







# **Facilitator Guide**







Sector

IT-ITeS

Sub-Sector

**Business Process Management** 

Occupation

**Customer Relationship Managment** 

Reference ID: SSC/Q2210, Version 1.0

NSQF level: 4

CRM Domestic Voice

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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



## **Acknowledgement**

The Indian IT-BPM industry has built its reputation in the global arena on several differentiators, chief among them being the availability of quality manpower. Organizations across the world recognize the value India brings to every engagement with its vast and readily available pool of IT professionals. Global entities have found it extremely effective to leverage this critical resource as a way to realize competitive edge.

In order to capitalize on the same, it is crucial to develop and be prepared with a pool of skilled talent that surpasses global standards. It is to this end that the IT-ITeS Sector Skills Council NASSCOM (SSC NASSCOM) has been mandated with the objective of facilitating the creation of such a workforce, by building employment related standards for the IT-BPM industry as well as to keep track of changing scenario of talent demand and supply in the industry.

Courseware development is one of several efforts by which SSC NASSCOM aims to develop ready to- deploy talent for the IT-BPM Industry. This Student Handbook is designed to support students undertaking training for the CRM Domestic Voice job role. It is aimed at equipping learners with the required competencies at the entry level within the larger occupation of Customer Relationship Management in the BPM sub-sector of the industry. In addition to the core knowledge and skills pertinent to the job role, the handbook acts as a guide for professional and employability skills. We extend our thanks to Wipro Ltd. for producing this course publication.

## **About this Guide**

India is the world's largest sourcing destination for Information Technology industry. This position has enabled major transformations in the Indian economy, which has changed India's place in the global market. Apart from being the hub for many innovation centers of global IT firms, India also provides the most cost-effective IT solutions to the world. These changes have created a need for introducing courses for engineering and computer science in the education field.

Apart from introducing IT-related modules and courses at the school level, there is also a growing demand for specialized courses and training programme to train individuals for various job roles in this sector. This Facilitator Guide is an initiative in that direction. It consists of a wide variety of topics and units ranging from domain knowledge to professional skills like communication skills, grooming skills, etc. This Facilitator Guide has been developed by using the QP-NOS for CRM Domestic Voice released by SSC IT-ITES NASSCOM. It covers the following broad topics:

Key Learning Objectives for the specific NOS mark the beginning of the Unit/s for that NOS.

- Explain the role of a CRM Domestic Voice
- Make Outbound Calls to Customers
- Manage Your Work to Meet Requirement
- Maintain a Healthy, Safe and Secure Working Environment

Symbols used in the book have been listed below.



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# 1. Introduction

Unit 1.1 – Introduction to IT-ITeS Sector

Unit 1.2 – Introduction to the Training Program



# Key Learning Outcomes

## At the end of the module, you will be able to make the students:

- 1. Explain the importance of IT-ITeS sector.
- 2. Discuss what a BPO is.
- 3. Explain the need for outsourcing.
- 4. List some of the outsourced functions.
- 5. List trends in the BPO industry.
- 6. Differentiate between domestic and international BPO sectors.
- 7. Distinguish between voice process and non-voice process.
- 8. Interpret the meanings of the terms inbound and outbound calls, KPO, HRO, LPO.
- 9. Examine the work environment in a typical BPO.
- 10. Explain the purpose of the training program.
- 11. Recognise the roles and responsibilities of a CRM domestic voice.

# **UNIT 1.1: Introduction to IT-ITeS Sector**

# - Unit Objectives 🞯

## At the end of the unit, you will be able to make the students:

- 1. Describe the importance of ITeS sector.
- 2. Identify what a BPO is.
- 3. Analyse the need for outsourcing.
- 4. Explain some of the outsourced functions.
- 5. Explain trends in the BPO industry.
- 6. Compare domestic and international sectors.
- 7. Compare voice process and non-voice process.
- 8. Familiarise with the industry relevant terms inbound and outbound calls, KPO, HRO, LPO.
- 9. Summarise the work environment in a typical BPO.

# Resources to be used 🚱 -



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Welcome the participants to the program.
- Introduce yourself to the participants mentioning about you, your name and work experience.
- Before starting the session tell them what they are going to learn in this program.

# Ask (ask)

- Give the participants an overview of the IT-ITeS Sector.
- Ask them why the IT Sector is growing?
- Give them a brief introduction about ITES Industry.
- Ask them about ITES in India.
- What is Employment Trends?

# Say 🔽

- Information Technology (IT) is the application of computers and telecommunications equipment to store, retrieve, transmit or analyse data, often in the context of a business or other enterprise.
- India is one of the fastest-growing IT services markets in the world. It is also the world's largest out sourcing destination. India has the potential to build a US\$ 100 billion software product industry by 2025, according to Indian Software Product Industry Round Table (ISPIRT).
- The CRM Non-Voice is a part of the ITeS sector. This sector aims at communicating with the customers to address his/her queries, requests and complaints or also to introduce company's products and services to him.
- Information Technology Enabled Services (ITeS), is a form of outsourced service which has emerged due to
  involvement of IT in various fields such as telecommunication, banking, finance, telecom, insurance, travel
  among others.
- Call centers provide customer interaction and communication services. Back office operations of various large Companies are done in BPOs, e.g. British Airways has its reservation system running out of India. Most of the top international banks channel their data- churning needs to their units in India.
- The IT and ITES sector has generated large employment in the past and continues to generate large number of jobs every year.

# -Explain



- What is IT-ITeS Sector?
- What are the major companies of IT in India?
- What are the IT Industry Sectors?
- What is BPO and understand trends in BPO industry?
- What is an International BPO? What is the diffrence between Domestic and International BPO?
- What is Voice Process Inbound and Outbound?
- What is Non-Voice Process?
- What is KPO, HRO and LPO?

# Activity

- Divide class in groups
- Ask group members to stand in a circle, if room space permits.
- Next, ask any participant from the group to start the game by introducing himself or herself by making a gesture, and alliterating his/her name, e.g. "I'm Wonderful Ana" or "I'm Smart Sam".
- The next player points to the first player, repeats the previous player's name, attribute and gesture, and does something similar about himself or herself. And so on.
- The game ends with the first player having to do every other player's gesture, repeating their names and attributes.

# Tips Q

- Ask participants to stand. Lead them to a part of the room where there is space to move around.
- Check your time use to maintain a tempo/cadence that will help you execute your session completely.
- Explain the purpose, objective, duration and instructions for the exercise clearly.

# - Notes for Facilitation 🗐



- Have all the necessary equipment ready (for example, pens, paper and any background material).
- Make sure that each participant understands how to work through the materials and what he or she is expected to do in each exercise.
- Encourage participants to ask questions so that they can clear their doubts (if any) on future job role.
- Answer questions and explain what seems confusing.
- Help participants to complete all the tasks included in the participant manual.
- Provide feedback to the group as a whole as to its performance.
- Help participants identify how to apply the skills taught in the course to their work in the community.
- Re-emphasize key points made and issues raised during the session.
- Appreciate participants for their participation.

# **UNIT 1.2: Introduction to the Training Program**

# - Unit Objectives 6



## At the end of the unit, you will be able to make the students:

- 1. Summarise the purpose of the training program.
- 2. Illustrate roles and responsibilities of CRM domestic voice.

# Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about this Training Program in this session of the unit.



- Give participants an overview about the previous session.
- Purpose of the Training Program.
- Ask them about the QP NOS.

This training program is developed to impart specific skills to individuals who wish to perform as a Customer Relationship Management (CRM) Domestic Voice the training program is intended for imparting basic skill and knowledge.

- Domestic Non- Voice in the IT-ITeS Industry is also known as a Customer Service Associate, Customer Service Representative, Customer Care Executive, Customer Service Advisor, Helpdesk Coordinator, Customer Support Representative, Support Engineer, Support Consultant, and Process Associate-Transaction etc.
- This program is based on qualification pack called CRM Domestic Voice.
- QP consists of a set of National Occupational Standards (NOS).
- NOS specify the standard competency one must achieve when carrying out a function in the workplace.
- Under CRM Domestic Voice QP, there are three numbers of NOSs which detail the functions to be performed at a CRM Domestic Voice.

# - Explain



- What are the role and responsibilities of a CRM Domestic Voice?
- What are the personal attributes of a CRM Domestic Voice?

# Exercise 🔀



Read the question. Tick on the correct answer(s).

- 1. While making a call, the CRM should speak with customer.
  - a) Professionally
  - b) Casually
  - c) Rudely
  - d) Loudly
- 2. The CRM is the \_\_\_\_ of the company
  - a) Face
  - b) Voice
  - c) Support
  - d) Employee
- 3. After finishing a call, the CRM should.
  - a) Completes the documentation process
  - b) Takes a break
  - c) Boast about it to the TL
  - d) Go home

4. List the roles and responsibilities of a CRM Domestic Voice.

### Answer:

- The role of the CRM involves informing the customer about the product and services offered by the company, answer queries, resolve problems, record complaints and/or receive feedback.
- Getting an appointment for the meeting with the SME.
- A CRM is the voice of the company and the first point of contact with the customer.
- A CRM receives and makes telephone calls that are primarily scripted and include basic questions
- A CRM is expected to communicate with customers to market and sell the products and services of the organization.

# Activity



**Purpose:** This activity demonstrates what can go wrong in communication: poor listening, lack of feedback, different contexts/backgrounds and perceptions.

Materials: 8 ½ sheet of paper for each person.

Time: 10 to 15 minutes plus discussion time.

**Directions:** Lead into this exercise by asking folks if they think communication is easy. Tell them "let's see." Give each learner a piece of paper and then read the directions to them.

**Instructions to participants:** This exercise requires listening to and following directions. As you hear the instructions, perform the task. You may not ask questions. You must close your eyes.

- 1. Fold your sheet of paper in half
- 2. Tear off the upper right corner
- 3. Fold your paper in half again
- 4. Tear off the lower right corner
- 5. Fold your paper in half
- 6. Tear off the upper left corner
- 7. Fold in half a final time
- 8. Tear off the lower left corner
- 9. Unfold your paper and hold it up
- 10. Open your eyes, look at your product and compare it with the other student's

**Debrief:** What happened? Does everyone's look the same? Remember when you communicate with others, they may not receive the message you sent. Individual perceptions vary. If you were given the same directions, why are everyone's products different? People have different context. You were not given feedback...you had to keep your eyes closed and you could not ask questions.

# - Notes for Facilitation 🗐



- Have all the necessary equipment ready (for example, pens, paper and any background material).
- Make sure that each participant understands how to work through the materials and what he or she is expected to do in each exercise.
- Encourage participants to ask questions so that they can clear their doubts (if any) on future job role.
- Answer questions and explain what seems confusing.
- Help participants to complete all the tasks included in the participant manual.
- Provide feedback to the group as a whole as to its performance.
- Help participants identify how to apply the skills taught in the course to their work in the community.
- Re-emphasize key points made and issues raised during the session.
- Appreciate participants for their participation.









# 2. Core/Generic Skills

Unit 2.1 – Language Skills

Unit 2.2 - Communication Skills

Unit 2.3 – Teamwork

Unit 2.4 – Attention to Detail

Unit 2.5 – Plan and Organize

Unit 2.6 – Decision Making and Problem Solving



# **Key Learning Outcomes**



### At the end of the module, you will be able to make the students:

- 1. Identify the base sound of the letters of the English alphabet.
- 2. Recall associated words with the base sounds.
- 3. Identify basic vowel sounds.
- 4. Discover how to fluently speak the basic vowel sounds.
- 5. Identify the variant vowel sounds.
- 6. Discover how to clearly pronounce the variant vowel sounds.
- 7. Identify and articulate consonant sounds b, c, d, f, g, h, j, k, i, m, n. P, q.
- 8. Identify and articulate consonant sounds and the common consonant blends.
- 9. Examine how to articulate the letters of the alphabet of the English language.
- 10. Recall the navy call list.
- 11. Assess the need to speak and understand the English language.
- 12. Assess the need to possess a neutral Hindi language.
- 13. Determine how to speak in a neutral Hindi language.
- 14. Discuss the importance of listening.
- 15. Analyse how to be an active listener.
- 16. Utilise the common phrases effectively while interacting with a customer.
- 17. Utilise polite expressions and tone in your speech.
- 18. Discover how to manage different situations with diplomatic speech.
- 19. Distinguish between the different tones.
- 20. Utilise appropriate phrases and tones while interacting with customers.
- 21. Utilise articles appropriately in conversations.
- 22. Utilise naming words in sentences of your own.
- 23. Explain what are action words and their uses.
- 24. Discuss how to speak in the correct tense.
- 25. Utilise simple phrases to converse about the past, present and future.
- 26. Discuss events in daily life.
- 27. Discuss the importance of clear communication.
- 28. Determine how to work as a team.
- 29. Analyse how to pay attention to detail.
- 30. Assess your work for completeness.
- 31. Evaluate your work is error free.
- 32. Examine how to maintain a safe work environment.
- 33. Plan and organise your work.
- 34. Explain how to make timely and informed decisions.
- 35. Identify things to consider before making a decision.

