no longer than 20-30 seconds. Remember, the shorter it is, the better!

**Example:**

Here's how your pitch could come together:

"My company deals with cloth retail online business and we use various e-commerce platforms to sell our products. This means that you can do shopping with ease and spend time on other important tasks. Unlike other similar companies, we have a strong feedback mechanism to find out exactly what people need. This means that, on average, 95 percent of our clients are happy with our products. So, how can you help us in creating our own web portal?"

6. **Practice:** Like anything else, practice makes perfect. Remember, how you say it is just as important as what you say. If you don't practice, it's likely that you'll talk too fast, sound unnatural or forget important elements of your pitch. Set a goal to practice your pitch regularly. The more you practice, the more natural your pitch will become. Practice in front of a mirror or in front of colleagues until the pitch feels natural.

Summarize

Close the discussion by summarizing how to speak effectively as discussed in the Participant Handbook.
10.5.4: Problem Solving & Negotiation Skills

Unit Objectives

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

- Discuss how to solve problems
- List the important problem solving traits
- Discuss ways to assess problem solving skills
- Discuss the importance of negotiation
- Discuss how to negotiate

Resources to be Used

- Participant Handbook

Ask

- What is a 'problem'? What do you think are the problems you may face in the process of becoming a successful entrepreneur?

Say

- Discuss the definition of problem as given in the Participant Handbook.
- In a hurdle race the hurdles are the obstacles on the way to reach your goal.
- Similarly, obstacles are the hurdles you may face while reaching your goal i.e. to set-up your own business. Your goal will be to reach the finishing line after crossing these hurdles.

Ask

- What do you do when you face a problem? How do you resolve it? You can pick examples from the question asked previously 'the problems they are likely to face in the process of becoming a successful entrepreneur'.

Say

- Discuss how to solve problems as given in the Participant Handbook.

Team Activity

- This is a group activity.
- The groups will solve the problem and come up with the best solution in each case.

1. Unable to arrange for some extra finance for setting up a beauty parlour. The loan sanctioned and disbursed is not enough. You have tried all your contacts, friends and relatives. But unable to manage the extra amount. Bank will not sanction more amount as you have used up the complete sanction limit.

2. You have rented a space for your business and all arrangements are done. You will be operating from the office space rented in two days. Now the owner comes up to you and says he wants to sell the place and wants you to vacate in 15 days.

3. You have just set up your business and need extra human resource. You have tried inviting a few also tied up with an agency for getting the right candidate. But you are unable to get the right candidate. If the candidate is good, you cannot offer the salary demanded. If the candidate agrees to the salary, he/she has other demands like working hours to be reduced, leaves etc. which may not work for your set up.
Do

- Divide the class into three groups. Give one scenario to each group.
- Explain the purpose and duration of the activity.
- Ask the groups to build on the scenario and present their solution as a role play.

Say

De-brief questions:
1. What was the problem?
2. Is there any other alternative solution?
3. Is this the best solution presented?

Ask

- Try to think of some people around you who are able to solve problems very easily. Even you or your friends might be approaching them when there is a problem. What qualities do they have? What personality traits do such people possess?

Say

- Discuss the important traits for problem-solving as given in the Participant Handbook.

Ask

- In order to build a successful organization, you need to hire people who possess good problem solving skills. How would you assess the level of problem solving skills of potential candidates before hiring them?

Say

- Discuss how to assess for problem-solving skills as given in the Participant Handbook.

Summarize

- Ask the participants the things that they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Summarize the discussion on problem solving.

Activity

- The activity is to organise an election event. Select three volunteers from the group. They have to give a speech on their election manifesto to the class. They have to negotiate with the fellow participants and convince them to vote for them. The best negotiator will win the election.

Do

- Ask three participants to volunteer for the activity.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.
Ask

- Out of the three contestants, whom would you support? Why? What did they say or do which convinced you to make your decision?
- Have you ever tried to negotiate in your personal or professional life?
- Ask the class to share some of their experiences where they have been able to strike a deal by negotiating.

Say

- Discuss “What is Negotiation?” as given in the Participant Handbook.

Ask

- Why is it important to negotiate? As an entrepreneur, where do you think that negotiation skills will be needed?

Say

- Discuss the importance of negotiation while starting a business as given in the Participant Handbook.

Say

- Discuss the important steps to negotiate as given in the Participant Handbook.

Role Play

- Conduct a role play activity.
- Ask the participants to assemble together.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.

Do

- Divide them into groups of four (4) (depending on the batch size).
- Give them the hand-outs for role play scenarios.
- Two groups to be given scenarios on problem solving.
- Other two groups to be given scenarios on negotiation.
- The groups will build on the scenarios and prepare for the role play.
- Give the groups at least 5 mins to discuss and be ready with the role play.
- Invite each group one by one to come and present their role play.

Problem solving Scenario 1

Avinash has a Mobile Repair Store in Allahabad. His outlet is one of the most popular one in the vicinity and he has great rapport with his customers. He is always well-dressed, jovial and full of energy.

It’s around 11 AM, when a customer barges in to the shop and starts shouting at Avinash for giving her back the instrument which is still not working. The screen of her mobile is also cracked from one side. Avinash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue the company and to go to Consumer Court for cheating her.
### Problem solving Scenario 2
You are running a successful small scale business, Shreeji Aggarbattis. Your staff members do door to door selling and organise marketing campaigns in local markets. Your brand has established its name in last few years. Recently, lot of customers have been coming to you and lodging complaints that your staff members indulge in malpractices. Few of them informed you that a staff member engaged them in a friendly conversation. In the meanwhile, the other gave them lesser packets of aggarbattis than they paid for.

Another set of customers lodged complaint about the misconduct and rude behaviour of a particular staff member. You often hear from your customers that the orders don’t get delivered on time or wrong products get delivered. You have already been struggling with shortage of staff and such complaints are a serious concern as it is hampering your brand image. What strategies will you adopt to solve this problem?

### Negotiation Scenario 1
You have interviewed a prospective new employee who could be a key member of your new entrepreneurial venture. The new person is demanding a salary that is 20% higher than you thought based on your business plan. Finances are tight, yet you believe this person could make a significant impact on future profits. If you paid the required salary for the new person, then you would have to restructure your entire business plan. You’ve been searching for an individual with this skill level for three months. to the candidate is waiting for your response. Now you have to call him in to make the final negotiations.

### Negotiation Scenario 2
You are a young entrepreneur who has just registered his start up project and applied for a bank loan accordingly. You receive a letter saying that your loan application has been rejected as your start up idea did not appeal to the bank and they think that it is not a revenue generating model. You have taken an appointment to meet the manager and show your negotiation skills to get your loan approved.

### Notes for Facilitation
**Facilitating Role Plays**

**Preparing for the activity**
1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role-plays.
4. Anticipate and know how to address issues participants might raise during the activity.

**Conducting the activity**
1. Introduce the activity. Emphasize that role-playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. Give the pairs/groups 10 to 15 minutes to conduct the role-play (depending on the duration of the session).
5. After all the groups have finished with the role-play, conduct a debriefing session on each role-play.
6. Ask the groups to take five minutes to talk about what happened during the role-play. The groups should discuss the questions given in the debriefing for each role-play. Encourage participants to provide constructive criticism during their discussions.

**Summarize**
- Wrap the unit up after summarizing the key points and answering questions.
10.5.5: Business Opportunity Identification: Entrepreneurs and Opportunities

Unit Objectives

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

- Discuss how to identify new business opportunities
- Discuss how to identify business opportunities within their business

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Ask

- How does an entrepreneur identify an opportunity?
- What do you think are the common queries or concerns faced by entrepreneurs?
- How can you identify new business opportunity?

Say

- Let’s talk about opportunity, common queries or concerns faced by entrepreneurs, idea as an opportunity, factors to consider when looking for opportunities, ways to identify new business, and opportunity analysis as discussed in Participant Handbook.
- Let’s do an activity to understand ways to identify business opportunities within your business.

Do

- Tell the class that this is an individual activity.
- Tell the participants to create a matrix on their notebooks.
- There will be four boxes in your matrix.
- Strength, Weakness, Opportunity and Threats will be the four headings of the matrix. This is called the SWOT matrix.
- Read out the questions to them and tell the participants they need to answer the questions asked in each matrix.
- Tell them they can also use their own understanding of themselves to fill the SWOT matrix.

Activity

Do your SWOT analysis

<table>
<thead>
<tr>
<th>Strength</th>
<th>Weakness</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are your strengths?</td>
<td>What are your weaknesses?</td>
</tr>
<tr>
<td>What unique capabilities do you possess?</td>
<td>What do your competitors do better than you?</td>
</tr>
<tr>
<td>What do you do better than others?</td>
<td></td>
</tr>
<tr>
<td>What do others perceive as your strengths?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunity</th>
<th>Threat</th>
</tr>
</thead>
<tbody>
<tr>
<td>What trends may positively impact you?</td>
<td>Do you have solid financial support?</td>
</tr>
<tr>
<td>What opportunities are available to you?</td>
<td>What trends may negatively impact you?</td>
</tr>
</tbody>
</table>
Do

- Congratulate everyone for the class activity.
- Ask the audience to applaud for themselves.
- Allot the participants sufficient time to complete this activity, but do keep a check on time.
- Ask de-brief questions to cull out information from the participants.

Ask

De-brief questions:

- What are your weaknesses according to your SWOT analysis?
- Do you think you can change your weakness into strength? How?
- Do you think you can work on your threats? How?

Summarize

- Close the discussion by summarizing ways to identify business opportunities within your business.
- Ask the participants what they have learned from this exercise.
- Ask if they have any questions related to what they have talked about so far.
10.5.6: Entrepreneurship Support Eco-System

Unit Objectives
At the end of this unit, participants will be able to:
• Explain the meaning of entrepreneur
• Describe the different types of entrepreneurs
• List the characteristics of entrepreneurs
• Recall entrepreneur success stories
• Discuss the entrepreneurial process
• Describe the entrepreneurship ecosystem
• Discuss the purpose of the ‘Make in India’ campaign
• Discuss the key schemes to promote entrepreneurs

Resources to be Used
• Participant Handbook
• Chart papers
• Marker pens
• Pencils
• Colour pencils
• Scale
• Eraser
• Other requisite stationery material

Ask
• Do you think that entrepreneurs need support?
• What do you think is an eco-system?
• What do you think ‘entrepreneurship support eco-system’ means?

Say
• Let’s learn what entrepreneurship support eco-system means.
• Discuss ‘Entrepreneurship Support Eco-System’ as given in the Participant Handbook.

Ask
• Can you define entrepreneurship support eco-system?
• What are the key domains of the support eco-system?

Say
• Let’s learn more about these domains by conducting an activity.
• You have to make a poster showing the components of the six main domains of entrepreneurship support eco-system.

Team Activity
• Making a poster showing the entrepreneurship support eco-system.
Divide the class into groups of four or six.
Hand out chart paper and coloured pens.
Explain the purpose and duration of the activity.
Go around checking the progress of each group.
Set guidelines pertaining to discipline and expected tasks.

**Activity De-brief**
Ask each group to display their poster and explain the key domains of entrepreneurship support eco-system.

Do

- Market
- Policy
- Finance
- Culture
- Entrepreneurship
- Human Capital
- Supports

**Ask**
- What kind of government support eco-system is available for entrepreneurs in India?

**Say**
- Discuss 'Make in India' campaign as given in the Participant Handbook.

**Team Activity**
- Presentation on key schemes to promote entrepreneurs

**Do**
- Divide the class into pairs.
- Number each pair from 1-15.
- Assign a scheme, same as their group number, to each group.
- Ask them to read the scheme carefully and present it to the class.
- Explain the purpose and duration of the activity.
- Go around checking the progress of each group.
- Set guidelines pertaining to discipline and expected tasks.

**Activity De-brief**
- Ask each group to explain the scheme offered by government to promote entrepreneurs.

**Summarize**
- Summarize the unit by discussing the key points and answering questions the participants may have.
10.5.7: Risk Appetite & Resilience

Unit Objectives

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

- Discuss the relationship between entrepreneurship and risk appetite
- Discuss the relationship between entrepreneurship and resilience
- Describe the characteristics of a resilient entrepreneur

Resources to be Used

- Participant Handbook
- Chart papers
- Blank sheets of paper
- Pens
- Marker pens

Ask

- Can you define risk or explain what constitutes a risk?
- What do you people mean when they say, “This may be a risky proposition”?
- What risks are they talking about?

Example

- Let's have a look at these two examples:

  Rohit and his family were travelling by car from Delhi to Nainital. It was their second trip there. Rohit was familiar with the road. His friends told him that the highway after Rampur was in a bad condition. They advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road. This road is in a better condition.

  Since he was going with his family, and did want take the risk of getting lost, he left early. He took the Kaladhungi road and reached Nainital well in time.

  Suresh and his family too were travelling by car from Delhi to Nainital. It was their second trip there. His friends too advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road as this road was in a better condition.

  Suresh too decided to take the Kaladhungi road but he left Delhi in the afternoon. It was dark by the time he reached Kaladhungi, and he was sure that he was taking the correct turn. As it was late, he could not find anyone to give him directions. He ended up being in an unknown place that was scarcely inhabited.

Say

- Let's see what type of risks Rohit and Suresh took.
- Discuss 'Risk Appetite and Resilience' with the participants as given in the Participant Handbook.

- Let's learn more about risk appetite and resilience with the help of an activity.
Ask

• Do you think all entrepreneurial ventures are successful?
• What happens if the first venture is not successful?
• Should the entrepreneur stop when faced with challenges or face them?

Example

Let’s have a look at the following example:

Vijay Shekhar Sharma is the founder of Paytm, which is a giant Indian e-commerce. He was born in a middle-class family in Uttar Pradesh. He started his first job at an MNC. He quit after six months and built a company One97 with his friends. As One97 grew bigger, it needed more money because it was running more servers, bigger teams, and had to pay royalty. At that time, the tech bubble popped and technology companies were running in losses. Finally, money ran out. So One97 took loans and then more loans at higher rates of interest, as high as 24 per cent, and became caught in a vicious cycle.

In 2014, Paytm was launched with online wallet services after which, the company enabled online payment transactions. The company got licenses from RBI in 2016 to launch India’s first ever payment bank. Moreover, the main motive of Paytm was to transform India into a cashless economy.

After demonetization came into effect, Vijay Shekhar Sharma started promoting online and digital transactions to deal with the cash crunch. In fact, the service of the company’s mobile wallet is accepted across India. The logo of Paytm is now popular almost everywhere from tea stalls to major companies.
Let's see what qualities made Vijay Shekhar Sharma a resilient entrepreneur.

Discuss Entrepreneurship and Resilience with the participants as given in the Participant Handbook.

Let's learn more about entrepreneurship and resilience with the help of an activity.

**Team Activity**

Entrepreneurship and Resilience

- This is a group activity.

- Think of some entrepreneurship ventures that faced challenging times, but later resulted in success stories.
- Who is the founder of that company?
- What challenging times did it face?
- How did it overcome those challenges?
- List the resilient characteristics of the entrepreneur.

**Activity De-brief**

- Each group to give their presentation.
- Why did you choose this company?
- What is the success story of the company?

**Do**

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper.
- Tell the participants that they have to think of an entrepreneur who faced challenging times, but eventually succeeded.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

**Summarize**

- You can summarize the key points of the unit.
- Ask the participants what they learned from the activities.
- Clarify any questions or doubts they might have.
10.5.8: Success and Failures

Unit Objectives
At the end of this unit, participants will be able to:
• Discuss how to deal with failure

Resources to be Used
• Participant Handbook

Ask
• Have you heard the quote ‘nothing is impossible’?
• What do you think it means?
• Do you think that all successful entrepreneurs became famous overnight or did they have to struggle or face failure before succeeding?

Example
Let’s have a look at this example.

Shah Rukh Khan, also known as, SRK or King Khan is a force to reckon with. Did he achieve stardom overnight? Shah Rukh Khan, who has seen many struggles in his life – he has slept on streets, struggled to support himself and his sister at a very young age, and lost his parents very early in life, which led to his sister seeking mental health support. Amidst all the chaos and challenges, he kept pushing himself, and today he stands tall as the ‘Badshah of Bollywood’. Certainly those years were not easy for him.

When he was young, he stood at Marine Drive and said, “I will rule this city one day”. Failure was not just his companion during or before his stardom, it is still a substantial part of his life. Success does not come easy. What made him a star was his acceptance of failure and the urge to improve.

Say
• How do you define success and failure?
• What is fear?
• Discuss “success and failure” with the participants as given in the Participant Handbook.

Ask
• Have you felt or experienced fear?
• What led you to feel that emotion?
• How did you handle it?

Say
• Let’s learn the about success and failure with the help of an activity.
Team Activity

- Divide the class into groups of four.
- Instruct them to think of one scenario where they have to interview a successful entrepreneur.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.
- They have to choose one person from the group as the interviewee and one as the interviewer.
- Go around and make sure they have understood what is to be done and are discussing the roles properly.
- Check that everyone understands their role. Give clarifications if needed. Give the participants about 5 minutes to discuss and decide their roles.
- Ask the groups to stop the discussion as soon as the time is over.
- Invite each group one by one to come and present their interview as a role play.

Notes for Facilitation

Facilitating Role Plays

Preparing for the activity
1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role plays.
4. Anticipate potential questions that might be raised by the participants and be ready to address them.

Conducting the activity
1. Introduce the activity. Emphasize that role playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. To maintain spontaneity of the interactions during the role play, ask the participants not to discuss the details of their roles prior to the role play.
5. Give the pairs 15-20 minutes to conduct the role play.
6. Circulate among the groups to answer any questions that may arise and provide guidance as needed.
7. After all the pairs have finished with the role play, conduct a de-briefing session on each role play.
8. Ask the groups to take five minutes to talk about what happened during the role play. The groups should discuss the questions given in the de-briefing for each role play. Encourage participants to provide constructive criticism during their discussions.
9. Conclude the activity by asking participants to think about whether and how they might use scripted role plays in their real life.

Summarize

- Wrap the unit up after summarizing the key points and answering questions.
At the end of this unit, participants will be able to:
1. Discuss how market research is carried out
2. Describe the 4 Ps of marketing
3. Discuss the importance of idea generation
4. Recall basic business terminology
5. Discuss the need for CRM
6. Discuss the benefits of CRM
7. Discuss the need for networking
8. Discuss the benefits of networking
9. Discuss the importance of setting goals
10. Differentiate between short-term, medium-term and long-term goals
11. Discuss how to write a business plan
12. Explain the financial planning process
13. Discuss ways to manage your risk
14. Describe the procedure and formalities for applying for bank finance
15. Discuss how to manage their own enterprise
16. List the important questions that every entrepreneur should ask before starting an enterprise
Unit Objectives
At the end of this unit, participants will be able to:
- Discuss how market research is carried out
- Describe the 4 Ps of marketing
- Discuss the importance of idea generation

Resources to be Used
- Participant Handbook
- Chart papers
- Markers pens
- Blank sheets of paper

Ask
- Suppose, you want to open a restaurant, what are the factors you will consider?
- How will you promote your restaurant?