# **UNIT 2.1: Language Skills**

# Unit Objectives 🚳 -



### At the end of the unit, you will be able to make the students:

- 1. Recognise the base sound of the letters of the English alphabet.
- 2. Identify associated words with the base sounds.
- 3. Utilise basic vowel sounds.
- 4. Deduce how to fluently speak the basic vowel sounds.
- 5. Recognise the variant vowel sounds and clearly pronounce the variant vowel sounds.
- 6. Define and articulate consonant sounds and the common consonant blends.
- 7. Demonstrate how to articulate the letters of the alphabet of the English language.
- 8. Summarise the navy call list.
- 9. Determine and screen the need to speak and understand the English language.
- 10. Determine and screen the need to possess a neutral Hindi language.
- 11. Explain the importance of active listening.
- 12. Experiment with common phrases effectively while interacting with a customer.
- 13. Articulate polite expressions and tone in your speech.
- 14. Interpret how to manage different situations with diplomatic speech.
- 15. Discover different tones in speech.
- 16. Experiment appropriate phrases and tones while interacting with customers.
- 17. Practice articles appropriately in conversations.
- 18. Apply naming words in sentences of your own.
- 19. Demonstrate action words and their uses.
- 20. Estimate correct tense use in everyday speaking.
- 21. Make use of simple phrases to converse about the past, present and future.
- 22. Converse about events in daily life.
- 23. Recognize the importance of clear communication.
- 24. Identify how to work as a team.
- 25. Pay attention to detail.
- 26. Evaluate work is error free and work completeness
- 27. Maintain a safe work environment.
- 28. Practice planning and organising work.
- 29. Make timely and informed decisions.
- 30. Consider before making a decision.

- 31. Evaluate your work is error free.
- 32. Examine how to maintain a safe work environment.
- 33. Plan and organise your work.
- 34. Explain how to make timely and informed decisions.
- 35. Identify things to consider before making a decision.

# Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.



- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn about the Language Skills.

## Ask



- Ask participant about overview of the sounds in the English alphabet.
- Ask participants about vowels and their variants.

# **Activity**



- Make participant break up in groups to have a conversation and analyze the conversation phonetically.
- Make participants to identify the short vowel sounds.
- Make participants to identify the long vowel sounds.

# Say 🔽

- Vowel sounds are pronounced with an open vocal tract.
- If there is only one vowel in a word, then it is a short vowel sound. Some words with short vowel sounds are cat, bed, dog, pen, tin, bus, sun etc.
- If there are two vowels in a word, then the first one will make long sound and the second one will make short sound or be quiet, for example snail, railway, electricity, eat, toothbrush, pillow, eye, you etc.
- In some words, two same or different vowels may appear immediately one after the other. At such times, their pronunciation will change. Such occurrence is known as vowel variants. Some words that are commonly used in the BPO industry are: good, afternoon, account, spoiled, allow, destroy, etc.
- Consonant sounds are produced by completely or partially closing the vocal tract. There are 21 consonant sounds in the English alphabet.
- Sometimes two consonants come together or blend together and make a new sound. They are called consonant blends.
- The most common consonant blends are: |ch| cheque, chat, |sh| share, shutdown.

# **Explain**



- Explain participants about the vowel consonant.
- Explain what are the sounds there in English alphabet.
- What words are used in the BPO which contains the consonant sounds?
- How to identify the common consonant blends?

# **Tips**



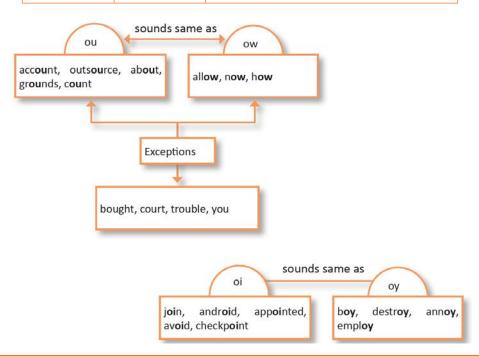
- You can always use a dictionary to help you understand how a word is pronounced.
- In an online dictionary you can actually hear the pronunciation of a word.
- Use the dictionary to know the meaning as well as the pronunciation of a word.
- Make this a practice and you will soon be able to understand the English being spoken by your customers.

# **Demonstrate**

Demonstrate Such occurrence is known as vowel variants.

First the short oo	Third ou	
oo - book - oo	ou - ouch - ou	
Second the long oo	Fourth of	
00 - soon - 00	of - oil - of	

Short sound 'oo'	Long sound 'oo'	Exceptions	
good	afternoon		
Checkbook	proof	Some word do not match the sound even if the	
look	soon	have 'oo' in them. Instead they sound like the log vowel 'o' For example: door. The 'oo' in blood	
took	boom	sound like the short vowel 'u'.	
football	booster	door – 'oo' sounds like long vowel 'o'.	
	reboot	blood – 'oo' sound like short vowel 'u'	
	choose		



## Vowel-Consonant Variants

Some vowels combine with the r consonant making strong vowel sounds. Such instances are called vowel-consonant variants.

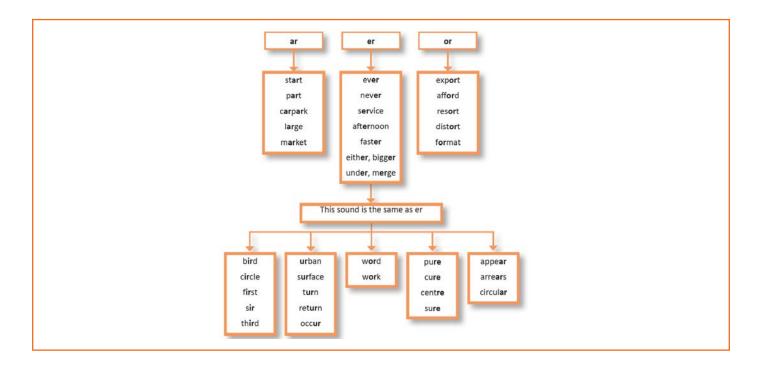
Let us learn these variants.

or - torn - or

 $\operatorname{er}-\operatorname{mixer}-\operatorname{er}$ 

ar — car —ar

This diagram will give you a clear idea of the words



# **Explain**



- Explain participants sounds in English alphabets.
- Explain participant how to identify consonant sounds.
- Explain how to identify common consonant blend.



- How to do articulation of letters of the English Alphabet.
- What is Navy Call List?
- Make participants breakup in groups and play an act of CSR Bunty and the customer, Mrs. Gosh.



Articulation is a part of the study of phonetics. Articulation means the actions and movements of all the parts of the mouth that we use in producing a sound while speaking. These include tongue, lips, teeth, roof of the mouth and vocal cords.

• The Navy Call List is a special list of words developed by the Navy. It was developed to help in situations where the other party across the phone/ wireless line has difficulty in understanding.

### Here it is:

A for Alfa	J for Juliette	S for Sierra
B for Bravo	K for Kilo	T for Tango
C for Charlie	L for Lima	U for Uniform
D for Delta	M for Mike	V for Victor
E for Echo	N for November	W for Whiskey

# Activity



- Ask the participant to read the conversation given in the participant manual in topic 2.1.12 on page no. 38.
- Now ask any two random participants to enact the scenario in front of Class.
- After the role play, discuss with the class
  - i. Is it the proper way to communicate or service customers?
  - ii. What is wrong with the conversation?
  - iii. What wrong can happen with these type of conversations?
- Now ask the participant to work on the above scenario and alter it according to how they feel it should be, to get positive response from the customer.

# **Explain**



- Explain the correct use of 'A', 'An' and 'The'.
- Explain the correct use of 'I', 'You' and 'He/She/They'.
- What are the common mistakes we do while speaking?
- What are the common tips to improve fluency?

# - Activity



- Take the reference of the act from participant manual, topic 2.1.16 Tips to improve fluency on page no. 40.
- Make participant breakup in groups to play an act further of Bunty from source solutions and Mrs. Gosh as Bunty has received some inputs and corrected guidance on speaking English.

# Tips



- Read the English newspaper aloud.
- Practice reading aloud before the mirror.
- Listen to the English news.
- Constantly speak to everyone at home and at work in English.
- Observe the Leads/seniors and colleagues who speak well, and imitate their phrases.
- Always be eager and willing to get your speech corrected.
- Try to work on the suggestions immediately and put them into practice.

## Ask



- What are syllables?
- What are the rules for word stress?

# Say



- In English, we do not say each syllable with the same force or strength. In one word, we put emphasis on ONE syllable. We say one syllable very loudly, and all the other syllables very quietly.
- Word stress in English is not optional; it is part of the language. If, for example, you do not hear a word clearly, you can still understand the word because of the position of the stress.
- When you learn a new word, you should also learn its stress pattern. If you keep a vocabulary book, make a note to show which syllable is stressed.

# Explain



- Explain rules for word stress.
- Explain how to speak with neutral language?
- How to get a Non-Language?
- Explain the importance of active listening.
- What are the guidelines of active listening?
- Speak about some common phrases.
- Explain the scenario of peer sensitivity.

# Activity

- Ask the participant to divide in pairs and choose to play any of the act given in participant manual 2.1.20 and 2.1.21 one by one with their partners.
- Now discuss with participants what is the need for a language and importance of neutral language.



Taking the reference from the book from topic 2.1.28, Make participant breakup in groups to play an act of Bunty and Mr. Anthony for the knowledge of tone and choice of words.

## Ask



- List of polite expressions.
- What are articles?
- Ask participants about the three basic tenses.
- Make participant breakup in groups to play an act of a Sales Person and Customer at a store for understanding specific situations.



- 1. List of polite expressions for some common situations.
- To empathies with the customer
  - i. We value your time...
  - ii. I will personally take care of that.
  - iii. I fully understand your concern.
- To respond to complaints from the customer
  - Thank you for bringing this issue to our attention.
  - ii. I'm sure I will be able to help with that.
  - iii. I am going to give my personal attention to the matter.
  - iv. I can see why you are upset.
  - v. I value your business with us.
  - vi. This is very important feedback.
  - vii. Such a thing can be annoying at times.

- viii. Thank you for bringing this to our attention.
- ix. Do you have any suggestions about how we should do it?
- x. I know exactly how that feels.
- To resolve a problem faced by the customer
  - May I suggest some options?
  - ii. Here's what I can do for you?
  - iii. Here's one way we can work this out.
  - iv. There are a couple of things that I can do for you right away.
  - v. I will make this my topmost priority.
- To put the customer on hold
  - We appreciate your patience while we process.
  - ii. I assure you that it will be handled as quickly as possible.
  - iii. I will have this processed at the earliest.
  - iv. I assure you that it will be added as quickly as possible.
  - May I put you on hold while I access your account?
- An article is a word placed before a noun to show whether the noun is used in a particular or general sense.

## Ask



- Ask participants about action words and their usage at workplace.
- Ask the participant about three basic tenses.

# Activity 39



Taking the reference from the book from topic 2.1.30 and 2.1.34, Make participant breakup in groups to play an act of CSR and Customer for understanding the different tones of voice and how to communicate at workplace.

## Explain | \*\*



- What phrases one should use?
- How to use an action word in everyday life?
- Explain the use of action words in everyday life and workplace.
- Explain conversation during specific situations.
- Explain conversation about occupations.
- Explain day to day English.

# - Activity 💯

Tongue Twisters are fun and excellent for pronunciation practice. This is a great way to help participants practice the longer ones. Let's see one as an example taken from this worksheet,

"Betty Botter".
Write the Tongue Twister on the board:
Betty Botter bought some butter,
"But," she said, "this butter's bitter.
If I bake this bitter butter,
It will make my batter bitter.
But a bit of better butter -
That would make my batter better."
So she bought a bit of butter,
Better than her bitter butter,
And she baked it in her batter,
And the batter was not bitter.
So 'twas better Betty Botter
Bought a bit of better butter.
Now, erase some of the words and have participants say it again, filling in the blanks.
Betty Botter bought some,
"But," she said, "this butter's
If I this bitter butter,
It will make my bitter.
But a bit of butter -
That would make my better."
So she a bit of butter,
Better than her butter,
And she it in her batter,
And the was not bitter.
So 'twas better Betty
Bought a bit of better
Next, erase a few more words, and then again, till participants remember and pronounce the
Tongue Twister correctly.

# - Notes for Facilitation 📋



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.

# **UNIT 2.2: Communication Skills**

# Unit Objectives 6



At the end of this unit you will be able to make the learners understand:

1. state the importance of clear communication.

# Resources to be used 8



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn about the Communication Skills.



- Give the participants an overview of the unit.
- Ask participants what they know about the communication.
- Ask participants how they feel effective communication is important.



- Communication is being able to clearly state one's thoughts or message to another person. Communication is the process by which people exchange information and feelings through verbal and non-verbal messages.
- Communication consists of two aspects, verbal and non-verbal. Verbal communication includes all the spoken elements.
- Communication with customers is the base on which the entire BPO service rests.

# Activity



Ask participants to study the scenario given in participant manual on page no. 67 and share discuss in class what is communication with peers

# **Explain**



- What is communication?
- Explain the barriers to communication.

# - Activity



The goal in phrase ball is to encourage rapid-fire thought and communication to help prepare for the moments when you might be put on the spot and have to speak without preparation. Organize your group--you need at least five--into a circle. In the first round, group members take turns throwing the phrase & ball--a small, soft ball--back and forth. As each member catches the ball, he must say a simple descriptive phrase, such as the friendly kitty; the funny movie.

When everybody is comfortable with creating phrases on the fly, change the game slightly for the second round. The person who holds the ball must start a phrase--"the happy puppy; for example—then throw the ball to the next person, who must finish the phrase--"barked with excitement; --and start a new phrase. Game play continues until everybody seems comfortable speaking extemporaneously. At that point, stop the game to discuss the activity: how each participant's feelings changed throughout the game and which round was easier.

# Notes for Facilitation



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.

# **UNIT 2.3: Team Work**

# Unit Objectives



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

1. Work as a team

# Resources to be used 🚱



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn about Team Work.