Example
- Let's have a look at this example.
  Arjun was an MBA working in a company. But he wanted to start a low cost budget hostel for foreign tourists coming to India. He did a lot of market research before starting the project. Based on the information he gathered, he made his business plan. His hostel is now flourishing and he is thinking of expanding to other tourist destinations.

Say
- Discuss “Market Study” with the participants. Refer to the Participant Handbook.
- Let’s learn about market study and research with the help of an activity.

Team Activity
Market Study
- This is a group activity.
- You want to start your own tuition centre.
- What type of research will you do?

Activity De-brief
- Ask each group to come forward and give a brief presentation.
- Encourage other groups to be interactive and ask questions.
- What factors did you keep in mind while doing your research?
- Based on our research would you go ahead and open a tuition centre?
By opening a tuition centre you are offering a service.

What factors will you keep in mind before opening it?

Discuss “The 4Ps of Marketing” with the participants as given in the Participant Handbook.

Let’s learn about the 4Ps of Marketing with the help of an activity.

**Team Activity**

4 Ps of Marketing

This is a group activity.

You have to sell a pen to four different segments:

1. Rural villagers
2. Rural middle class
3. Urban middle class
4. Upper end rich people (Niche market)

Keeping the 4Ps of Marketing in mind, what marketing strategy will you design to sell the pen?

**Activity De-brief**

- Ask each group to present their strategy.
- Encourage other groups to be interactive and ask questions.

Instruct the participants that this is group work.

Divide the class into four groups.

Give each group a chart paper.

Assign each group a target audience for selling the pens:

1. Rural villagers
2. Rural middle class
3. Urban middle class

Instruct the participants that this is group work.

Divide the class into small groups of 4 or 6.

Give each group a chart paper.

Tell the participants that they have to start their own tuition centre.

Give the participants 10 minutes to discuss and write the research work they need to do.

Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.
Say

- Each entrepreneur has an idea of wants he wants to sell. It may be a service or a product.
- Discuss “Importance of an IDEA” as given in the Participant Handbook.

Summarize

- Summarize the key points of the unit.
- Ask the participants what they learnt from the activities.
- Encourage them to ask if they have any doubts.

Activity De-brief

- Tell the participants that they have to design a marketing strategy keeping the 4Ps of Marketing in mind.
- Give the participants 20 minutes to discuss and come up with their strategy.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.
- Ask each group to come forward and give a brief presentation.
- Ask each group what they kept in mind while designing their marketing strategy.
- Encourage other groups to be interactive and ask questions.
10.6.2: Business Entity Concepts

Unit Objectives
At the end of this unit, participants will be able to:
- Recall basic business terminology

Resources to be Used
- Participant Handbook

Say
- Let's recall some basic business terminology.
- Discuss the Business Entity Concepts as given in the Participant Handbook.
- Let's learn some basic business terminology by having an activity.
- We will have a quiz today.

Activity
- The activity is a quiz.

Do
- Divide the class in two groups and give a name to each group.
- Explain the rules of the quiz. For each correct answer the group gets 1 mark.
- If the group is unable to answer the question is passed to the next group.
- Explain the purpose and duration of the activity.
- Ask the questions of the quiz.
- Keep a score of the groups.
- Set guidelines pertaining to discipline and expected tasks.

Summarize
- Summarize the unit by discussing the key points.

Questions for Facilitation

QUESTIONS FOR THE QUIZ
1. What does B2B mean?
   Business to business
2. What is a financial report?
   A comprehensive account of a business' transactions and expenses
3. Who is a sales prospect?
   A potential customer
4. How is working capital calculated?
   Current assets minus current liabilities
5. What is an estimation of the overall worth of a business called?
   *Valuation*

6. You are buying a house. What type of transaction is it?
   *Complex transaction*

7. How will you calculate the net income?
   *Revenue minus expenses*

8. How is Return on Investment expressed?
   *As percentage*

9. How will you calculate the cost of goods sold?
   *Cost of materials minus cost of outputs*

10. What is revenue?
    *Total amount of income before expenses are subtracted.*

11. What is a Break-Even Point?
    *This is the point at which the company will not make a profit or a loss. The total cost and total revenues are equal.*

12. What is the formula used to calculate simple interest?
    *A = P(1 + rt); R = r * 100*

13. What are the three types of business transactions?
    *Simple, Complex and Ongoing Transactions*

14. The degrading value of an asset over time is known as
    *Depreciation*

15. What are the two main types of capital?
    *Debt and Equity*
10.6.3: CRM & Networking

**Unit Objectives**

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

- Discuss the need for CRM
- Discuss the benefits of CRM
- Discuss the need for networking
- Discuss the benefits of networking

**Resources to be Used**

- Participant Handbook

**Ask**

- Can your business run without customers/buyers?
- Who is the most important entity in any business?

**Say**

- The key to every success business lies on understanding the customer’s expectations and providing excellent customer service.
- Discuss about CRM and its benefits. Refer to the Participant Handbook.
- Providing excellent customer service entails:
  - Treating your customers with respect.
  - Be available as per their need/schedule.
  - Handling complaints effectively.
  - Building long lasting relationships.
  - Collecting regular feedback.
- Handle customer complaints proactively. Ask “what happened”, “why it happened”, “how can it be avoided next time”, etc.
- Collecting feedback from the customers regularly will enable you to improve your good/service.
- “Let’s understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem.”

**Do**

- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Put down the discussion points (de-brief questions) on the board. Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes, the team should present their case solution to the class.
Team Activity

Case Study Analysis
Raju runs a business of wooden furniture. He has a huge list of customers on Facebook and WhatsApp who give him orders regularly. Ankita is one of his old and regular customers. She placed an order for a new chester and TV cabinet via WhatsApp and requested Raju to send them as soon as possible. When the parcel reached Ankita through courier she found that chester was broken and the TV unit was chipped from the bottom. Ankita was heartbroken. It was a complete waste of money. She sent a message to Raju on WhatsApp, expressing her anger and disappointment. Raju might lose an old customer forever if he doesn't satisfy the customer. What should Raju do to retain his customer?

Scenario 2
Rajni runs a boutique shop. She sells suits and sarees. She is one of the most successful designer in her city. Rajni swears that all the clothes in her boutique have unique designs. Smita has to attend her cousin’s wedding; she goes to Rajni’s boutique to buy a saree. Smita wanted a unique designer saree. Rajni customized a saree for her and sent it over the courier. When Smita had a look at the saree she realised her two friends had the same design sarees. She sent a message to Rajni on WhatsApp, expressing her anger and disappointment. Did Rajni make a false promise? Were her designs copied? What could happen to Rajni’s image after this incident? What would you do if you were in Rajni’s place?

Scenario 3
Shama is a beautician who offers parlour services to ladies by making home visits. Recently, Shama got her name registered on an e-commerce website. Two days earlier, she got a message from Mrs Sushma. The appointment was fixed for next day, 11:00 am and the remuneration for the services was decided beforehand. When Shama reached there at 10:50 am, Mrs Sushma was not at home. When Shama called her, she asked her to wait for a while. Mrs Sushma reached home at 11:45 am. Meanwhile, Shama had to reschedule her next appointment. After availing Shama’s services, Mrs Sushma refused to pay the requisite amount and started finding faults in the services provided by her. Who was at fault in this scenario? What should you do in case the customer behaves unreasonably? What would you do if you were in Shama’s place?

Scenario 4
Shailender is the manager of a car showroom. He proactively takes part in all the transactions that happen in his showroom. Vinita wants to buy a new car. She has chosen a car from Shailender’s showroom. The salesperson has given her a very good discount and has also promised free service for one year. Vinita goes to the showroom and asks to complete all the formalities to purchase the car. When she sees the final bill she realize that she has not received the promised discount neither was there any mention of the free services. She immediately demands to see the Shailender. When Shailender’s head asks how much discount Vinita was promised, he realised the discount will make the sale in loss. The car showroom owner might lose a customer and deal due to false commitments made by his manager. Besides, the customer might tell this to other people, creating a bad name and image for the showroom. If you owned that showroom, how would you have convinced your customer?

Say
• Now, let’s discuss the problem and solution with the class.
• The group will first briefly describe the case to the class.
• Then discuss the issue identified and the proposed solution.
• Present the solution as a role play.
• Post presentation, the other groups may ask questions from the group that has presented.
Do

- Congratulate each group for the presentation/role play.
- Ask the audience to applaud for them.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Say

- If your customers are happy with you they will give referrals which will help to grow your business.
- One more way of growing business is 'Networking'.
- Discuss Networking and its benefits. Refer to the Participant Handbook.

Activity

**Group Discussion**

- Conduct a group discussion in the class on how they can do networking for their business.

Summarize

- Ask the participants what they have learnt from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.
10.6.4: Business Plan: Why Set Goals?

Unit Objectives

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

- Discuss the importance of setting goals
- Differentiate between short-term, medium-term and long-term goals
- Discuss how to write a business plan
- Explain the financial planning process
- Discuss ways to manage your risk

Resources to be Used

- Participant Handbook
- Chart papers
- Blank papers
- Marker pens
- Ruler

Ask

- Remember we had written SMART Goals in a previous session? Let's try and recall why it is important to set goals?
- While framing SMART goals, we talked about 'T' in SMART, which was 'Time Bound'? What do we mean by time bound goals?
- What time limit did you set for your goal- 3 weeks, 3 years, 10 years?

Say

- Talk about short term, long term and medium term goals, as discussed in the Participant Handbook.

Ask

- As you are planning to become an entrepreneur, you must have thought of an idea for a start-up. What is your business idea?

Do

- Ask few participants to share their business ideas.

Ask

- Have you created a business plan for your business idea?
- Do you think it is important to have a business plan in place? Why/why not?

Say

- Talk about 'Why Create a Business Plan' as discussed in the Participant Handbook.
- Let's understand it better with the help of an activity.
### MY BUSINESS PLAN

<table>
<thead>
<tr>
<th><strong>Executive Summary</strong>: What is your Mission Statement?</th>
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<th><strong>Business Description</strong>: What is the nature of your business?</th>
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<th><strong>Market Analysis</strong>: What is your target market?</th>
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<th><strong>Organization and Management</strong>: What is your company’s organizational structure?</th>
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<th><strong>Service or Product Line</strong>: What is the lifecycle of your product/service?</th>
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| **Marketing and Sales**: How will you advertise and sell your products?     |
|                                                                           |
|                                                                           |

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<thead>
<tr>
<th><strong>Funding Request</strong>: How much fund is required and from where?</th>
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</table>
Say

• Now, let’s share our plan with the class.
• Each group will briefly describe the plan to the class.
• Post presentation, the other groups may ask questions to the group who have presented their plan.

Do

• Congratulate each group for sharing their points.
• Ask the audience to applaud for them.
• Keep a check on time. Tell group to wind up the discussion quickly if they go beyond the given time limit.

Say

• Along with a business plan, you need to create a financial plan and evaluate the risk involved with your start up.
• Discuss 'Financial Planning' and 'Risk Management' in detail as given in the Participant Handbook.

Summarize

• Ask the participants what they have learnt from this exercise/ activity.
• Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

• Keep the business plan format ready in a flipchart to display it during the activity.
10.6.5: Procedures and Formalities for Bank Finance

Unit Objectives
At the end of this unit, participants will be able to:

- Describe the procedure and formalities for applying for bank finance

Resources to be Used
- Participant Handbook
- Bank loan/finance form sample

Ask
- While preparing a business plan in the last session, we discussed financial planning to arrange financial resources for your start-up. Therefore, how will you collect funds to start your business?

Say
- While most entrepreneurs think ‘product’ is the most difficult thing to decide for a business, start-up capital poses an even bigger obstacle. Though there are various ways of funding the business, to convince investors to invest money is the most challenging.
- Some of the funding options available in India are:
  - **Bootstrapping**: Also called self-financing is the easiest way of financing
  - **Crowd funding**: Funds are collected by consumers pre-ordering or donating for starting the business.
  - **Angel investors**: Individual or group of investors investing in the company
  - **Venture capitalists**: Venture capitals are professionally managed funds who invest in companies that have huge potential. They usually invest in a business against equity.
  - **Bank loans**: The most popular method in India.
  - **Microfinance Providers or NBFCs**
  - **Government programmes**
- Let us know discuss the most popular method i.e. bank finance in detail here.

Do
- Discuss the list of documents that are required to apply for a loan like letter of introduction, business brochure, references of other banks, and financial statements.
- Explain the details to be filled in a loan application form.
- Divide the class into groups. Give each group a loan application form.
- Ask the groups to discuss and fill the form.

Summarize
- Close the discussion by summarizing the important documents needed for bank loan.
- Ask the participants if they have any questions related to what they have talked about so far.
### Checklist of Documents to Be Submitted Along with Loan Application

(Common for all banks)

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Audited financial statements of the business concern for the last three years</td>
</tr>
<tr>
<td>2.</td>
<td>Provisional financial statements for the half-year ended on _________________</td>
</tr>
<tr>
<td>3.</td>
<td>Audited financial statements of associate concern/s for the last three years</td>
</tr>
<tr>
<td>4.</td>
<td>Copy of QIS II for the previous quarter ended on ___________</td>
</tr>
<tr>
<td>5.</td>
<td>Operational details in Annexure I</td>
</tr>
<tr>
<td>6.</td>
<td>CMA data for the last three years, estimates for current year and projection for the next year</td>
</tr>
<tr>
<td>7.</td>
<td>Term loan/DPG requirements in Annexure II</td>
</tr>
<tr>
<td>8.</td>
<td>List of machinery in respect of machinery offered as security in Annexure III</td>
</tr>
<tr>
<td>9.</td>
<td>Additional details for export advances furnished in Annexure IV</td>
</tr>
<tr>
<td>10.</td>
<td>Property statements of all directors/partners/proprietor/guarantors</td>
</tr>
<tr>
<td>11.</td>
<td>Copies of ITAO of the company for the last three years</td>
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<tr>
<td>12.</td>
<td>Copies of ITAOs/WTAOs of the directors/partners/proprietor and guarantors</td>
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<tr>
<td>13.</td>
<td>Copies of certificate from banks and financial institutions certifying the latest liability with them</td>
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<tr>
<td>14.</td>
<td>Copy of board resolution authorizing the company to apply to your bank for the credit facilities mentioned in application</td>
</tr>
<tr>
<td>15.</td>
<td>Copy of memorandum and article of association (in case of limited company)/partnership deed (in case of partnership firm)</td>
</tr>
<tr>
<td>16.</td>
<td>Cash budget for the current year and next year in case of contractors and seasonal industries</td>
</tr>
</tbody>
</table>

---

**Notes for Facilitation**

- Checklist of documents is provided as resources for the session.
- You can make some copies and distribute it during the group activity.
- Download sample loan application forms from any nationalised bank’s website. Print sufficient copies to circulate it amongst the groups.
At the end of this unit, participants will be able to:

- Discuss how to manage their own enterprise

Resources to be Used

- Participant Handbook

Ask

- Having set-up a business, do you think it is possible to do everything on your own?
- Does one require trained persons for help?
- What does management mean?

Say

- Let's have a look at this example:
  Kapil had a small business that was beginning to pick up pace. He wanted to expand his business, and therefore employed few more people. One day, as he was walking past Ramesh, one of his new employees, he overheard Ramesh talking rudely to a customer on the phone. This set him thinking. Kapil realised that he should have regular team meetings to motivate his employees and speak with them about any problems they might be facing during work. He should also conduct training sessions on new practices, soft skills, and technology, and develop work ethics manual for managing his enterprise.

Say

- Was Kapil correct in his approach or he should have scolded Ramesh instantly in front of his other employees?
- Discuss “Enterprise Management – An Overview” with the participants as given in the Participant Handbook.

Say

- Let's learn how to effectively manage an enterprise or business through an activity.

Team Activity

Enterprise Management

- This is a group activity.
- Design a matrix listing the topics and key words that are needed to run an enterprise effectively and smoothly.

Activity De-brief

- Have each group present their matrix.
- Encourage participants of the other groups to ask question about each other’s presentation.
**Do**

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper and coloured pen.
- Tell the participants that they have to make a matrix they need to fill.
- They have to write the main topics and key words that will help them effectively manage their enterprise.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

**Summarize**

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of effective management to run an enterprise as given in the Participant Handbook.
At the end of this unit, participants will be able to:

- List the important questions that every entrepreneur should ask before starting an enterprise

### Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

### Ask

- Why do you want to become an entrepreneur?

### Say

- It is very important to know why you want to become an entrepreneur. Your personal goals for becoming an entrepreneur play a key role in the success of your business. Your goals should be clear well before you start your business.
- Apart from the goals, the other aspects of business that you need to bear in mind are the potential problems that you may face to set-up, your areas of interest, and all the other dimensions of the business.
- Let’s understand it better with the help of some questions that every entrepreneur should ask before starting their own business.
- Open the Participant Handbook section named ‘20 Questions to Ask Yourself Before Considering Entrepreneurship’. You have to answer the questions individually.
- Then, we will have a class discussion on all the questions.

### Do

- Read out the questions one by one in front of all the participants.
- Participants have to answer all the one by one questions.
- Give the class 10-15 minutes to note down their answers.
- At the end of 15 minutes, open the discussion for all the questions.
- Moderate the discussion by focusing on the relevant points.
- Keep a check on time and don’t let the discussion get sabotaged or lose track of time. Ensure all the questions are covered and discussed.

### Summarize

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
11. Annexures

Annexure I – Training Delivery Plan
Annexure II – Assessment Criteria
## Annexure I

### Training Delivery Plan

<table>
<thead>
<tr>
<th>Training Delivery Plan</th>
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<tbody>
<tr>
<td><strong>Program Name:</strong></td>
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<tr>
<td><strong>Qualification Pack Name &amp; Ref. ID:</strong></td>
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<tr>
<td><strong>Version No.</strong></td>
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<tr>
<td><strong>Pre-requisites to Training (if any)</strong></td>
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<td><strong>Training Outcomes</strong></td>
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- Powerpoint presentation
- Facilitator led discussion
- Interactive session
- Exercise - gold calculation, pricing, gross and net weight calculation of jewellery
- Whiteboard, whiteboard markers, notepads, pens
- Computer or Laptop attached to LCD projector
- Blank sheets of paper
- Calculators