- Give the participants an overview of the unit.
- Ask participants about outbound calls and management.
- Ask participants what they know about interpersonal skills.



- For a team to succeed, it is important that the team members follow the simple pointers given. These are simple yet effective tools to generate a positive team spirit and enhance the interpersonal skills. As a good team player, it is important that you:
  - 1. Listen;
  - 2. Respect;
  - 3. Help;
  - 4. Share;

### 5. Participate;

- Interpersonal skills mean how people interact with others. We all like to be in the company of people who
  are free to talk to, easily approachable, can connect with other people, know when to say what and make
  communication easy.
- Interpersonal skills are life skills we use every day to communicate and interact with other people as either individuals and in groups.
- Interpersonal skills include not only how we communicate with others but also our confidence and our ability to listen and understand. Problem solving, decision making and personal stress management are also considered part of interpersonal skills.

## Explain



- Why Team Work is important?
- Explain a safe work environment.
- How to check work by peers?
- Explain the importance of keeping others updated.

# - Activity



Start out by having every team member secretly write down two truths about themselves and one lie on a small piece of paper – Do not reveal to anyone what you wrote down!

Once each person has completed this step, allow 10-15 minutes for open conversation – much like a cocktail party – where everyone quizzes each other on their three questions.

The idea is to convince others that your lie is actually a truth, while on the other hand, you try to guess other people's truths/lies by asking them questions. Don't reveal your truths or lie to anyone – even if the majority of the office already has it figured out! After the conversational period, gather in a circle and one by one repeat each one of your three statements and have the group vote on which one they think is the lie.

You can play this game competitively and award points for each lie you guess or for stumping other players on your own lie. This game helps to encourage better communication in the office, as well as it lets you get to know your fellow participants or coworker better.

# Notes for Facilitation



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.

# **UNIT 2.4: Attention to Detail**

# 

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

- 1. Pay attention to detail.
- 2. Check your work for completeness.
- Ensure that your work is error free.
- Maintain a safe work environment.

# Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn how to give attention to detail.



- Give the participants an overview of the unit.
- Ask participants about importance of work completeness.
- Ask participants about safe work environment.

# - Activity



Make participant break up in groups to play an act of CRM and Customer to understand the outbound calls to customers.

# Say 🔽

- As a CRM, you need to be attentive to what the customer is saying in order to serve them better. Attention to verbal and non-verbal cues helps you in doing this.
- Pay attention to all products and its features. This will help you know which feature to use while pitching to the customer. These details will also help you in recommending, cross selling and up selling.
- When we pay attention, we are able to observe the changes around us in our physical environment. This helps us to avoid a situation that might prove dangerous. It takes a small incident to trigger a calamity.

# - Activity

This warm-up works best at the beginning of an event with people who don't really know one another.

It takes about 15-30 minutes, depending on the size of the group (works best with 20 or fewer).

The exercise helps create a friendly atmosphere for the event. For this warm-up, the facilitator asks group members to pair up (may need to assign pairs); they may also need to move to different seats in the room to create space between pairs. Each pair is to spend five minutes interviewing each other, learning such things as name, background, academic history, family information, favorite interests/hobbies, what makes the person unique, interesting anecdotes about their life/work, one thing that very few people know, etc.

At the end of the time limit, each person will be asked to introduce their "new friend."

## **Explain**



- What is proof reading?
- What is attention to detail post-sale stage?
- How to manage work to meet requirements?
- Explain what is safe work environment.

## Activity



- Ask participants to find their pairs and understand the given scenario in participant manual on page no. 74.
- Now, ask participant to create their own scenario with their partner and enact it in front of class.
- Tell other participants to observe scenario of each team and understand whether "Paying Attention to Detail" is conveyed properly or not. If yes, then exaplain.
- The team sharing the best observation will be rewarded as winner.

# - Notes for Facilitation



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.

## **UNIT 2.5: Plan and Organize**

## Unit Objectives 6



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

1. Plan and organize your work.

## Resources to be used

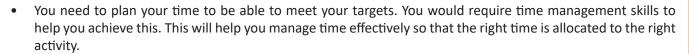


- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn how to plan and organize.



- Give the participants an overview of the unit.
- Ask participants what they know about time robbers.
- Ask participants about data tracking.



- Effective planning allows individuals to assign time slots to activities as per their importance. It helps in making the best use of time.
- As an intelligent CRM, it is your duty to identify your own time robbers. When selling a product, it is important to keep track of the numbers.
- Once you have the data, you can figure out how many calls you need to make each day to reach our goal.

## **Explain**



- Explain data tracking.
- Why matrix is important?

## **Demonstrate**



## **Important Matrix**

Demonstrate the given matrix to participants which will help them plan, organize and schedule their targets in order to achieve their short-term and long-term goals.

The following matrix will help them understand:

- 1. What should be done;
- 2. What should be planned;
- 3. What should be resisted;
- 4. What should be rejected.

1. DO •	The urgent and the important tasks NOW  Emergencies, complaints and crisis; Issues; Demands from superiors or customers; Planned tasks or project work now due; Meetings and appointments.	<ol> <li>The non-urgent but important tasks</li> <li>PLAN TO DO THEM</li> <li>Planning, Preparation;</li> <li>Scheduling;</li> <li>Research, Investigation;</li> <li>Designing, Testing;</li> <li>Networking, Relationship building;</li> <li>Thinking, Creating, Modeling;</li> <li>Designing.</li> </ol>
3. REJ	The non-important but urgent tasks  ECT AND EXPLAIN  Trivial requests from others;  Apparent emergencies;	<ul> <li>4. The non-important and non-urgent tasks</li> <li>RESIST AND CEASE</li> <li>Comfort activities;</li> <li>Games, Net surfing;</li> </ul>
:	Ad-hoc interruptions and distractions; Misunderstandings appearing as complaints; Pointless routines or activities.	<ul> <li>Cigarette breaks;</li> <li>Chat, Gossip, Socializing;</li> <li>Communications;</li> <li>Reading irrelevant and useless material.</li> </ul>

## - Activity 🐉



Choose four major time wasters that you feel consume most of your time and encourage participants to think of more creative ways to counter common time wasters. Some example time wasters can be: drop in visitors, travel time, telephone, and meetings.

## **Directions**

- 1. Write down each time waster on the back of an envelope.
- 2. Add 4 blank index cards to each envelop.
- 3. Divide participants into 4 teams.
- 4. Issue one envelop to each group.
- 5. Point out to the groups the time waster written on the back of the envelop and the index cards inside.
- 6. On each round, each team is tasked with coming up with as many ideas as possible to handle their time waster and write that on one of the index cards, replace it inside the envelop and pass the envelop to the next team.
- 7. Each round has a time limit of three minutes so once time is up on each round; every team has to pass the envelop to the next team.
- 8. Go on for two or three rounds or as your time permits.

Discussion points for trainer: This activity can help you review different time wasters and encourages participants to actively brainstorm different strategies to apply. As a final debrief you can ask each team to present their ideas in front of the whole group.

Another variation is to hold an evaluation round of voting about which of the proposed strategies works best in terms of practicality and usefulness.

## Notes for Facilitation



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.

## **UNIT 2.6: Decision Making and Problem Solving**

# Unit Objectives 6

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

- 1. Make timely and informed decisions.
- 2. Make decisions on suitable course of action.
- 3. Know what to consider before making a decision.

## Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn how to make decisions and solve problems.



- Give the participants an overview of the unit.
- Ask participants what they know about decision making.
- Ask participants about strategic decision making.

## Demonstrate |



Demonstrate participants about the structured model for strategic decision making through below given steps:

Step 1: D - Detect Change

Step 2: E - Estimate significance of change

Step 3: C - Choose outcome

Step 4: I - Identify options

Step 5: D - Detect the best option

Step 6: E - Evaluate the decision

## Activity 39



Each person writes down a question they want answered in the group. Roll up the questions into a ball. Each person throws her/his question to someone else. Take turns answering the questions. You can have more than one round and ask participants to ask questions that increase risk. (It's a good idea to briefly discuss positive risk taking and getting to know people in the group).

## Notes for Facilitation



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.

## Exercise 🔀



Read the questions and tick on the appropriate answer.

- 1. Which of the following sounds accurately represents the consonant 'b'?
  - a) Number
  - b) Call
  - c) Card
  - d) Multiply
- 2. Which of the following words accurately reflects the 'c' sound in call?
  - a) Centre
  - b) Current
  - c) Service
  - d) Adequacy

- 3. The 'd' sound in direct is the same as the 'd' sound in:
  - a) Ledger
  - b) Distance
  - c) Spent
  - d) Internet
- 4. The word 'figure' has the consonants
  - a) 'f' and 'g' in it
  - b) 'c' and 'b' in it
  - c) 'm' in it
  - d) 'qu' in it
- 5. In the statement, 'Can I just have your mobile number?' j and h sound like j and h in
  - a) Parts and this
  - b) There
  - c) Enjoy and how
  - d) What and three
- 6. Which of the following words does not reflect the sound 'k' in bank
  - a) Know
  - b) Back
  - c) Alike
  - d) Token
- 7. Which of the following sets of words begin with the consonants L, m, n, p, and qu
  - a) Monday, Long term, Question, Territory, Near
  - b) Tower, Card, However, Number, Morning
  - c) Loan, Market, Problem, Service, Barcode
  - d) Query, Payment, Life, Medical, Nice









# 3. Make Outbound Calls to Customer

Unit 3.1 – Interacting with Customers



SSC/N3020

## Key Learning Outcomes



#### At the end of the module, you will be able to make the students:

- 1. Explain the commonly used terminologies in a BPO and use them in conversation.
- 2. Deduce importance of first impression develop some.
- 3. Make a positive first impression.
- 4. Introduce yourself to peers, bosses and customers appropriately.
- 5. Recognise personal strengths and weaknesses.
- 6. Introduce yourselves effectively while meeting.
- 7. Practice greeting while conversing.
- 8. Give compliments to your customers and colleagues.
- 9. Express your comments in positive way.
- 10. Understand the call flow.
- 11. Take a call.
- 12. Identify the different keys on an ACD phone.
- 13. Assess the importance of data security and how to ensure it.
- 14. Describe call centre metrics.
- 15. Describe the terms most frequently used in the call centre.
- Calculate ACHT.
- 17. Experience being flexible and adapting to change.
- 18. Understand who is a customer.
- 19. Discover different types of customers and their customer expectation.
- 20. Determine importance of great customer service.
- 21. Comply with rules for great customer service.
- 22. Utilise common courtesies in conversations.
- 23. Practice telephone etiquette while taking or making a call.
- 24. Experiment how to make a tele-sale call.
- 25. Experiment up-selling or cross-selling other products/services.
- 26. Distinguish a confused customer and Handling confused customer effectively.
- 27. Distinguish a demanding customer and how to handle a demanding customer.
- 28. Describe who is a cost-conscious customer.
- 29. Practice the techniques to handle a cost conscious customer.
- 30. Practice taking an order.
- 31. Differentiate an irate customer and techniques to handle them.
- 32. Experiment how to make a collection call and types of collection calls.

- 33. Practice asking right kind of questions to the customer at the appropriate time.
- 34. Identify what a complaint is and reasons for complaints.
- 35. Practice techniques to handle complaints and objections.

## **UNIT 3.1: Interacting with Customers**

## 



#### At the end of the unit, you will be able to make the students:

- 1. List the commonly used terminologies in a BPO and use them in conversation.
- 2. Explain the importance of first impression develop some.
- 3. Analyse the techniques for making a positive first impression.
- 4. Discuss how to introduce yourself to peers, bosses and customers appropriately.
- 5. Identify your personal strengths and weaknesses.
- 6. Discuss how to introduce yourselves effectively while meeting.
- 7. Determine how to start a conversation by greeting.
- 8. Analyse how to give compliments to your customers and colleagues.
- 9. List ways to express your comments in positive way.
- 10. Explain the call flow.
- 11. Interpret how to take a call.
- 12. Identify the different keys on an ACD phone.
- 13. Explain the importance of data security.
- 14. Assess how to maintain information and data security.
- 15. Explain call centre metrics.
- 16. Analyse the terms most frequently used in the call centre.
- 17. Utilise these terms.
- 18. Calculate ACHT.
- 19. Explain the importance of being flexible and adapting to change.
- 20. Explain who is a customer.
- 21. List the different types of customers.
- 22. Determine customer expectation.
- 23. Discover how to meet customer expectations.
- 24. Explain the importance of great customer service.
- 25. List the rules for great customer service.
- 26. Evaluate common courtesies in conversations.
- 27. Apply telephone etiquette while taking or making a call.
- 28. Determine how to make a tele-sale call.
- 29. Discuss how to up-sell or cross-sell other products/services.
- 30. Identify a confused customer.

- 31. List the techniques to handle a confused customer effectively.
- 32. Identify a demanding customer.
- 33. List the techniques to handle a demanding customer.
- 34. Identify who is a cost-conscious customer.
- 35. List the techniques to handle a cost conscious customer.
- 36. List the techniques to take an order.
- 37. Identify an irate customer.
- 38. List the techniques to handle an irate customer.
- 39. Explain how to make a collection call.
- 40. Identify the various types of collection calls.
- 41. Examine how to ask the right kind of questions to the customer at the appropriate time.
- 42. Explain what a complaint is.
- 43. List the reasons for complaints.
- 44. List the techniques to handle complaints and objections.

## Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.



- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn how to interact with customers.

## Ask (ask)



- Ask participants about what is BPO. Have they ever heard this term?
- Ask participants what they understand by proverb "First impression is the last impression"?
- Ask participants, have they ever self-introspect their strength and their weaknesses?
- Ask participants, what they understand by valuing a customer and how can we do so?