3.0 hours
<table>
<thead>
<tr>
<th>4</th>
<th>Introduction</th>
<th>Roles and Responsibilities of Jewellery Retail Sales Associate</th>
<th>NA</th>
<th>Whiteboard, whiteboard markers, notepads, pens</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>State their general responsibilities as JRSA</td>
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<td>Computer or Laptop attached to LCD projector</td>
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<td>State their responsibilities while making sales</td>
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<td>Blank sheets of paper</td>
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<tr>
<th>5</th>
<th>Engage the Customers at the Retail Counter</th>
<th>Interacting with Customer</th>
<th>G&amp;J/N6801 - PC1, PC2, PC6, PC8, PC15, PC16, PC17, PC18, KA3, KA7, SA6, SA7, SA8, SA9, SB1, SB6</th>
<th>Whiteboard, whiteboard markers, notepads, pens</th>
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<tr>
<td></td>
<td></td>
<td>Identify general rules for customer engagement</td>
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<td>Computer or Laptop attached to LCD projector</td>
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<td>Identify gap areas in their methods of customer contact</td>
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<td>Blank sheets of paper</td>
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<td></td>
<td></td>
<td>Identify customer engagement tactics</td>
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<td>Different types of jewellery, gloves, small and big hand held mirror, glass cleaning cloth, retail counter set up with plain jewellery display materials/ kits for necklaces, bangles, rings, earrings, jewellery tray, gem cleaning cloth, price tags, jewellery packing materials, jewellery boxes, customer comment book</td>
</tr>
</tbody>
</table>
| 6 | Engage the Customers at the Retail Counter | Understanding Customer’s Requirement | Identify factors influencing customer’s buying behaviour  
Identify and handle different types of customer  
Recognise characteristics of new age customers | G&J/N6801 - PC1, PC2, PC6, PC8, PC15, PC16, PC17, PC18, KA3, KA7, SA6, SA7, SA8, SA9, SB1, SB6 | Powerpoint presentation  
Facilitator led discussion | 4.00 hours |
| 7 | Engage the Customers at the Retail Counter | Complaint Handling Activity | Identify JRSA’s role in Customer Complaint Handling  
Handle customer complaints successfully with the tips given  
Become aware of common customer complaints and why these complaints arise | G&J/N6801 - PC7, PC21, PC22, PC23, KA9, SB3, SB6 | Powerpoint presentation, videos  
Facilitator led discussion  
Demonstrate and exercise – complaint handling | 5.00 hours |
| 8 | Explain to Customers About Jewellery Product Offerings | Gold | Describe gold karatage  
Explain how gold karatage is defined internationally  
Explain how gold karatage is defined in different parts of India | G&J/N6802 - PC1, PC6, KB2, KB3, KB4 | Powerpoint presentation  
Facilitator led discussion | 3.00 hours |
<table>
<thead>
<tr>
<th></th>
<th>Explain to Customers About Jewellery Product Offerings</th>
<th>Platinum</th>
<th>Explain common features of Platinum</th>
<th>Identify the uses of Platinum</th>
<th>G&amp;J/N6802 - PC1, PC6, KB2, KB3, KB4</th>
<th>Powerpoint presentation</th>
<th>Facilitator led discussion</th>
<th>Whiteboard, whiteboard markers, notepads, pens</th>
<th>LCD Projector attached to computer or laptop</th>
<th>Blank sheets of paper</th>
<th>Platinum jewellery, different alloys of platinum</th>
<th>3.0 hours</th>
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<tbody>
<tr>
<td>9</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Silver</td>
<td>Identify properties of silver</td>
<td></td>
<td>G&amp;J/N6802 - PC1, PC6, KB2, KB3, KB4</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>LCD Projector attached to computer or laptop</td>
<td>Blank sheets of paper</td>
<td>Silver jewellery, silver alloys</td>
<td>3.0 hours</td>
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<td>10</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Diamonds</td>
<td>Give common information about diamond</td>
<td>Describe parameters on which diamonds are graded</td>
<td>Explain each diamond gradation parameter (4Cs) in detail</td>
<td>Explain broad difference</td>
<td>G&amp;J/N6802 - PC7, PC9, PC14, KB14, KB15, KB16</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>LCD Projector attached to computer or laptop</td>
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<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Precious Gemstones</td>
<td>G&amp;J/N6802 - PC12, KB14</td>
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<tr>
<td></td>
<td></td>
<td>Give general information about Ruby, Sapphire and Emerald</td>
<td>Powerpoint presentation Facilitator led discussion</td>
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<td>12</td>
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<td>Whiteboard, whiteboard markers, notepads, pens LCD Projector attached to computer or laptop Blank sheets of paper Loose rubies, sapphire and emeralds, jewellery set with ruby, sapphire and emerald</td>
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<td></td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Semi-Precious Gemstones</td>
<td>G&amp;J/N6802 - PC10, KB14</td>
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<td>13</td>
<td></td>
<td>Give general information about different types of semi-precious gemstones</td>
<td>Powerpoint presentation Facilitator led discussion</td>
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Between real diamond and artificial diamond.
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<th></th>
<th>Explain to Customers About Jewellery Product Offerings</th>
<th>Imitation, Synthetics and Simulants</th>
<th>Differentiate between Imitation, Synthetic and Simulants</th>
<th>G&amp;J/N6802 - PC10, KB14</th>
<th>Powerpoint presentation</th>
<th>Facilitator led discussion</th>
<th>G&amp;J/N6802 - PC11, KB14</th>
<th>Powerpoint presentation</th>
<th>Facilitator led discussion</th>
<th>LCD Projector attached to computer or laptop</th>
<th>Whiteboard, whiteboard markers, notepads, pens</th>
<th>LCD Projector attached to computer or laptop</th>
<th>Blank sheets of paper</th>
<th>Loose red, green, blue, yellow glass and plastic stones</th>
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<tr>
<td>14</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Imitation, Synthetics and Simulants</td>
<td>Differentiate between Imitation, Synthetic and Simulants</td>
<td>G&amp;J/N6802 - PC10, KB14</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>G&amp;J/N6802 - PC11, KB14</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
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<td>Loose red, green, blue, yellow glass and plastic stones</td>
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<td>15</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Gemstones - Cutting/Forms</td>
<td>Describe different types of cuttings/forms/artefacts done on gemstone.</td>
<td>G&amp;J/N6802 - PC11, KB14</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>G&amp;J/N6802 - PC11, KB14</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>LCD Projector attached to computer or laptop</td>
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<td>16</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Pearls</td>
<td>Explain general characteristics of the pearl</td>
<td>G&amp;J/N6802 - PC13, KB14</td>
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<td>Describe different types of pearls</td>
<td>Powerpoint presentation</td>
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<td>Explain factors affecting valuation of pearls</td>
<td>Facilitator led discussion</td>
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<td>Loose cultured pearls of different shapes, Akoya pearl strand, South Sea pearl strand, Tahitian pearl strand, Freshwater</td>
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<td></td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Handmade Jewellery</td>
<td>Explain different types of techniques used in handmade jewellery</td>
<td>Know processes done while doing Nakshikaam, Rawakaam, Tarkashikaam, Jadau, Stamping etc.</td>
<td>G&amp;J/N6802 - PC15, PC16, PC18, KA7, KB4, KB5, KB6, KB7, KB13, KB18</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>LCD Projector attached to computer or laptop</td>
<td>Blank sheets of paper</td>
<td>Jewellery samples having the different types of techniques on them</td>
<td>4.0 hours</td>
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<td>17</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Handmade Jewellery</td>
<td>Explain different types of techniques used in handmade jewellery</td>
<td>Know processes done while doing Nakshikaam, Rawakaam, Tarkashikaam, Jadau, Stamping etc.</td>
<td>G&amp;J/N6802 - PC15, PC16, PC18, KA7, KB4, KB5, KB6, KB7, KB13, KB18</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>LCD Projector attached to computer or laptop</td>
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<td>Jewellery samples having the different types of techniques on them</td>
<td>4.0 hours</td>
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<td>18</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Gemstone Setting</td>
<td>Identify different types of gemstone settings</td>
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<td></td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Machine Made Jewellery</td>
<td>G&amp;J/N6802 - PC1, PC2, PC3, PC4, PC5, KA7, KB4, KB5, KB6, KB8, KB9</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>Factory visit – manufacturing unit for machine made jewellery, findings and soldering</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>LCD Projector attached to computer or laptop</td>
<td>Blank sheets of paper</td>
<td>Jewellery samples for machine made bangles and machine made chains, samples of different types of findings</td>
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<td>19</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Machine Made Jewellery</td>
<td>G&amp;J/N6802 - PC1, PC2, PC3, PC4, PC5, KA7, KB4, KB5, KB6, KB8, KB9</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
<td>Factory visit – manufacturing unit for machine made jewellery, findings and soldering</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>LCD Projector attached to computer or laptop</td>
<td>Blank sheets of paper</td>
<td>Jewellery samples for machine made bangles and machine made chains, samples of different types of findings</td>
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<td>20</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Finishes</td>
<td>G&amp;J/N6802 - PC1, PC2, PC3, PC4, PC5, KA7, KB4, KB5, KB6, KB8, KB10</td>
<td>Powerpoint presentation</td>
<td>Facilitator led discussion</td>
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<td>21</td>
<td>Explain to Customers About Jewellery Product Offerings</td>
<td>Diversity in Indian Jewellery</td>
<td>Identify region specific jewellery pieces Identify jewellery pieces worn on different parts of the body</td>
<td>Powerpoint presentation Facilitator led discussion</td>
<td>Whiteboard, whiteboard markers, notepads, pens LCD Projector attached to computer or laptop Blank sheets of paper Jewellery samples from different regions of India, types of jewellery worn on different parts of the body</td>
<td>5.00 hours</td>
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<td>22</td>
<td>Facilitate Customer Buying Decision at Multiple Counters</td>
<td>Facilitate Customer on Counter</td>
<td>Practice five essential steps of selling process Know important basic steps of good customer service Get an idea about do's and don'ts while making sale Identify difference between bad, good and excellent customer service</td>
<td>Powerpoint presentation Facilitator led discussion Role play – Facilitate customer</td>
<td>Whiteboard, whiteboard markers, notepads, pens LCD Projector attached to computer or laptop Blank sheets of paper</td>
<td>8.00 hours</td>
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<td>23</td>
<td>Facilitate Customer Buying Decision at Multiple Counters</td>
<td>Facilitate Billing Process</td>
<td>Describe billing process in detail Identify JRSA's role in billing process Create opportunity to make add on sale while completing billing process</td>
<td>Powerpoint presentation Facilitator led discussion</td>
<td>Whiteboard, whiteboard markers, notepads, pens Computer or Laptop attached to</td>
<td>8.00 hours</td>
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|   | Manage Stock of Products at Multiple Counters and Ensure Product Safety | Stock Management at Counter | Understand importance of stock taking  
Describe JRSA role in stock taking  
Understand how to maintain adequate stock at counter  
Analyse how much stock is required  
Know procedure for ordering new supply | G&J/N6804 - PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, PC13, PC14, PC15, PC16, PC17, KA1, KA2, KA5, KA6, KA7, KA8, KA9, KB1, KB2, KB3, KB4, KB5, SA1, SA2, SA3, SA4, SA5, SA6, SA7, SB1, SB2, SB3, SB7, SB8 | Powerpoint presentation  
Facilitator led discussion | LCD projector  
Blank sheets | 3.00 hours |
|---|---|---|---|---|---|---|
| 24 | Manage Stock of Products at Multiple Counters and Ensure Product Safety | Product Safety | Understand importance of product safety  
Understand how to be vigilant  
Understand how to maintain adequate stock at counter  
Understand importance of safety equipment  
Know inventory shrinkage due to shoplifting | G&J/N6804 - PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, PC13, PC14, PC15, PC16, PC17, KA1, KA2, KA3, KA5, KA6, KA7, KA8, KA9, KB1, KB2, KB3, KB4, KB5, SA1, SA2, SA3, SA4, SA5, SA6, SA7, SB1, SB2, SB3, SB4, SB5, SB7, SB8 | Powerpoint presentation  
Facilitator led discussion | Whiteboard, whiteboard markers, notepads, pens  
Computer or Laptop attached to LCD projector  
Blank sheets | 3.00 hours |
| 25 | Manage Stock of Products at Multiple Counters and Ensure Product Safety | Inventory Shrinkage Due to Shoplifting | Identify shoplifting  
Understand shoplifter’s profile  
Recognize your role in preventing shoplifting | G&J/N6804 - PC18, PC19, PC20, PC21, KA1, KA2, KA9, KB1, KB2, KB3, KB4, KB5, SA8, SB4, | Powerpoint presentation  
Facilitator led discussion | Whiteboard, whiteboard markers, notepads, pens | 3.00 hours |
<table>
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<tr>
<th>No</th>
<th>Activity</th>
<th>Description</th>
<th>Materials/Equipment</th>
<th>Hours</th>
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<tr>
<td>27</td>
<td>Coordinating with Other Departments</td>
<td>Jewellery Retail Sales Associate’s Role in Coordinating with Various Departments</td>
<td>Know about steps to be followed once you have caught shoplifter SB5, SB6, SB9</td>
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<td>Computer or Laptop attached to LCD projector Blank sheets</td>
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<td>28</td>
<td>Create Professional Image of Self and Organization</td>
<td>Creating Professional Image of Organization</td>
<td>Understand the need of coordination Know how to coordinate with other Departments</td>
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<td>Powerpoint presentation Facilitator led discussion G&amp;J/N6805 - PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, PC13, PC14, PC15, KA1, KA2, KA3, KA4, KA5, KA6, KB1, KB2, SA1, SA2, SA3, SA4, SB1, SB2, SB3, SB4, SB5</td>
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<td>Whiteboard, whiteboard markers, notepads, pens Computer or Laptop attached to LCD projector Blank sheets</td>
<td>3.0</td>
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<td>29</td>
<td>Create Professional Image of Self and Organization</td>
<td>Creating Professional Image of Self</td>
<td>Understand the value of creating self-image on professional level Understand how to maintain personal hygiene and cleanliness Describe their role in creating a professional image</td>
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<td>Powerpoint presentation Facilitator led discussion G&amp;J/N6806 - PC6, PC7, PC10, PC11, PC12</td>
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<td>Whiteboard, whiteboard markers, notepads, pens Computer or Laptop attached to LCD projector Blank sheets</td>
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<td>30</td>
<td>Maintain Health and Safety at Workplace</td>
<td>Understand potential sources of accidents</td>
<td>Identify the potential sources of accidents at their workplace G&amp;J/N9902 PC1, PC2, PC3, KA1, KB1, KB2, SB3, SB4</td>
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<td></td>
<td>Powerpoint presentation Facilitator led discussion Field visit Whiteboard, whiteboard markers</td>
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| 31 | Maintain Health and Safety at Workplace | Understand Safety Signs and Appropriate Requirements to be Safe | Identify types of potential accidents  
Prepare themselves to avoid the potential accident  
Identify rectification measures for avoiding the potential accidents | Identify safety signs at their work place  
Act in time of emergency situations based on the safety signs and appropriate requirements  
Identify safety gears that need to be used or worn while working and use it  
Identify various types of safety signs  
Refer to safety instructions to avoid any potential accidents  
Understand importance of cleanliness of their work place | G&J/N9902 PC1, PC2, PC3, KA1, KB2, SB1 | Powerpoint presentation  
Facilitator led discussion  
Field visit | Whiteboard, whiteboard markers, notepads, pens  
Computer or Laptop attached to LCD projector  
Blank sheets  
Various safety signs used in factories | 5.00 hours |

| 32 | Maintain Health and Safety at Workplace | Understand ergonomics or bad posture of body | Identify the right body postures that will not affect their health  
Learn to relax their body and not put strain on it while working  
Identify right body postures while working with certain tools and equipment  
Understand the need for right body posture  
Identify areas where they constantly have pain during work  
Understand importance of ergonomics and its | G&J/N9902 PC1, PC2, PC3, KA1, KB2 | Powerpoint presentation  
Facilitator led discussion  
Demonstration – Right and wrong body postures | Whiteboard, whiteboard markers, notepads, pens  
Computer or Laptop attached to LCD projector  
Blank sheets | 3.00 hours |
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<tr>
<th>No.</th>
<th>Subject</th>
<th>Activity Details</th>
<th>Materials Required</th>
<th>Duration</th>
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</table>
| 33  | Maintain Health and Safety at Workplace | Fire Safety Rules:                **Identify the different types of fire**  
**Identify the causes of fire**  
**Identify right type of fire extinguisher and use it on different types of fire**  
**Read if the fire extinguisher is refilled or not**  
**Understand basic firefighting concepts**  
**Know what to do if they are trapped in a fire situation** | G&J/N9902 PC1, PC2, PC3, KA1, KB3  
**Powerpoint presentation**  
**Facilitator led discussion**  
**Demonstration – Fire situations, using fire extinguisher**  
**Lab – Practice using the fire extinguisher** | Whiteboard, whiteboard markers, notepads, pens  
Computer or Laptop attached to LCD projector  
Blank sheets  
All types of fire extinguisher  
Towels, water, fire blankets | 5.0 hours |
| 34  | Maintain Health and Safety at Workplace | Understand How to Deal with Emergency Situations:                **Identify the different types of emergency**  
**Perform CPR**  
**Use the first aid kit**  
**Check the health of a person who has collapsed and follow the basic steps before medical help arrives**  
**Contact the emergency numbers in India**  
**Identify solutions to avoid similar emergencies in the future** | G&J/N9902 PC1, PC2, PC3, KA1, SB2, SB5, SB6  
**Powerpoint presentation**  
**Facilitator led discussion**  
**Role play – CPR, first aid** | Whiteboard, whiteboard markers, notepads, pens  
Computer or Laptop attached to LCD projector  
Blank sheets  
First aid kit  
CPR kit | 5.0 hours |
| 35  | Employability & Entrepreneurship Skills | Personal Strengths & Value Systems:                **Explain the meaning of health**  
**List common health issues**  
**Discuss tips to prevent common health issues**  
**Explain the meaning of hygiene**  
**Understand the purpose of Swach Bharat Abhiyan** | NA  
**Powerpoint presentation**  
**Facilitator led discussion**  
**Exercise – Motivation**  
**Activity – Anger Management** | Whiteboard, whiteboard markers, notepads, pens  
Computer or Laptop attached to LCD projector  
Blank sheets | 5.0 hours |
<p>| Explain the meaning of habit |
| Discuss ways to set up a safe work environment |
| Discuss critical safety habits to be followed by employees |
| Explain the importance of self-analysis |
| Understand motivation with the help of Maslow’s Hierarchy of Needs |
| Discuss the meaning of achievement motivation |
| List the characteristics of entrepreneurs with achievement motivation |
| List the different factors that motivate them |
| Discuss how to maintain a positive attitude |
| Discuss the role of attitude in self-analysis |
| List their strengths and weaknesses |
| Discuss the qualities of honest people |
| Describe the importance of honesty in entrepreneurs |
| Discuss the elements of a strong work ethic |
| Discuss how to foster a good work ethic |
| List the characteristics of highly creative and innovative people |</p>
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<thead>
<tr>
<th>36</th>
<th>Employability &amp; Entrepreneurship Skills</th>
<th>Digital Literacy: A Recap</th>
<th>NA</th>
<th>Powerpoint presentation</th>
<th>Whiteboard, whiteboard markers, notepads, pens</th>
<th>Computer or Laptop attached to LCD projector</th>
<th>Blank sheets</th>
<th>Computers, laptops, keyboards, mouse, printer, speakers, MS office installed on computer desktops or laptops per student</th>
<th>8.0 hours</th>
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<tbody>
<tr>
<td>Discuss the benefits of time management</td>
<td>Identify the basic parts of a computer</td>
<td>Identify the basic parts of a keyboard</td>
<td>Recall basic computer terminology</td>
<td>Recall basic computer terminology</td>
<td>Recall the functions of basic computer keys</td>
<td>Discuss the main applications of MS Office</td>
<td>Discuss the benefits of Microsoft Outlook</td>
<td>Discuss the different types of e-commerce</td>
<td>List the benefits of e-commerce for retailers and customers</td>
</tr>
<tr>
<td>37</td>
<td>Employability &amp; Entrepreneurship Skills</td>
<td>Money Matters</td>
<td>NA</td>
<td>Powerpoint presentation</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>Computer or Laptop attached to LCD projector</td>
<td>Blank sheets</td>
<td>5.0 hours</td>
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</tr>
<tr>
<td>37</td>
<td>Employability &amp; Entrepreneurship Skills</td>
<td>Money Matters</td>
<td>NA</td>
<td>Powerpoint presentation</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>Computer or Laptop attached to LCD projector</td>
<td>Blank sheets</td>
<td>5.0 hours</td>
<td></td>
</tr>
</tbody>
</table>