- 'The role of the call center has evolved from being just an outsourcing facility to a full-fledged business center.
- As you can see now, like every other business in the world, the call center environment is also filled with jargon and terminologies of its own. By using such terms, as 'After-Call Work', 'Call Blending', etc.; as a CSR, you will be able to function better while still remaining fully comprehensible within your work environment.
- They say that the first impressions are more often than not, the last impressions too. You don't get a second chance to make a first impression! So when you meet a person for the first time, be it a friend or your future boss, you must make sure you capture their attention and impress them within the first 30 seconds.
- Introducing yourself effectively shows that you take your job seriously and are committed to the job.

## Explain



- Explain the common vocabulary of a Domestic BPO.
- How to make a good first impression?
- How to understand your personal strength and weaknesses?
- What constitutes "Strengths".
- How to overcome weakness?
- How to introduce yourself to peers and bosses?
- What is the importance of meeting and greeting?

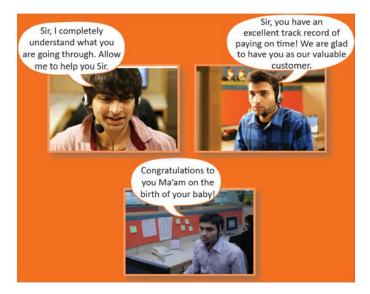
## Demonstrate | i



- Demonstrate students about How to Open and Close a Call
  - 1. While opening the call
  - a. Greetings with a smile



## 2. During the call



- Empathising with the customer
- Complementing the customer
- Extending excellent service at all times which includes all telephone etiquette to be followed

## 3. Closing the call



Good first impressions are made by the:

- Right tone of your voice
- · Correct choice of words used
- Service you provide

**Trainers Note:** These are the supporting content to the participant manual, please adhere to the participant manual, page no. 90-91 and explain the learners' the concept.

## • Introducing Yourself to Customers – Inbound Calls

Demonstrate the below given scenario about how to introduce yourself to the customer.



- Introducing Yourself to Customers Teleselling Calls
- Demonstrate the below given scenario about how to make telesales calling.

The two main areas of outbound calls are telesales and credit collection.

Shruti makes a call to a customer to sell a cooling system for his office. The customer's name is Paras chinniwala.

The customer cuts the line, Why?

- Shruti mispronounced the customer's name.
- She was impatient and rushed into a long monologue about of the product.
- She did not ask the customer if it was a good time to talk



- **Introducing Yourself to Customers Collection Calls**
- Demonstrate the below given scenario about how to do collection calls.



## Tips Q



- Introducing yourself effectively shows that you take your job seriously and are committed to the job.
- It shows you are competent and professional.
- It shows enthusiasm. If you are enthusiastic about introducing yourself, you appear cheerful to those you introduce yourself to.
- Introducing yourself helps you to become familiar with everyone including your customer.

## - Activity



- Divide the class in teams of two.
- Ask participants to choose a topic of their choice from the topic discussed and prepare a presentation or role play and present it in front of class.

## Demonstrate |



Demonstrate students about the need for meeting and greeting.

Read the given scenario to understand the need for meeting and greeting.



# Tips 🖳

- Make a week by week plan to overcome your weaknesses.
- Always monitor your strengths and try to maintain them.
- If someone point out your weakness, thank them.
- Your strengths should outnumber your weakness.
- Always start a conversation by greeting first and then introducing yourself.
- First see the time of the day and then greet.
- Importance of Meeting and Greeting

Demonstrate participants with the help of given below scenario about the power of beautiful words people often use, and how this can really help you feel good about yourself the whole day'?

# Tips 🖳

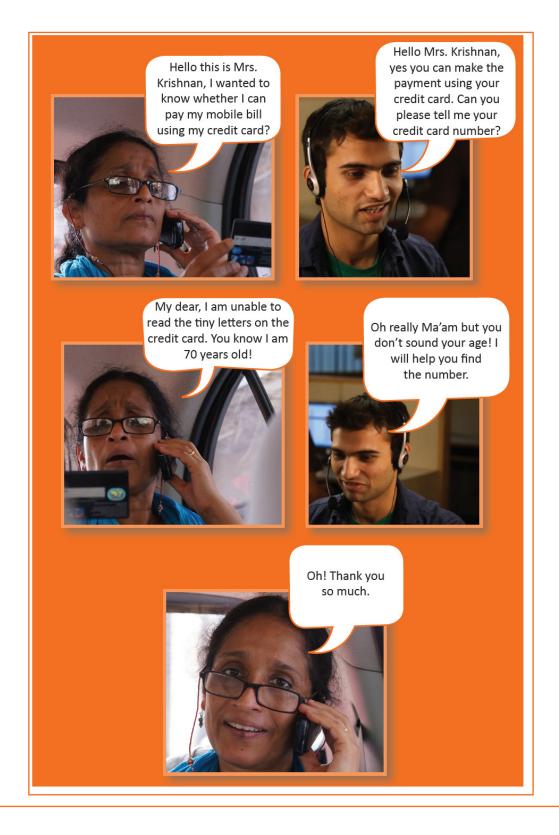
- Always start a conversation by greeting first and then introducing yourself.
- First see the time of the day and then greet

## 3.1.15 Need for Complimenting and Commenting

Have you ever thought about the power of beautiful words people often use, and how this can really help you feel good about yourself the whole day'?

Let us learn the need for complimenting and commenting through these scenarios:

### **Scenario 1: Complimenting a customer**



Scenario 2: Positive comment towards a colleague



In the above scenario you can see how Bela gives a positive comment to Shruti about why Sanaya was absent. A comment spoken in a positive way helps:

- Overcome misunderstandings
- shows respect for one another
- Giving and Receiving Compliments and Comments

Everyone loves to give and receive compliments. A properly phrased compliment can make a customer, co-worker or a friend feel valued and appreciated.

### **Scenario 1: Complimenting a customer**





Ma'am, I can see that you have been paying your mobile bills on time. But you haven't paid the bill since the last two months. I am very sorry to inform you that if the payment is not made within 40 days your connection will be discontinued.

## The CSR calls up after 40 days



From the above scenario you can see how the CSR complimented the customer.

# Activity 39

Ask participants to share their experience of when they received any complement or comment from someone.

- How they responded to it?
- Was it of any value?
- How it reinforced you, positively or negatively?



- Explain participants the Importance of Complimenting and Commenting.
- What is Call Flow (Routing)?



- Compliment people sincerely, and do not fake the comment.
- Be specific in your compliments that you appreciate
- Choose your words carefully while complimenting or commenting.
- Whenever you receive a compliment respond positively.

## Demonstrate |



How to take a call

#### Step 1:

- 1. First and foremost, Ravi logs on to his computer.
  - a.To login he enters his user ID.
- 2. Then he enters his password.
- 3. The application opens up, depending on the login ID entered. For those in order-taking, the CRM script appears. For those in customer service, a different screen with search fields appears to help the CSR search for the customer's data.

#### Step 2:

- 1. He then logs on to the Automatic Call Distributor or the 'hard phone'.
- 2. Now Ravi is logged on to both the application as well as to the phone.

#### Step 3:

Now Ravi wears his headset.

#### Step 4:

Ravi is now ready to take calls.

a.Ravi knows he is getting a call when he hears a beep on his head set and/or when the hard phone blinks.

b.Ravi starts speaking to the customer.

#### Step 5:

Ravi closes the call after speaking to the customer.

- a. Ravi thanks the customer before closing.
- b. Then he logs the call into his application.
- c. He is now ready to take the next call.

This is how you as CSR will take a call. However, these are steps to follows after you get a call. Let us go one step back to see how the call actually reaches the call Centre.

## Explain 🕎



- What is an ACD phone and tips to use it?
- Explain the concept of Information Technology.
- Explain the concept of client confidentiality.
- Explain the concept Data Security.

## Tips Q



- The ACD keys are feather touch. So do not use hard touch.
- Always inform the customer before putting him/her on hold.
- If you have to put him/her on hold for longer, then come back to tell him/her so. Never allow dead air.
- Concentrate while taking a call so that you can transfer it to the right department.
- Always inform the customer before transferring a call.
- Use 'Not Ready' button when absolutely necessary.

#### **Discuss**

- Discuss with participants about how to calculate ACHT and ways to maintain AHT.
- Discuss with participants about how to deal with change in the workplace.
- Discuss with the participants about how to stay up-to-date.
- Discuss with the participants about external and internal customers and how to understand their expectations.
- Discuss with the participants about How to provide great customer service.
- Discuss with the participants about introducing participants with general courtesies.

## **Activity**



Ask each student to prepare an extempore on any topic from the topic discussed, of their choice and present it in front of class.

# - Demonstrate 🔃



### **Customer Service**

Demonstrate the below given scenario of customer service with the participants.

#### Scenario 1



Yes, my name is Sushil Saxena.... and I would like to travel business class. Oh and I forgot to tell, I want to reach Delhi at 11.am. So book the ticket accordingly.





Sure sir, I will book the ticket as per your requirement. How would you like to make the payment Sir?





## • Courtesies while Opening a Call

Demonstrate with the participants about how to handle a customer with the help of below given scenario. Here are two scenarios that will give you an idea of how to follow courtesies while opening a call.

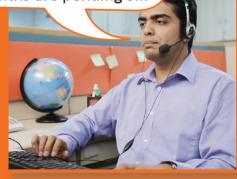
#### Scenario 1



## • Courtesies during a Call

With the help of following two instances, Demonstrate the participants about some courtesies that they need to follow while opening a call better and follow them throughout the conversation.

I just called to tell you that your dues on your mobile bills for the last two months are pending Sir. I know I know. My uncle just passed away and we have been in the hospital for over two months.





Oh ok. Anyway, the amount is now Rs. 2300. So when can you pay?



DON'T YOU UNDERSTAND WHAT
I JUST SAID? There has been a
death in the family! AND AS FOR
YOU, I WILL BE TALKING TO YOUR
MANAGER!

### Scenario 2:

I just called to tell you that your dues on your mobile bills are pending for the last two months Sir.



I know. My uncle just passed away and we have been in the hospital for over two months.



I am really sorry to hear that Sir. I do understand. Is it a good time to talk now?



Yes, it is okay, thank you. Just let me know the



Certainly Sir. As you are going through a difficult time, we will send a person to your house to collect the amount...

## Activity 39



Choose random participants from the class and ask them to enact the scenario given while opening and during a call.

## Explain 📅



- Explain Telephone etiquette. Do's and Don'ts of telephone etiquette.
- Explain behaviour while a call.
- Explain participant, how to make first call.
- Explain Follow-up calls.
- Explain participants about the challenges faced during a Tele-Sales Call.
- Explain up-selling and cross-selling.



Here, we've put together three simple tips to avoid common mistakes while cross-selling and upselling to your customers:

- Products and services recommended through upselling and cross-selling must be relevant to the customer's needs. So, listen for cues and respond appropriately.
- To upsell or cross-sell successfully, you must be able to demonstrate the maximum value to the customer.
- Pay Close Attention to Timing and Context. Delay or skip cross selling or up selling if the customer is frustrated or is calling to complain.
- Do not inappropriately pressure customers to buy your products or services.

## **Explain**



- Explain how to complete customer sales.
- Explain confused customer and its characteristics.
- Explain demanding customer and its characteristics.

# **Demonstrate**

#### • Handling a Confused Customer

Here are some steps to handle confused customers.

- **Step 1:** Guide the customer gently to the main offer, if there is any, on the products.
- **Step 2:** Probe to find out the needs of the customer.
- **Step 3:** Guide the customer gently to the main offer, if there is any, on the products.
- Step 4: Probe to find out the needs of the customer.
- **Step 5:** Be solution oriented. See how you can help the customer decide.
- Step 6: Give the customer time when needed. Make sure the customer feels welcome to call back with any query.

## Demonstrate participants the steps of servicing a demanding customer

- Step 1: Point out the advantage of the product, and as to why the customer should buy it.
- **Step 2:** Refuse, if you must, very politely but firmly, if the demand is unreasonable or not as per the rules.
- **Step 3:** Point out how the offer actually works out better than a competitor's offer. However never bad mouth your competitor.
- **Step 4:** Ask a superior if a customer's request can be accommodated or adjusted.
- **Step 5:** Never lose patience. Keep explaining the unique selling points of the product.
- **Step 6:** Assure the customer that it is a great decision to buy the product.
- **Step 7:** Close the sale by suggesting a warm transfer to 'accepting order.

#### Scenario 1:

Shruti, a CSR, calls up a customer to sell a water purifier. She tries her best to sell the product, but fails.





**Scenario 2:**Demonstrate the given scenario to enquire about some holiday packages.



- Demonstrate participants the steps to service cost-conscious customer
- Step 1: Point out the advantage of the product, and as to why the customer should buy it.
- Step 2: Refuse, if you must, very politely but firmly, if the demand is unreasonable or not as per the rules.
- Step 3: Point out how the offer actually works out better than a competitor's offer. However never bad mouth your competitor.
- Step 4: Never lose patience. Keep explaining the unique selling points of the product.
- **Step 5**: Assure the customer that it is a great decision to buy the product.
- **Step 6**: Close the sale by suggesting a warm transfer to 'accepting order'.

- Don't force a customer into buying anything.
- Offer discounts and free gifts to conclude the sale. Highlight the key features of the product.
- Create a need for the customer to buy the product or service.

# Activity

- Choose random participants to enact the given scenario on page no. 141-142.
- Ask remaining participants to observe the act and give their comments once act is finished.
- Allow participant o give any comments or feedback to improve the given conversation.

## **Explain**



- Explain the CRM software to participants.
- Explain who is a n Irate customer.
- Demonstrate participants the steps to service an irate customer
- **Step 1:** Greet the customer.
- **Step 2:** Empathise with the customer.
- Step 3: Stay calm and stick with the main script even if the customer talks of other things.
- Step 4: If the customer shouts, take a deep breath and continue to be calm. Remember that the customer is not angry with you, but with the product.
- **Step 5:** Ask guestions politely to identify the root cause of the problem.
- **Step 6:** Never play the blame game.
- **Step 7:** Repeatedly assure the customer that the problem will be fixed.
- **Step 8:** Transfer the call to your Supervisor if the situation goes out of hand after informing the customer.

## Explain | \*\*



Explain the participants about collection calls and its types.

## Activity 39



- Choose random participants to enact the given scenario on page no. 143.
- Ask remaining participants to observe the act and give their comments once act is finished.
- Allow participant o give any comments or feedback to improve the given conversation.

## Demonstrate |



- Demonstrate the participants, how to Handle a Collection Call
- **Step 1:** Ask the person for his/her full name, date of birth to verify identity.
- **Step 2**: Ask if it is a good time to speak. Call back at a better time if the customer says so. Do not be pushy.
- **Step 3 :** Show empathy with the customer's problems.
- **Step 4**: Always be polite and civil even if the customer says he/she cannot pay.
- Step 5: Try sincerely to help the customer find a solution. Suggest or recommend options after checking the customer's convenience in making the payment.
- Step 6: Always check with a Superior if it is not in your authority to offer workarounds, since you are dealing with financial matters.
- Step 7: Analyze and calculate how the amount can be paid off. Keep the customer's financial situation in mind while doing so. At the same time, ensure the company does not stand to lose.
- **Step 8 :** Fix a follow-up action plan at once.
- **Step 9 :** Compliment the customer for sharing his/her difficulties with you.
- **Step 10**: Always leave a number for further enquiries.

## Explain | 🏋



- Explain open-ended & closed ended questions.
- Explain what is complaint and why does a customer complaint.

## **Activity**



Ask the participants to create a presentation on different types of customers and present it in front of class.

## Demonstrate |



Demonstrate the participants with the help of given scenario, how to handle complaint effectively

I had bought an mp3 player from your company. It has a lot of problems, the mp3 cd's do not play, the USB port is shaking and only three speakers are working instead of four.

I am sorry Mrs. Rao for the inconvenience caused to you. I will put a request right away for the technician to come and check your device.





No no, I am not at all happy with your product. It's only two months since I bought it and so many problems have cropped up. I want my money back or the product replaced.

Ma'am I can understand your anger. We have a replacement warranty for 1 year and since your device is only two months old, I will see to it that your mp3 player is replaced in a week's time.





#### After a week...



#### **Discuss**

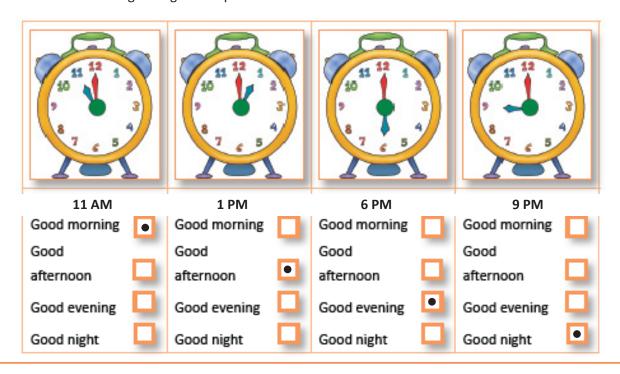
- Discuss with the participants about how to handle complaint effectively.
- Discuss with the participants about how to handle objections effectively.
- Discuss with the participants about how to deal with issues outside the area of your competency.

## Exercise 🔀



- 1. Tick on the correct answer: (more than one answer is applicable)
- How will you greet the customers over the phone'?
  - a) "Hi, I am Kunal, I belong to Bluefin Telecom."
  - b) "Good morning, my name is Kunal and I am calling on behalf of Bluefin telecom."
  - c) "Is it Mr. Jayesh? How are you doing, I am kunal from Bluefin."
  - d) "I hope you know my name, its Kunal and I am from Bluefin telecom."

- How will you respond when you get a call from the customer?
  - a) "Who is it?"
  - b) "What is your name and what do you want?"
  - c) "Hello this is Aarti from Bluefin telecom, how may I assist you?
  - d) "Tell your name"
- If you are sitting and your supervisor comes to you for a discussion, how will you respond'?
  - a) Stand up and respond while maintaining eye contact
  - b) Respond without getting up
  - c) Respond by leaning forward while sitting
  - d) Stand up and respond without eye contact
- How would you greet if it's 4.pm'?
  - a) Good morning
  - b) Good evening
  - c) Good night
  - d) Good afternoon
- What is the first thing you should do while meeting anyone for the first time?
  - a) Introduce the company first and then yourself
  - b) Ask the other person's name
  - c) Wait for the other person to talk to you
  - d) Greet and introduce yourself
- 2. Tick on the correct greeting for the particular time.



# - Notes for Facilitation



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.









# 4. Manage your work to meet Requirements

Unit 4.1 – Know your work requirements



# Key Learning Outcomes



#### At the end of the module, you will be able to make the students:

- 1. Determine your roles and responsibilities.
- 2. Identify the skills sets needed to carry out your roles and responsibilities.
- Follow organisation policies, rules and service level agreements.
- 4. Develop contact with the customers using standard organisational procedures.

# **UNIT 4.1: Know Your Work Requirements**

# - Unit Objectives 6



#### At the end of the unit, you will be able to make the students:

- 1. Identify and practice your roles and responsibilities.
- Develop the skills sets needed to carry out your roles and responsibilities.
- 3. Interpret organisation policies, rules and service level agreements.
- Exercise maintaining contact with the customers using standard organisational procedures.

# Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn about the work requirements.



- Give participants an overview of the unit.
- Ask participants about standard organizational policies and procedures.



- Concentration is needed as you will have to read, speak, listen and type simultaneously while taking the order from customers. Practise will help you take the orders quickly.
- Always remember that the customer is angry because of the situation he/she is in and not with you and always keep your cool.

- As a CSR you will have to follow company policies. These policies will not only vary from organization to organisation but will also vary from the product or service you are catering to.
- Any communication with the customers has to be in line with the companies training and business polices.

# **Explain**



- 1. Explain participants about Voice Process Accepting order and the skills required for the process.
- 2. Explain participants about Voice Process Customers Service and the skills required for the process.
- 3. Explain participants about Voice Process Tele-Sales and the skills required for the process.
- 4. Explain participants about Voice Process Collections and the skills required for the process.
- 5. Explain participants about Voice Process Data Entry and the skills required for the process.
- Explain participants about general competencies for the CRM domestic voice job role.

# **Elaborate**



#### (i) Discuss about the Standard Organizational Policies

Following given is a list of standard policies you must follow.

- You must sign a bond that he/she will work under the guidelines "Telecom Regulatory Authority of India".
- You must ensure that whatever data is been provided to them must be used only to make business calls.
- You should be professional all the time during the business calls.
- The language used during the call should be proper and clear.
- You should not mislead the customer in order to sell the product.

#### (ii) Discuss about the Standard Organizational Procedures

Following given is a list of the standard organizational procedure required to follow for establishing contact with the customer.

- Develop a professional greeting:
- Introduce yourself and your company:
- Express gratitude
- State the purpose of your call
- Schedule a meeting
- Say Thanks
- Follow up

# **Activity**

- Make participant break up in groups to discuss about voice process Accepting order.
- Make participant break up in groups to discuss about voice process Customer Service.
- Make participant break up in groups to discuss about voice process Tele Sales.
- Make participant break up in groups to discuss about voice process Collections.
- Make participant break up in groups to discuss about voice process Data Entry.

# - Exercise 🔯



- 1. Read the question. Tick on the correct answer(s).
- If you are in customer service, which of these skills is a MUST for you?
  - a) Empathy
  - b) Analytical skills
  - c) Numerical skills
  - d) Selling skills
- Bela is in non-voice process. Which is the skill she need NOT be good at?
  - a) Typing speed
  - b) Reading skills
  - c) Writing skills
  - d) Speaking skills
- Bunty is in tele-sales. He is fluent in Hindi. However, his mother tongue is Bhojpuri. What is the one thing he must consciously avoid while speaking to his customers?
  - a) Talking about his home town
  - b) Talking about the product he is selling
  - c) Mother tongue influence in speech
  - d) About his company
- 2. State the role for the following

(Customer service, Data entry, Accepting order, Tele-sales, Collections)

a) Takes as well as makes calls to recover dues and outstanding payments from customers.

#### **Collections**

b) Has to take orders from customers, log them into the system.

#### **Accepting orders**

c) Has to attend to enquiries, complaints, demands, and requests from customers.

#### **Customer enquiries**

d) Has to type at a speed of 45 words per minute with 95% accuracy.

#### **Data entry**

e) Makes calls to sell a product or a service.

**Tele-sales** 

# - Notes for Facilitation 📋 -



- Summarize the main points.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Tell participants to complete the questions at the end of the unit.
- Ensure that every participant answer all the questions.









# 5. Maintain a Healthy, Safe and Secure Working Environment

Unit 5.1 – Hazards at Workplace

Unit 5.2 - Dealing with Emergencies



# Key Learning Outcomes



#### At the end of the module, you will be able to make the students:

- 1. Discuss how to deal with occupational hazards.
- 2. Explain what is an emergency evacuation.
- 3. Discuss the evacuation procedure.

# **UNIT 5.1: Hazards at Workplace**

# 



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

1. Deal with occupational hazards.

## Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn about hazards at workplace.



- Give participants an overview of the unit and its structure.
- How to recognize physical hazards.
- Ask participants how to deal with occupational hazards.
- What are the norms and services of government agencies?



- The organisation can face some health hazard that could put the lives of the employees in danger. Hazards can be of different types depending on the industry and the environment in which the employees work.
- Occupational hazards are problems that a worker faces due to his or her occupation. As a CRM, you will have prolonged hours of working in front of a computer, using headphones and sitting on a chair.
- For users who habitually use display screen equipment as a significant part of their work, have come across certain occupational hazards. These lead to health problems like repetitive strain injury, eye strain, back pain and stress.

- All wiring on the floor or along the walls needs to be properly insulated.
- Wiring required for the generator backup and for connecting the various devices used for enrolment neatly organised.
- Fuel for generator or any other inflammable material stored away from the enrolment area.
- Local Emergency Help numbers available at the centre and are Operators aware of them. All the electrical equipment is properly earthed.

#### **Explain**



- Explain checklist for workstations.
- Explain checklist for work environment.
- Explain norms and services of government agencies.

## Exercise 🛭



- 1. Your back has been hurting due to a bad backrest of your chair. What do you do?
  - a) Complain about it to everyone you meet
  - b) Write an E-mail to your TL telling them how inefficient they are
  - c) Join yoga classes
  - d) Ask your TL to change your chair and stretch your back as much as possible during workhours
- 2. You have developed glasses due to prolonged use of the computer. You have a bad habit of sitting too close to the screen. What do you do now?
  - a) Resign and tell your TL that It is his or her fault
  - b) Cry about it. Nothing more you can do
  - c) Develop a healthier habit of maintaining safe distance from the screen
  - d) Continue to sit close to the screen. It is a sign of being intelligent to have glasses
- 3. What kind of keyboard should you use?
  - a) A modern, brand new keyboard
  - b) Old, second-hand keyboard
  - c) One that allows you to work comfortably and alter your position
  - d) The one that your TL is using

# **Activity**

- Take a print out of the following quiz and distribute it to the whole class.
- Ask participants to complete it 20 minutes' time.
- After everyone is completed, ask participants to exchange their sheets with their neighbour.
- Instruct participants to write name on every sheet.
- Now, share correct answers with the class.
  - 5. Identify the following symbols, write down at least one hazard this symbol represents and give one example of a material or chemical that may have this symbol.



	Identify Symbol	One Hazard	Example
A			
В			
C			
D			
E			
F			
G			
н			

# Notes for Facilitation



- Encourage participants to ask questions so that they can clear their doubts (if any) on future job role.
- Help participants to complete all the tasks included in the participant manual.
- Trainer may use rotational basis for individuals or in groups to take up different activities, answering the question, etc.
- Provide feedback to the group as a whole as to its performance.
- Ensure you have all the material for the activity exercise sheets, related reading, stationery, etc.
- Re-emphasize key points made and issues raised during the session.

# **UNIT 5.2: Dealing with Emergencies**

# - Unit Objectives 6



#### At the end of the unit, you will be able to make the students:

- 1. Demonstrate emergency evacuation.
- 2. Exercise the evacuation procedure.

# Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next unit of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell the participants they are going to learn how to deal with emergencies.



- Give participants an overview of the unit.
- Ask about the emergencies at workplace.
- Ask how to deal with medical emergencies.
- Ask about the procedure to assist someone who is bleeding.
- Ask about the procedure to assist someone who is in shock.

## **Explain**



- What are the emergencies that an individual can experience at workplace?
- How to stay equipped for emergencies at workplace?
- How to deal with medical emergencies at workplace?

#### **Ask**



- Ask participants about fainting and shock, have they ever experienced any such situation.
- Ask participant about the dislocation and fracture.
- What are the signs of an Asthma Attack?
- Ask about the procedures to assist someone who has been bitten by an animal.