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |

| 38 | Employability & Entrepreneurship Skills | Preparing for Employment & Self Employment | NA | Powerpoint presentation | Whiteboard, whiteboard markers, notepads, pens | Computer or Laptop attached to LCD projector | Blank sheets | 5.0 hours |
| 39 | Employability & Entrepreneurship Skills | Understanding Entrepreneurship | NA | Powerpoint presentation
Facilitator led discussion | Whiteboard, whiteboard markers, notepads, pens
Computer or Laptop attached to LCD projector
Blank sheets | 5.0 hours |
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1. Discuss the concept of entrepreneurship</td>
<td>1. Discuss the importance of entrepreneurship</td>
<td>1. Describe the characteristics of an entrepreneur</td>
<td>1. Describe the different types of enterprises</td>
<td>1. List the qualities of an effective leader</td>
<td>1. Discuss the benefits of effective leadership</td>
<td>1. List the traits of an effective team</td>
</tr>
<tr>
<td>1. Discuss how to listen effectively</td>
<td>1. Discuss the importance of speaking effectively</td>
<td>1. Discuss how to speak effectively</td>
<td>1. Discuss how to solve problems</td>
<td>1. List important problem solving traits</td>
<td>1. Discuss ways to assess problem solving skills</td>
<td>1. Discuss the importance of negotiation</td>
</tr>
<tr>
<td>1. Discuss how to negotiate</td>
<td>1. Discuss how to identify new business opportunities</td>
<td>1. Discuss how to identify business opportunities within your business</td>
<td></td>
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</tr>
<tr>
<td>40</td>
<td>Employability &amp; Entrepreneurship Skills</td>
<td>Preparing to be an Entrepreneur</td>
<td>NA</td>
<td>Powerpoint presentation</td>
<td>Whiteboard, whiteboard markers, notepads, pens</td>
<td>Computer or Laptop</td>
</tr>
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</tr>
<tr>
<td><strong>Understand the meaning of entrepreneur</strong></td>
<td></td>
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<tr>
<td><strong>Describe the different types of entrepreneurs</strong></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>List the characteristics of entrepreneurs</strong></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Recall entrepreneur success stories</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Discuss the entrepreneurial process</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Describe the entrepreneurship ecosystem</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Discuss the government’s role in the entrepreneurship ecosystem</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Discuss the current entrepreneurship ecosystem in India</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Understand the purpose of the Make in India campaign</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Discuss the relationship between entrepreneurship and risk appetite</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Discuss the relationship between entrepreneurship and resilience</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Describe the characteristics of a resilient entrepreneur</strong></td>
<td></td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td><strong>Discuss how to deal with failure</strong></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Discussion**

**Market Research**
- Discuss how market research is carried out
- Describe the 4 Ps of marketing
- Discuss the importance of idea generation

**Educational Materials**
- Facilitator led discussion
- Exercise – From PH – Enterprise management

**Supplies**
- Whiteboard, whiteboard markers, notepads, pens
- Computer or Laptop

**Duration**
- 5.00 hours
<table>
<thead>
<tr>
<th>Recall basic business terminology</th>
<th>Discuss the need for CRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discuss the benefits of CRM</td>
<td>Discuss the need for networking</td>
</tr>
<tr>
<td>Discuss the benefits of networking</td>
<td>Understand the importance of setting goals</td>
</tr>
<tr>
<td>Differentiate between short-term, medium-term and long-term goals</td>
<td>Discuss how to write a business plan</td>
</tr>
<tr>
<td>Explain the financial planning process</td>
<td>Discuss ways to manage your risk</td>
</tr>
<tr>
<td>Describe the procedure and formalities for applying for bank finance</td>
<td>Discuss how to manage your own enterprise</td>
</tr>
</tbody>
</table>
| List important questions that every entrepreneur should ask before starting an enterprise |}

attached to LCD projector
Blank sheets
Annexure II
Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

<table>
<thead>
<tr>
<th>Assessment Criteria for Assistant Beauty Therapist</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Job Role</strong></td>
<td>Jewellery Retail Sales Associate</td>
</tr>
<tr>
<td><strong>Qualification Pack</strong></td>
<td>G&amp;J/Q6802</td>
</tr>
<tr>
<td><strong>Sector Skill Council</strong></td>
<td>Gem &amp; Jewellery Skill Council of India</td>
</tr>
</tbody>
</table>

**Guidelines for Assessment**

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC.

2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC.

3. Individual assessment agencies will create theory question papers for candidates at every examination/training centre. (as per assessment criteria below)

4. Individual assessment agencies will create practical tests for skill evaluation for candidates at every examination/training centre. (as per assessment criteria below)

5. To pass the Qualification Pack, every candidate should score a minimum 60% of aggregate marks to successfully clear the assessment.

6. In case of successfully passing only certain number of NOS’s, the candidate is eligible to take subsequent assessment on the balance NOS’s to pass the Qualification Pack.

<table>
<thead>
<tr>
<th>Assessment outcome</th>
<th>Assessment criteria (PC)</th>
<th>Total Marks</th>
<th>Marks Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>G&amp;J/N6801</td>
<td>PC1. Promptly attend to the customers walking into the retail area</td>
<td>40</td>
<td>1 0 1</td>
</tr>
<tr>
<td></td>
<td>PC2. Greet the customers as per company’s culture.</td>
<td></td>
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<tr>
<td></td>
<td>PC3. Assess the customer’s broad and specific requirements accurately</td>
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<tr>
<td></td>
<td></td>
<td>4 1 3</td>
<td></td>
</tr>
<tr>
<td>PC</td>
<td>Task</td>
<td>Weight</td>
<td></td>
</tr>
<tr>
<td>------</td>
<td>----------------------------------------------------------------------</td>
<td>--------</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Explain the store layout</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Explain the broad variety of jewellery products available at different sections and counters of the store, for example: Gold, Diamond etc.</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Provide acceptable suggestions or solutions to customer queries</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Address customer complaints</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Follow telephone etiquette while interacting with customer on telephone</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Obtain adequate information from the customer to understand the nature of buying</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Assess customer requirement whether they are looking for a common jewellery product such as bangles and rings or special jewellery product</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Assess customer requirement for a particular type of product which may be region specific jewellery like kundan, temple jewellery; relevance or occasion specific jewellery</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Suggest and offer jewellery that meets customer expectation</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>Satisfy customer with the shopping experience</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Receive positive customer feedback</td>
<td>2</td>
<td></td>
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<tr>
<td>15.</td>
<td>Ensure that customer does not feel unattended</td>
<td>2</td>
<td></td>
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<tr>
<td>16.</td>
<td>Address customers queries confidently and without misleading</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>Check if customer is willing to interact via telephone or internet post sales.</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td>Inform customers about product promotions or new product arrivals</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PC19. Inform about delivery status if the jewellery is to be delivered at a later time than the committed delivery date.</td>
<td></td>
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<tr>
<td></td>
<td>PC20. Send mailers on discounts or promotional events</td>
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<tr>
<td></td>
<td>PC21. Listen to customer complaints patiently from the customer and summarise them to the customer to ensure that the understanding is correct</td>
<td></td>
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<tr>
<td></td>
<td>PC22. Address with right solution to customer’s queries</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PC23. Assist the customer when there is a sales return or repair work</td>
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<tr>
<td></td>
<td><strong>Total</strong></td>
<td>**</td>
<td></td>
</tr>
</tbody>
</table>

**2. G&J/N6802 Explain to customers about jewellery product offerings**

<table>
<thead>
<tr>
<th></th>
<th>PC1. Explain the customer about the characteristics of precious metals i.e. gold, silver and platinum</th>
<th></th>
<th></th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PC2. Assist customer to understand the product in terms of relevance, making, etc.</td>
<td></td>
<td></td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>PC3. Answer all customer’s queries with reference to product characteristics</td>
<td></td>
<td></td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>PC4. Provide acceptable suggestions or solutions to customer queries</td>
<td></td>
<td></td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>PC5. Ensure that customer is fully aware of all the aspects of the jewellery bought</td>
<td></td>
<td></td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>PC6. Explain to the customer about standards, hallmarking and certifications for jewellery sold in store</td>
<td></td>
<td></td>
<td>4</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>PC7. Demonstrate accurately the characteristics of diamond and its authenticity</td>
<td></td>
<td></td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>**</td>
<td></td>
<td><strong>50</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC8. Explain to customer’s different types of settings such as prongs, bezel, channel, pave, tension</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>PC9. Explain customers about different type of diamonds available in the market such as synthetic, simulants</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC10. Introduce customers to semi-precious gemstone-jewellery offerings in the store</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC11. Introduce customers with different types of beads and briolette jewellery available</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC12. Explain the characteristics of different gemstones</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC13. Introduce customers to different types of pearl jewellery available in the retail area and explain the different types</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC14. Explain customers about different type of artificial diamonds available in the market such as synthetic and simulants</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC15. Assist customer to understand the product in terms of relevance, making, etc.</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC16. Answer all customer’s queries with reference to product characteristics</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC17. Provide acceptable suggestions or solutions to customer queries</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC18. Ensure that customer is fully aware of all the aspects of the jewellery bought</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>19</strong></td>
<td><strong>31</strong></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
### 3. G&J/N6803 Facilitate customer buying decision at multiple counters