## Explain



- Explain Bleeding and how to stop it.
- What is a shock? What are its causes and symptoms?
- What is fainting? Explain the procedure to assist someone who has fainted?
- What are muscle cramps and how to assist a person having muscle cramps?
- Explain participants about how to assist someone suffering from strain or sprain.
- Explain student about R.I.C.E method.
- Explain participants about fractures and its symptoms.
- Explain animal bites and how to assist someone been bitten by an animal.
- Explain nose bleeds and how to control it.
- Explain how to remove any foreign object from the eye.

# **Activity**



Divide the class in groups and ask each group to give presentation on one of the following topics:

- Types of emergencies at workplace
- Dealing with Medical Emergencies
- Explain emergency evacuation and its steps

# **Exercise**



- 1. Unfortunately a fire broke in your company and everyone is running to the safe area. You were outside the building. What will you do?
  - a) You will run away without informing anyone.
  - b) You will go to the safe area too.
  - c) You will wait for someone to call you and tell you about it.
  - d) You will stand there watching because it doesn't impact you.

- 2. Names are being called out at the safe area by your TL. You realize one of your friend from another team is still in the building but your TL doesn't know because he is not from your team. What will you do?
  - a) You will inform your TL.
  - b) You will run into the building like a hero.
  - c) You will call your friend and ask him to come out.
  - d) You will wait.
- 3. An assembly point is
  - a) a place where office supplies are kept
  - b) a place where people come to gossip
  - c) a place where you assemble during emergency evacuation
  - d) the best place in the office
- 4. First aid for bleeding includes:
  - a) Applying direct pressure to the wound with a direct pressure bandage
  - b) Elevating the wound to slow the bleeding
  - c) When necessary, applying additional pressure to help reduce bleeding
  - d) All of the above
- 5. What is the first thing you should do when you notice someone who may be suffering from a medical emergency?
  - a) Run away. You do not want to be blamed for it.
  - b) Take charge of the situation and assist the person in need.
  - c) Gather everyone and gossip about it.
  - d) Call your TL. This looks like his job.
- 6. What does R.I.C.E stand for?
  - a) Rest, Ice, Compression, Elevation
  - b) Rejoice, Idealise, Concentrate, Encourage
  - c) Rest, Ice, Compression, Exercise
  - d) Rest, Ice, Call, Elevate

# Notes for Facilitation



- Encourage participants to ask questions so that they can clear their doubts (if any) on future job role.
- Help participants to complete all the tasks included in the participant manual.
- Trainer may use rotational basis for individuals or in groups to take up different activities, answering the question, etc.
- Provide feedback to the group as a whole as to its performance.
- Ensure you have all the material for the activity exercise sheets, related reading, stationery, etc.
- Re-emphasize key points made and issues raised during the session.









# 6. Employability and Entrepreneurship Skills

Unit 6.1 – Personal Strengths & Value Systems

Unit 6.2 – Digital Literacy: A Recap

Unit 6.3 – Money Matters

Unit 6.4 – Preparing for Employment & Self Employment

Unit 6.5 – Understanding Entrepreneurship

Unit 6.6 – Preparing to be an Entrepreneur



## Key Learning Outcomes



#### At the end of the module, you will be able to make the students:

- 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. Understand 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. Understand 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 how to maintain a positive attitude
- 15. Discuss the role of attitude in self-analysis
- 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
- 32. Identify the basic parts of a computer

- 33. Identify the basic parts of a keyboard
- 34. Recall basic computer terminology
- 35. Recall basic computer terminology
- 36. Recall the functions of basic computer keys
- 37. Discuss the main applications of MS Office
- 38. Discuss the benefits of Microsoft Outlook
- 39. Discuss the different types of e-commerce
- 40. List the benefits of e-commerce for retailers and customers
- 41. Discuss how the Digital India campaign will help boost e-commerce in India
- 42. Explain how you will sell a product or service on an e-commerce platform
- 43. Discuss the importance of saving money
- 44. Discuss the benefits of saving money
- 45. Discuss the main types of bank accounts
- 46. Describe the process of opening a bank account
- 47. Differentiate between fixed and variable costs
- 48. Describe the main types of investment options
- 49. Describe the different types of insurance products
- 50. Describe the different types of taxes
- 51. Discuss the uses of online banking
- 52. Discuss the main types of electronic funds transfers
- 53. Discuss the steps to prepare for an interview
- 54. Discuss the steps to create an effective Resume
- 55. Discuss the most frequently asked interview questions
- 56. Discuss how to answer the most frequently asked interview questions
- 57. Discuss basic workplace terminology
- 58. Discuss the concept of entrepreneurship
- 59. Discuss the importance of entrepreneurship
- 60. Describe the characteristics of an entrepreneur
- 61. Describe the different types of enterprises
- 62. List the qualities of an effective leader
- 63. Discuss the benefits of effective leadership
- 64. List the traits of an effective team
- 65. Discuss the importance of listening effectively
- 66. Discuss how to listen effectively
- 67. Discuss the importance of speaking effectively

- 68. Discuss how to speak effectively
- 69. Discuss how to solve problems
- 70. List important problem solving traits
- 71. Discuss ways to assess problem solving skills
- 72. Discuss the importance of negotiation
- 73. Discuss how to negotiate
- 74. Discuss how to identify new business opportunities
- 75. Discuss how to identify business opportunities within your business
- 76. Understand the meaning of entrepreneur
- 77. Describe the different types of entrepreneurs
- 78. List the characteristics of entrepreneurs
- 79. Recall entrepreneur success stories
- 80. Discuss the entrepreneurial process
- 81. Describe the entrepreneurship ecosystem
- 82. Discuss the government's role in the entrepreneurship ecosystem
- 83. Discuss the current entrepreneurship ecosystem in India
- 84. Understand the purpose of the Make in India campaign
- 85. Discuss the relationship between entrepreneurship and risk appetite
- 86. Discuss the relationship between entrepreneurship and resilience
- 87. Describe the characteristics of a resilient entrepreneur
- 88. Discuss how to deal with failure
- 89. Discuss how market research is carried out
- 90. Describe the 4 Ps of marketing
- 91. Discuss the importance of idea generation
- 92. Recall basic business terminology
- 93. Discuss the need for CRM
- 94. Discuss the benefits of CRM
- 95. Discuss the need for networking
- 96. Discuss the benefits of networking
- 97. Understand the importance of setting goals
- 98. Differentiate between short-term, medium-term and long-term goals
- 99. Discuss how to write a business plan
- 100. Explain the financial planning process
- 101. Discuss ways to manage your risk
- 102. Describe the procedure and formalities for applying for bank finance

## **UNIT 6.1: Personal Strengths & Value Systems**

# 



#### At the end of the unit, you will be able to make the students:

- 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. Understand 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. Understand 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 how to maintain a positive attitude
- 15. Discuss the role of attitude in self-analysis
- 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

# Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

#### Do



- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about Personal Strengths and value systems.

# Sav



Tell the participants about the Health, Habits and Hygiene. What is Health? As per the World Health Organization (WHO), health is a "State of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity."

# - Elaborate



Explain – This means being healthy does not simply mean not being unhealthy – it also means you need to be at peace emotionally, and feel fit physically. For example, you cannot say you are healthy simply because you do not have any physical ailments like a cold or cough. You also need to think about whether you are feeling calm, relaxed and happy.

#### **Common Health Issues**

Some common health issues are:

- Allergies
- Asthma
- Skin Disorders
- **Depression and Anxiety**
- **Diabetes**
- Cough, Cold, Sore Throat
- **Difficulty Sleeping**
- Obesity

Give participants some tips to prevent health issues.

## - Elaborate 🚳



Explain – Taking measures to prevent ill health is always better than curing a disease or sickness. You can stay healthy by:

- Eating healthy foods like fruits, vegetables and nuts
- Cutting back on unhealthy and sugary foods
- Drinking enough water everyday
- Not smoking or drinking alcohol
- Exercising for at least 30 minutes a day, 4-5 times a week
- Taking vaccinations when required
- Practicing yoga exercises and meditation

How many of these health standards do you follow? Tick the ones that apply to you.

- Get minimum 7-8 hours of sleep every night.
- Avoid checking e-mail first thing in the morning and right before you go to bed at night.
- Don't skip meals eat regular meals at correct meal times.
- Read a little bit every single day.
- Eat more home cooked food than junk food
- Stand more than you sit.
- Drink a glass of water first thing in the morning and have at least 8 glasses of water through the day.
- Go to the doctor and dentist for regular checkups.
- Exercise for 30 minutes at least 5 days a week.
- Avoid consuming lots of aerated beverages.



Tell the participants what is hygiene. As per the World Health Organization (WHO), "Hygiene refers to conditions and practices that help to maintain health and prevent the spread of diseases." In other words, hygiene means ensuring that you do whatever is required to keep your surroundings clean, so that you reduce the chances of spreading germs and diseases.

# **Elaborate**



Explain – For instance, think about the kitchen in your home. Good hygiene means ensuring that the kitchen is always spick and span, the food is put away, dishes are washed and dustbins are not overflowing with garbage. Doing all this will reduce the chances of attracting pests like rats or cockroaches, and prevent the growth of fungus and other bacteria, which could spread disease.

How many of these health standards do you follow? Tick the ones that apply to you.

- Have a bath or shower every day with soap and wash your hair with shampoo 2-3 times a week.
- Wear a fresh pair of clean undergarments every day.
- Brush your teeth in the morning and before going to bed.
- Cut your fingernails and toenails regularly.
- Wash your hands with soap after going to the toilet.
- Use an anti-perspirant deodorant on your underarms if you sweat a lot.
- Wash your hands with soap before cooking or eating.
- Stay home when you are sick, so other people don't catch what you have.
- Wash dirty clothes with laundry soap before wearing them again.
- Cover your nose with a tissue/your hand when coughing or sneezing.

See how healthy and hygienic you are, by giving yourself 1 point for every ticked statement! Then take a look at what your score means.

#### **Your Score**

- 0-7/20: You need to work a lot harder to stay fit and fine! Make it a point to practice good habits daily and see how much better you feel!
- 7-14/20: Not bad, but there is scope for improvement! Try and add a few more good habits to your daily routine.
- 14-20/20: Great job! Keep up the good work! Your body and mind thank you.

## Say



- Tell the participants about the Swatch Bharat Abhiyan. The 'Swachh Bharat Abhiyan' (Clean India Mission) launched by Prime Minister Shri Narendra Modi on 2nd October 2014, believes in doing exactly this. The aim of this mission is to clean the streets and roads of India and raise the overall level of cleanliness. Currently this mission covers 4,041 cities and towns across the country. Millions of our people have taken the pledge for a clean India. You should take the pledge too, and do everything possible to keep our country clean!
- Also tell the participants about the habits.

# - Elaborate



Explain – A habit is a behaviour that is repeated frequently. All of us have good habits and bad habits. Keep in mind the phrase by John Dryden: "We first make our habits, and then our habits make us." This is why it is so important that you make good habits a way of life, and consciously avoid practicing bad habits.

Some good habits that you should make part of your daily routine are:

- Always having a positive attitude
- Making exercise a part of your daily routine
- Reading motivational and inspirational stories
- Smiling! Make it a habit to smile as often as possible
- Making time for family and friends
- Going to bed early and waking up early

Some bad habits that you should quit immediately are:

- Skipping breakfast
- Snacking frequently even when you are not hungry
- Eating too much fattening and sugary food
- Smoking, drinking alcohol and doing drugs
- Spending more money than you can afford
- Worrying about unimportant issues
- Staying up late and waking up late

#### Do



Give participants some safety tips to design a safe workplace. Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Use ergonomically designed furniture and equipment to avoid stooping and twisting
- Provide mechanical aids to avoid lifting or carrying heavy objects
- Have protective equipment on hand for hazardous jobs
- Designate emergency exits and ensure they are easily accessible
- Set down health codes and ensure they are implemented
- Follow the practice of regular safety inspections in and around the workplace
- Ensure regular building inspections are conducted
- Get expert advice on workplace safety and follow it

# Say



Tell the participants about the Negotiable Employee Safety Habits.

#### - Elaborate



Tell them – Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Immediately report unsafe conditions to a supervisor
- Recognize and report safety hazards that could lead to slips, trips and falls
- Report all injuries and accidents to a supervisor
- Wear the correct protective equipment when required
- Learn how to correctly use equipment provided for safety purposes
- Be aware of and avoid actions that could endanger other people
- Take rest breaks during the day and some time off from work during the week

# Say



- Tell the participants about the Self Analysis. To truly achieve your full potential, you need to take a deep look inside yourself and find out what kind of person you really are. This attempt to understand your personality is known as self-analysis. Assessing yourself in this manner will help you grow, and will also help you to identify areas within yourself that need to be further developed, changed or eliminated.
- Tell the participants about the motivation. Very simply put, motivation is your reason for acting or behaving in a certain manner. It is important to understand that not everyone is motivated by the same desires people are motivated by many, many different things. We can understand this better by looking at Maslow's Hierarchy of Needs.
- Also tell the participants about the Maslow's Hierarchy of needs.

## Elaborate



Tell them – Famous American psychologist Abraham Maslow wanted to understand what motivates people. He believed that people have five types of needs, ranging from very basic needs (called physiological needs) to more important needs that are required for self-growth (called self- actualization needs). Between the physiological and self-actualization needs are three other needs – safety needs, belongingness and love needs, and esteem needs. These needs are usually shown as a pyramid with five levels and are known as Maslow's Hierarchy of Needs.

As you can see from the pyramid, the lowest level depicts the most basic needs. Maslow believed that our behaviour is motivated by our basic needs, until those needs are met. Once they are fulfilled, we move to the next level and are motived by the next level of needs. Let's understand this better with an example:

"Rupa comes from a very poor family. She never has enough food, water, warmth or rest. According to Maslow, until Rupa is sure that she will get these basic needs, she will not even think about the next level of needs - her safety needs. But, once Rupa is confident that her basic needs will be met, she will move to the next level, and her behaviour will then be motivated by her need for security and safety. Once these new needs are met, Rupa will once again move to the next level, and be motivated by her need for relationships and friends. Once this need is satisfied, Rupa will then focus on the fourth level of needs – her esteem needs, after which she will move up to the fifth and last level of needs – the desire to achieve her full potential."



Tell the participants about the Achievements Motivation. We now know that people are motivated by basic, psychological and self-fulfillment needs. However, certain people are also motivated by the achievement of highly challenging accomplishments. This is known as Achievement Motivation, or 'need for achievement'.

#### - Elaborate 🍥



Tell them – The level of motivation achievement in a person differs from individual to individual. It is important that entrepreneurs have a high level of achievement motivation - a deep desire to accomplish something important and unique. It is equally important that they hire people who are also highly motivated by challenges and success.

#### **Characteristics of Entrepreneurs with Achievement Motivation**

- Entrepreneurs with achievement motivation can be described as follows:
- Unafraid to take risks for personal accomplishment
- Love being challenged Future-oriented Flexible and adaptive
- Value negative feedback more than positive feedback
- Very persistent when it comes to achieving goals
- Extremely courageous
- Highly creative and innovative
- Restless constantly looking to achieve more
- Feel personally responsible for solving problems

#### Think about it:

- How many of these traits do you have?
- Can you think of entrepreneurs who display these traits?



Tell the participants how to cultivate a positive attitude. The good news is attitude is a choice. So it is possible to improve, control and change our attitude, if we decide we want to!

## Elaborate



Tell them – The following tips help foster a positive mindset:

- Remember that you control your attitude, not the other way around
- Devote at least 15 minutes a day towards reading, watching or listening to something positive
- Avoid negative people who only complain and stop complaining yourself
- Expand your vocabulary with positive words and delete negative phrases from your mind
- Be appreciative and focus on what's good in yourself, in your life, and in others
- Stop thinking of yourself as a victim and start being proactive
- Imagine yourself succeeding and achieving your goals

# Say



• Tell the participants about the attitude. Now that we understand why motivation is so important for selfanalysis, let's look at the role our attitude plays in better understanding ourselves. Attitude can be described as your tendency (positive or negative), to think and feel about someone or something

#### Elaborate



Tell them – Attitude is the foundation for success in every aspect of life. Our attitude can be our best friend or our worst enemy. In other words:

#### "The only disability in life is a bad attitude."

When you start a business, you are sure to encounter a wide variety of emotions, from difficult times and failures to good times and successes. Your attitude is what will see you through the tough times and guide you towards success. Attitude is also infectious. It affects everyone around you, from your customers to your employees to your investors. A positive attitude helps build confidence in the workplace while a negative attitude is likely to result in the demotivation of your people.

## Say



• Tell the participants about the Honesty and Work Ethics. Honesty is the quality of being fair and truthful. It means speaking and acting in a manner that inspires trust.

#### - Elaborate



Tell them – A person who is described as honest is seen as truthful and sincere, and as someone who isn't deceitful or devious and doesn't steal or cheat. There are two dimensions of honesty – one is honesty in communication and the other is honesty in conduct. Honesty is an extremely important trait because it results in peace of mind and builds relationships that are based on trust. Being dishonest, on the other hand, results in anxiety and leads to relationships full of distrust and conflict.

# Say



Tell the participants about the Qualities of Honesty People.

#### - Elaborate



Tell them – Honest individuals have certain distinct characteristics. Some common qualities among honest people are:

- They don't worry about what others think of them. They believe in being themselves they don't bother about whether they are liked or disliked for their personalities.
- They stand up for their beliefs. They won't think twice about giving their honest opinion, even if they are aware that their point of view lies with the minority.
- They are think skinned. This means they are not affected by others judging them harshly for their honest opinions.
- They forge trusting, meaningful and healthy friendships. Honest people usually surround themselves with honest friends. They have faith that their friends will be truthful and upfront with them at all times.

They are trusted by their peers. They are seen as people who can be counted on for truthful and objective feedback and advice.

- **Honesty and employees:** When entrepreneurs build honest relationships with their employees, it leads to more transparency in the workplace, which results in higher work performance and better results.
- Honesty and investors: For entrepreneurs, being honest with investors means not only sharing strengths
  but also candidly disclosing current and potential weaknesses, problem areas and solution strategies. Keep
  in mind that investors have a lot of experience with startups and are aware that all new companies have
  problems. Claiming that everything is perfectly fine and running smoothly is a red flag for most investors.
- Honesty with oneself: The consequences of being dishonest with oneself can lead to dire results, especially
  in the case of entrepreneurs. For entrepreneurs to succeed, it is critical that they remain realistic about their
  situation at all times, and accurately judge every aspect of their enterprise for what it truly is.

#### What are Work Ethics?

Being ethical in the workplace means displaying values like honesty, integrity and respect in all your decisions and communications. It means not displaying negative qualities like lying, cheating and stealing. Workplace ethics play a big role in the profitability of a company. It is as crucial to an enterprise as high morale and teamwork. This is why most companies lay down specific workplace ethic guidelines that must compulsorily be followed by their employees. These guidelines are typically outlined in a company's employee handbook.

# Say



Tell the participants about the Elements of Work Ethics.

# **Elaborate**



Tell them – An entrepreneur must display strong work ethics, as well as hire only those individuals who believe in and display the same level of ethical behavior in the workplace. Some elements of a strong work ethic are:

- **Professionalism:** This involves everything from how you present yourself in a corporate setting to the manner in which you treat others in the workplace.
- Respectfulness: This means remaining poised and diplomatic regardless of how stressful or volatile a situation is.
- **Dependability:** This means always keeping your word, whether it's arriving on time for a meeting or delivering work on time.
- **Dedication:** This means refusing to quit until the designated work is done, and completing the work at the highest possible level of excellence.
- **Determination:** This means embracing obstacles as challenges rather than letting them stop you, and pushing ahead with purpose and resilience to get the desired results.
- **Accountability:** This means taking responsibility for your actions and the consequences of your actions, and not making excuses for your mistakes.
- **Humility:** This means acknowledging everyone's efforts and had work, and sharing the credit for accomplishments.

# Say



• Tell the participants how to foster a good work ethic. As an entrepreneur, it is important that you clearly define the kind of behavior that you expect from each and every team member in the workplace.

## Elaborate |



Tell them – You should make it clear that you expect employees to display positive work ethics like:

- Honesty: All work assigned to a person should be done with complete honesty, without any deceit or lies.
- Good attitude: All team members should be optimistic, energetic, and positive.
- **Reliability:** Employees should show up where they are supposed to be, when they are supposed to be there.
- **Good work habits:** Employees should always be well groomed, never use inappropriate language, conduct themselves professionally at all times, etc.
- **Initiative:** Doing the bare minimum is not enough. Every team member needs to be proactive and show initiative.

- Trustworthiness: Trust is non-negotiable. If an employee cannot be trusted, it's time to let that employee go.
- **Respect:** Employees need to respect the company, the law, their work, their colleagues and themselves.
- Integrity: Each and every team member should be completely ethical and must display above board behaviour at all times.
- Efficiency: Efficient employees help a company grow while inefficient employees result in a waste of time and resources.

# Say 6



Tell the participants about the creativity and innovation.

#### **Elaborate**



#### What is Creativity?

Creativity means thinking outside the box. It means viewing things in new ways or from different perspectives, and then converting these ideas into reality. Creativity involves two parts: thinking and producing. Simply having an idea makes you imaginative, not creative. However, having an idea and acting on it makes you creative.

#### **Characteristics of Highly Creative People**

Some characteristics of creative people are:

- They are imaginative and playful
- They see issues from different angles
- They notice small details
- They have very little tolerance for boredom
- They detest rules and routine
- They love to daydream
- They are very curious

#### What is Innovation?

There are many different definitions of innovation. In simple terms, innovation means turning an idea into a solution that adds value. It can also mean adding value by implementing a new product, service or process, or significantly improving on an existing product, service or process.

#### **Characteristics of Highly Innovative People**

Some characteristics of highly innovative people are:

- They embrace doing things differently
- They don't believe in taking shortcuts
- They are not afraid to be unconventional
- They are highly proactive and persistent
- They are organized, cautious and risk-averse



Tell the participants about the Time Management. Time management is the process organizing your time, and deciding how to allocate your time between different activities. Good time management is the difference between working smart (getting more done in less time) and working hard (working for more time to get more done).

## Elaborate



Tell them – Effective time management leads to an efficient work output, even when you are faced with tight deadlines and high pressure situations. On the other hand, not managing your time effectively results in inefficient output and increases stress and anxiety.

#### **Benefits of Time Management**

Time management can lead to huge benefits like:

- Greater productivity
- Higher efficiency
- Better professional reputation
- Reduced stress
- Higher chances for career advancement
- Greater opportunities to achieve goals

Not managing time effectively can result in undesirable consequences like:

- Missing deadlines
- Inefficient work output
- Substandard work quality
- Poor professional reputation
- Stalled career
- Increase in stress and anxiety



Discuss with the participants about the Traits of effective Time Managers. Some traits of effective time managers are:

- They begin projects early They set daily objectives
- They modify plans if required, to achieve better results
- They are flexible and open-minded
- They inform people in advance if their help will be required
- They know how to say no

- They break tasks into steps with specific deadlines
- They continually review long term goals
- They think of alternate solutions if and when required
- They ask for help when required They create backup plans

# Say



Tell the participants about the effective time management techniques.

#### - Elaborate



Tell them – You can manage your time better by putting into practice certain time management techniques. Some helpful tips are:

- Plan out your day as well as plan for interruptions. Give yourself at least 30 minutes to figure out your time plan. In your plan, schedule some time for interruptions.
- Put up a "Do Not Disturb" sign when you absolutely have to complete a certain amount of work.
- Close your mind to all distractions. Train yourself to ignore ringing phones, don't reply to chat messages and disconnect from social media sites.
- Delegate your work. This will not only help your work get done faster, but will also show you the unique skills and abilities of those around you.
- Stop procrastinating. Remind yourself that procrastination typically arises due to the fear of failure or the belief that you cannot do things as perfectly as you wish to do them.
- Prioritize. List each task to be completed in order of its urgency or importance level. Then focus on completing each task, one by one.
- Maintain a log of your work activities. Analyze the log to help you understand how efficient you are, and how much time is wasted every day.
- Create time management goals to reduce time wastage.

## Say



• Now tell the participants about the Anger Management.

# **Elaborate**



Tell them – Anger management is the process of:

- Learning to recognize the signs that you, or someone else, is becoming angry
- Taking the best course of action to calm down the situation in a positive way Anger management does not mean suppressing anger.

#### **Importance of Anger Management**

Anger is a perfectly normal human emotion. In fact, when managed the right way, anger can be considered a healthy emotion. However, if it is not kept in check, anger can make us act inappropriately and can lead to us saying or doing things that we will likely later regret.

#### Extreme anger can:

- **Hurt you physically:** It leads to heart disease, diabetes, a weakened immune system, insomnia, and high blood pressure.
- Hurt you mentally: It can cloud your thinking and lead to stress, depression and mental health issues.
- Hurt your career: It can result in alienating your colleagues, bosses, clients and lead to the loss of respect.
- **Hurt your relationships:** It makes it hard for your family and friends to trust you, be honest with you and feel comfortable around you.

This is why anger management, or managing anger appropriately, is so important.

## Say



Tell the participants about the Anger Management Strategies.

#### **Elaborate**



Tell them – Here are some strategies that can help you control your anger:

#### **Strategy 1: Relaxation**

Something as simple as breathing deeply and looking at relaxing images works wonders in calming down angry feelings. Try this simple breathing exercise:

- Take a deep breath from your diaphragm (don't breathe from your chest)
- Visualize your breath coming up from your stomach
- Keep repeating a calming word like 'relax' or 'take it easy' (remember to keep breathing deeply while repeating the word)
- Picture a relaxing moment (this can be from your memory or your imagination)

Follow this relaxation technique daily, especially when you realize that you're starting to feel angry.

#### **Strategy 2: Cognitive Restructuring**

Cognitive restructuring means changing the manner in which you think. Anger can make you curse, swear, exaggerate and act very dramatically. When this happens, force yourself to replace your angry thoughts with more logical ones. For instance, instead of thinking 'Everything is ruined' change your mindset and tell yourself 'It's not the end of the world and getting angry won't solve this'.

#### **Strategy 3: Problem Solving**

Getting angry about a problem that you cannot control is a perfectly natural response. Sometimes, try as you may, there may not be a solution to the difficulty you are faced with. In such cases, stop focusing on solving the problem, and instead focus on handling and facing the problem. Remind yourself that you will do your best to deal with the situation, but that you will not blame yourself if you don't get the solution you desire.

#### **Strategy 4: Better Communication**

When you're angry, it is very easy to jump to inaccurate conclusions. In this case, you need to force yourself to stop reacting, and think carefully about what you want to say, before saying it. Avoid saying the first thing that enters your head. Force yourself to listen carefully to what the other person is saying. Then think about the conversation before responding.