<table>
<thead>
<tr>
<th>PC</th>
<th>Activity</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC1</td>
<td>Receive sales target from manager in terms of product sales, jewellery type, number of counters, opening of new saving scheme accounts, number of customer order jewelleries, etc.</td>
<td>1</td>
</tr>
<tr>
<td>PC2</td>
<td>Plan and execute selling strategy to meet the target</td>
<td>2</td>
</tr>
<tr>
<td>PC3</td>
<td>Probe customer to share information about their need, preferences by asking appropriate questions.</td>
<td>1</td>
</tr>
<tr>
<td>PC4</td>
<td>Assist in selecting by recommending the jewellery that could suit the customer’s taste, looks, budget criteria, occasional wear, etc. Facilitate sales of high value stocks (example: diamond jewellery) that meet the customer’s buying criteria</td>
<td>2</td>
</tr>
<tr>
<td>PC5</td>
<td>Facilitate sales of various jewellery offered by the store at multiple counters of different product types as per customer requirements</td>
<td>1</td>
</tr>
<tr>
<td>PC6</td>
<td>Facilitate sales of saving schemes/promotion schemes offered by highlighting benefits of such schemes.</td>
<td>1</td>
</tr>
<tr>
<td>PC7</td>
<td>Explain the customers about the pricing of the jewellery taking into account the characteristics such as basic cost of certain karat of gold, labour cost, wastage, etc.</td>
<td>1</td>
</tr>
<tr>
<td>PC8</td>
<td>Clarify the customers about the company’s policy on exchanging old gold jewellery for purchase of new jewellery</td>
<td>2</td>
</tr>
<tr>
<td>PC9</td>
<td>Assist customers in knowing the value of the old gold jewellery (for which it can be taken) by interacting with assessor and manager</td>
<td>1</td>
</tr>
<tr>
<td>PC10. Provide various choices of jewellery types that meet the customer’s buying criteria</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC11. Enquire about the size and measurement required from customers for products such as rings, bracelets, necklace, chains, etc. and offer jewellery accordingly</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC12. Decide, based on the requirement of customised jewellery whether it can be made by the company</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC13. Explain the customers about the company’s policy on old gold jewellery exchange for purchase of new jewellery</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>PC14. Interact with the assessor and the manager and then inform the customers about the value of the old gold jewellery (for which it can be taken and deliver the customised jewellery on the agreed time with design specifications</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC15. Prepare the order form by mentioning customer’s specifications clearly and get confirmation from the customer on the order form to avoid any confusion.</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC16. Provide a timeline to the customer for making and delivery of customised/ordered jewellery product.</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC17. Deliver the customised jewellery to customer on the agreed time with design specifications</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC18. Plan and execute selling strategy to meet the prescribed target</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>PC19. Sell different types of jewellery at diverse sale counters</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC20. Sell high value product</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC21. Sell customized jewellery</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC22. Achieve the sales target</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>PC23. Handle old gold jewellery exchange based transactions</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC24. Open new account for saving schemes</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC25. Increase the sales conversion rate</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>PC26. Identify opportunity to up sell products</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC27. Explain the customers about repairing and refurbishment process for the jewellery purchased</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC28. Display the jewellery purchased and pack the jewellery appropriately</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC29. Ensure that there is minimum delay in the sale closing process</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>PC30. Make sure that the customer is sent off happily and satisfied</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC31. Close the sales with “minimum discounts”</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>PC32. Check that the billing is done appropriately for old gold jewellery exchange based sales</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC33. Follow up with factory/manufacturing unit to receive ordered product one day prior to the delivery date.</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>
PC34. Check whether the customised product is matching as per customer’s specifications and deliver customized jewellery as per customer’s specification on time

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2</td>
<td>1</td>
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<tr>
<td></td>
<td></td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

**Total**  60 20 40

**4. G&J/N6804 Manage stock of products at multiple counters and ensure product safety**

<p>| | | | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>4</td>
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<td>2</td>
<td>1</td>
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<td></td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

1. Tally opening stock, sales for the day and closing stock
2. Maintain record of daily account of stock as per store rules
3. Ensure that there are no stock shortages at sales counter at any point of time
4. Ensure that there is no over stocking of any jewellery at the counter
5. Judge the demand by analysing sales data and also considering the seasonality
6. Ensure adequate stock is available to meet the sales demand
7. Ensure that excess stocks are not kept at the counter but taken out and returned to the stores, because these are high value.
8. Ensure that defective stocks are repaired / replaced
9. Promptly place order to receive the stock on time
10. Ensure that fast moving stocks are always available by ordering them adequately
11. Ensure that entry price, mid-price and high end products appropriate to the customer needs are available in adequate quantities and in all counters
<table>
<thead>
<tr>
<th>PC</th>
<th>Activity</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC12.</td>
<td>Decide the number of stock to be ordered based on demand and sales</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC13.</td>
<td>Place order for new stocks with the appropriate inventory person giving full details</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>PC14.</td>
<td>Decide on the stock to be ordered during peak demand season such as festival time</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>PC15.</td>
<td>Calculate the time required for dispatch of new orders and place the orders promptly</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>PC16.</td>
<td>Order placement according to occasions such as festivals and seasonality</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>PC17.</td>
<td>Deliver customized jewellery order on time</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>PC18.</td>
<td>Be vigilant on the stocks under display during sales</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>PC19.</td>
<td>Communicate promptly about any potential theft in the store</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>PC20.</td>
<td>Ensure that there is no loss of product or shoplifting</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>PC21.</td>
<td>Report for potential theft or raise alarm in time</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>40</td>
<td>16</td>
<td>24</td>
</tr>
</tbody>
</table>

### 5. G&J/N6805 Coordinate with other departments

<table>
<thead>
<tr>
<th>PC</th>
<th>Activity</th>
<th>2</th>
<th>1</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC1</td>
<td>Carry out role requirements and responsibilities as per company training</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC2</td>
<td>Promptly escalate concerns and problems encountered</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>PC3</td>
<td>Replenish stock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PC4</td>
<td>Value old-gold jewellery for exchange as received from customers</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>PC5</td>
<td>Inform about any loss of goods</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>PC6</td>
<td>Track the status of the customized jewellery order</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>PC7. Follow the process details</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>PC8. Provide details of repair to be done on the jewellery</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>PC9. Provide return schedule to customer</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>PC10. Communicate the value and anticipated charges to customer</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>PC11. Provide details on billing and cash collection</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>PC12. Tally cash with billing in case of discrepancies</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>PC13. Enable customer to complete the sales process in short time</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>PC14. Ensure that there is no delay in the sales process</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>PC15. Ensure that the customer is satisfied with the shopping experience</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>20</td>
<td>4</td>
<td>16</td>
<td></td>
</tr>
</tbody>
</table>

### 6. G&J/N6806
Create professional image of self and organisation

<table>
<thead>
<tr>
<th>PC1. Keep the retail counter neat and clean</th>
<th>2</th>
<th>0</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC2. Display trays one by one instead of all together</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>PC3. Clean the jewellery off any stains or dust and ensure there are no missing diamonds or gemstones.</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>PC4. Check whether all jewellery pieces are with tags and tag displays the relevant information about piece.</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>PC5. Display products attractively</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>PC6. Maintain personal hygiene.</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>PC7. Keep self always presentable at all times and to follow prescribed dress code as per company policy.</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>PC8. Keep store/retail counter area neat and clean</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>

**Total**: 20
| PC9. Coordinate with housekeeping department to maintain cleanliness in the retail environment |
| PC10. Treat customer courteously and pleasingly. |
| PC11. Recognize customer type/behaviour and select the most appropriate way to communicate with the customer. |
| PC12. Respond promptly and give relevant & true information about jewellery product. |
| Total | 20 | 3 | 17 |

<p>| 7. G&amp;J/N9902 Maintain health and safety at workplace |
| PC1. Identify and use appropriate protective clothing/equipment for specific tasks and work |
| PC2. Identify hazardous job activities in his/her job and communicate the possible causes of risks or accidents in the workplace |
| PC3. Carry out safe working practices while dealing with hazards to ensure safety of self and others |
| PC4. Identify and avoid doing any tasks or activities in a bad working position |
| PC5. Practice appropriate working postures to minimise occupational health related issues |
| PC6. Use the appropriate fire extinguishers on different types of fire. |
| PC7. Demonstrate rescue techniques applied during fire hazard |
| PC8. Demonstrate good housekeeping in order to prevent fire hazards |
| PC9. Demonstrate the correct use of any fire extinguisher |
| 20 | 2 | 0 | 2 | 1 | 0 | 1 | 2 | 0 | 2 | 1 | 0 | 1 | 2 | 0 | 2 |</p>
<table>
<thead>
<tr>
<th>PC10. Administer appropriate first aid procedure to victims wherever required eg. in case of bleeding, burns, choking, electric shock etc.</th>
<th>1</th>
<th>0</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC11. Respond promptly and appropriately to an accident situation or medical emergency</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>PC12. Participate in emergency procedures such as raising alarm, safe evacuation, correct means of escape, correct assembly point etc.</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>3</strong></td>
<td><strong>17</strong></td>
</tr>
</tbody>
</table>

Do ✓

- Explain each Guideline for Assessment in detail.
- Explain the score that each trainee needs to obtain.
- Recapitulate each NOS one-by-one and take participants through the allocation of marks for Theory and Skills Practical.
- Explain the Allocation of Marks.
- Explain that they will be assessed on Theory and Skills Practical.
- Explain that for the first NOS, 24 marks are allotted for Theory and 86 for Skills Practical.