#### **Strategy 5: Changing Your Environment**

If you find that your environment is the cause of your anger, try and give yourself a break from your surroundings. Make an active decision to schedule some personal time for yourself, especially on days that are very hectic and stressful. Having even a brief amount of quiet or alone time is sure to help calm you down.

# Say



• Tell the participants about the Stress Management. We say we are 'stressed' when we feel overloaded and unsure of our ability to deal with the pressures placed on us. Anything that challenges or threatens our well-being can be defined as a stress.

## - Elaborate 🏻



Tell them – It is important to note that stress can be good and bad. While good stress keeps us going, negative stress undermines our mental and physical health. This is why it is so important to manage negative stress effectively.

#### **Causes of Stress**

Stress can be caused by internal and external factors.

Internal causes of stress:

- Constant worry
- Rigid thinking
- Unrealistic expectations
- Pessimism
- Negative self-talk

All in or all out attitude

External causes of stress:

- Major life changes
- Difficulties with relationships
- Having too much to do
- Difficulties at work or in school
- Financial difficulties
- Worrying about one's children and/or family



• Tell the participants about the Symptoms of Stress.

# - Elaborate 🝥



Tell them – Stress can manifest itself in numerous ways. Take a look at the cognitive, emotional, physical and behavioral symptoms of stress.

Cognitive Symptoms	Emotional Symptoms
Memory problems	Depression
Concentration issues	Agitation
Lack of judgement	Irritability
• Pessimism	• Loneliness
• Anxiety	Anxiety
Constant worrying	Anger
Physical Symptoms	Behavioral Symptoms
Aches and pain	Increase or decrease in appetite
Diarrhea or constipation	Over sleeping or not sleeping enough
Nausea	Withdrawing socially
Dizziness	Ignoring responsibilities
Chest pain and/or rapid heartbeat	Consumption of alcohol or cigarettes
Frequent cold or flu like feelings	Nervous habits like nail biting, pacing etc.

Give participants Tips for managing Stress. The following tips can help you manage your stress better:

- Note down the different ways in which you can handle the various sources of your stress.
- Remember that you cannot control everything, but you can control how you respond.
- Discuss your feelings, opinions and beliefs rather than reacting angrily, defensively or passively.
- Practice relaxation techniques like meditation, yoga or tai chi when you start feeling stressed.
- Devote a part of your day towards exercise.
- Eat healthy foods like fruits and vegetables. Avoid unhealthy foods especially those containing large amounts of sugar.
- Plan your day so that you can manage your time better, with less stress.
- Say no to people and things when required.
- Schedule time to pursue your hobbies and interests.
- Ensure you get at least 7-8 hours of sleep.
- Reduce your caffeine intake.
- Increase the time spent with family and friends.

### Notes for Facilitation



- Summarise the main points of the unit.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Ask them to answer the questions at the end of unit given in the participant's manual.
- Ensure that every participant answer all questions.

# **Activity**

- Divide the class into two equal groups.
- Tell the participants they have to give a presentation on Work Ethics and Innovation.
- Tell them they would be given a time of 20 minute for preparation. The time for presentation for each group should not exceed 20 minutes per group.
- Once the presentations are complete appreciate the efforts made by the group and summarize the highlights of the activity.

Skill Practice	Time	Resources
1. Presentation on work ethics and innovation	2 Hours	Charts and markers

## **UNIT 6.2: Digital Literacy: A Recap**

## Unit Objectives 6



#### At the end of the unit, you will be able to make the students:

- 1. Identify the basic parts of a computer
- 2. Identify the basic parts of a keyboard
- 3. Recall basic computer terminology
- 4. Recall basic computer terminology
- 5. Recall the functions of basic computer keys
- 6. Discuss the main applications of MS Office
- 7. Discuss the benefits of Microsoft Outlook
- 8. Discuss the different types of e-commerce
- 9. List the benefits of e-commerce for retailers and customers
- 10. Discuss how the Digital India campaign will help boost e-commerce in India
- 11. Describe how you will sell a product or service on an e-commerce platform

## Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about Digital Literacy.

Tell the participants about the basic parts of a Computer.

## **Elaborate**



- Central Processing Unit (CPU): The brain of the computer. It interprets and carries out program instructions.
- Hard Drive: A device that stores large amounts of data.
- Monitor: The device that contains the computer screen where the information is visually displayed.
- Desktop: The first screen displayed after the operating system loads.
- Background: The image that fills the background of the desktop.
- Mouse: A hand-held device used to point to items on the monitor.
- **Speakers:** Devices that enable you to hear sound from the computer.
- Printer: A device that converts output from a computer into printed paper documents.
- Icon: A small picture or image that visually represents something on your computer.
- Cursor: An arrow which indicates where you are positioned on the screen.
- **Program Menu:** A list of programs on your computer that can be accessed from the Start menu.
- **Taskbar:** The horizontal bar at the bottom of the computer screen that lists applications that are currently in use.
- Recycle Bin: A temporary storage for deleted files.

### Do



Discuss with the participants about the basic internet terms.

- The Internet: Avast, international collection of computer networks that transfers information.
- The World Wide Web: A system that lets you access information on the Internet.
- Website: A location on the World Wide Web (and Internet) that contains information about a specific topic.
- Homepage: Provides information about a website and directs you to other pages on that website.
- Link/Hyperlink: A highlighted or underlined icon, graphic, or text that takes you to another file or object.
- Web Address/URL: The address for a website.
- Address Box: A box in the browser window where you can type in a web address.

### Say



- Tell the participants about the basic computer keys.
  - a. Arrow Keys: Press these keys to move your cursor.
  - b. Space bar: Adds a space.
  - c. Enter/Return: Moves your cursor to a new line.
  - d. Shift: Press this key if you want to type a capital letter or the upper symbol of a key.

- e. Caps Lock: Press this key if you want all the letters you type to be capital letters. Press it again to revert back to typing lowercase letters.
- f. Backspace: Deletes everything to the left of your cursor.
- Also tell the participants about the MS office and e-mail.

### - Elaborate



Tell them – MS Office or Microsoft Office is a suite of computer programs developed by Microsoft. Although meant for all users, it offers different versions that cater specifically to students, home users and business users. All the programs are compatible with both, Windows and Macintosh.

#### **Most Popular Office Products**

Some of the most popular and universally used MS Office applications are:

- 1. Microsoft Word: Allows users to type text and add images to a document.
- 2. Microsoft Excel: Allows users to enter data into a spreadsheet and create calculations and graphs.
- 3. Microsoft PowerPoint: Allows users to add text, pictures and media and create slideshows and presentations.
- 4. Microsoft Outlook: Allows users to send and receive e-mail.
- 5. Microsoft OneNote: Allows users to make drawings and notes with the feel of a pen on paper.
- **6. Microsoft Access:** Allows users to store data over many tables.

### **Why Choose Microsoft Outlook**

A popular e-mail management choice especially in the workplace, Microsoft Outlook also includes an address book, notebook, web browser and calendar. Some major benefits of this program are:

- Integrated search function: You can use keywords to search for data across all Outlook programs.
- Enhanced security: Your e-mail is safe from hackers, junk mail and phishing website e-mail.
- E-mail syncing: Sync your mail with your calendar, contact list, notes in One Note and...your phone!
- Offline access to e-mail: No Internet? No problem! Write e-mails offline and send them when you're connected again.

### Say



 Tell the participants about the E-Commerce. E-commerce is the buying or selling of goods and services, or the transmitting of money or data, electronically on the internet. E-Commerce is the short form for "electronic commerce."

### - Elaborate



Tell them – Followings are the examples of E-Commerce:

- Online shopping Online auctions
- Online ticketing
- Electronic payments
- Internet banking

#### **Types of E-Commerce**

E-commerce can be classified based on the types of participants in the transaction. The main types of e-commerce are:

- Business to Business (B2B): Both the transacting parties are businesses.
- Business to Consumer (B2C): Businesses sell electronically to end-consumers.
- Consumer to Consumer (C2C): Consumers come together to buy, sell or trade items to other consumers.
- **Consumer-to-Business (C2B):** Consumers make products or services available for purchase to companies looking for exactly those services or products.
- **Business-to-Administration (B2A):** Online transactions conducted between companies and public administration.
- Consumer-to-Administration (C2A): Online transactions conducted between individuals and public

The e-commerce business provides some benefits for retailers and customers.

#### Benefits for retailers:

- Establishes an online presence
- Reduces operational costs by removing overhead costs
- Increases brand awareness through the use of good keywords
- Increases sales by removing geographical and time constraints

#### **Benefits for customers:**

- Offers a wider range of choice than any physical store
- Enables goods and services to be purchased from remote locations
- Enables consumers to perform price comparisons

### Do 🗸

- Discuss with the participants about the Digital India Campaign. Prime Minister Narendra Modi launched the
  Digital India campaign in 2015, with the objective of offering every citizen of India access to digital services,
  knowledge and information. The campaign aims to improve the country's online infrastructure and increase
  internet connectivity, thus boosting the e-commerce industry.
- Currently, the majority of online transactions come from tier 2 and tier 3 cities. Once the Digital India campaign is in place, the government will deliver services through mobile connectivity, which will help deliver internet to remote corners of the country. This will help the e-commerce market to enter India's tier 4 towns and rural areas.

### **E-Commerce Activity**

Choose a product or service that you want to sell online. Write a brief note explaining how you will use existing e-commerce platforms, or create a new e-commerce platform, to sell your product or service.

### Notes for Facilitation



- Summarise the main points of the unit.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Ask them to answer the questions at the end of unit given in the participant's manual.
- Ensure that every participant answer all questions.

## Activity



- Divide the class into two equal groups.
- Tell the participants they have to demonstration the steps of opening a Bank account and on online banking.
- Tell them they would be given a time of 20 minute for preparation. The time for presentation for each group should not exceed 20 minutes per group.
- Once the presentations are complete appreciate the efforts made by the group and summarize the highlights of the activity.

	Skill Practice	Time	Resources
1	L. Demonstrate the process of opening a bank account and	2 Hours	Charts and markers
L	how to use online banking		

# **UNIT 6.3: Money Matters**

## **Unit Objectives ©**

#### At the end of the unit, you will be able to make the students:

- 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 transfers

### Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

### Do 🗸

- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about Money Matters.

### Say 🔑

• Tell the participants about the Personal Finance. We all know that the future is unpredictable. You never know what will happen tomorrow, next week or next year. That's why saving money steadily through the years is so important.

### **Elaborate**



Tell them — Saving money will help improve your financial situation over time. But more importantly, knowing that you have money stashed away for an emergency will give you peace of mind. Saving money also opens the door to many more options and possibilities.

#### **Benefits of Saving**

Inculcating the habit of saving leads to a vast number of benefits. Saving helps you:

- **Become financially independent:** When you have enough money saved up to feel secure you can start making your choices, from taking a vacation whenever you want, to switching careers or starting your own business.
- **Invest in yourself through education:** Through saving, you can earn enough to pay up for courses that will add to your professional experience and ultimately result in higher paying jobs.
- **Get out of debt:** Once you have saved enough as a reserve fund, you can use your savings to pay off debts like loans or bills that have accumulated over time.
- **Be prepared for surprise expenses:** Having money saved enables you to pay for unforeseen expenses like sudden car or house repairs, without feeling financially stressed.
- Pay for emergencies: Saving helps you deal with emergencies like sudden health issues or emergency trips without feeling financially burdened.
- Afford large purchases and achieve major goals: Saving diligently makes it possible to place down payments towards major purchases and goals, like buying a home or a car.
- **Retire:** The money you have saved over the years will keep you comfortable when you no longer have the income you would get from your job.

### Say



Tell the participants about the Types of Bank Accounts.

### **Elaborate**



Tell them – In India, banks offer four main types of bank accounts. These are:

- Current Accounts
- Savings Accounts
- Recurring Deposit Accounts
- Fixed Deposit Accounts

#### **Current Accounts**

Current accounts offer the most liquid deposits and thus, are best suited for businessmen and companies. As these accounts are not meant for investments and savings, there is no imposed limit on the number or amount of transactions that can be made on any given day. Current account holders are not paid any interest on the amounts held in their accounts. They are charged for certain services offered on such accounts.

#### **Savings Accounts**

Savings accounts are meant to promote savings, and are therefore the number one choice for salaried individuals, pensioners and students. While there is no restriction on the number and amount of deposits made, there are usually restrictions on the number and amount of withdrawals. Savings account holders are paid interest on their savings.

#### **Recurring Deposit Accounts**

Recurring Deposit accounts, also called RD accounts, are the accounts of choice for those who want to save an amount every month, but are unable to invest a large sum at one time. Such account holders deposit a small, fixed amount every month for a pre-determined period (minimum 6 months). Defaulting on a monthly payment results in the account holder being charged a penalty amount. The total amount is repaid with interest at the end of the specified period.

#### **Fixed Deposit Accounts**

Fixed Deposit accounts, also called FD accounts, are ideal for those who wish to deposit their savings for a long term in return for a high rate of interest. The rate of interest offered depends on the amount deposited and the time period, and also differs from bank to bank. In the case of an FD, a certain amount of money is deposited by the account holder for a fixed period of time. The money can be withdrawn when the period expires. If necessary, the depositor can break the fixed deposit prematurely. However, this usually attracts a penalty amount which also differs from bank to bank.

### Say



• Tell the participants about Opening a Bank Accounts.

### Elaborate



Tell them – Opening a bank account is quite a simple process. Take a look at the steps to open an account of your own:

#### **Step 1: Fill in the Account Opening Form**

This form requires you to provide the following information:

- Personal details (name, address, phone number, date of birth, gender, occupation, address)
- Method of receiving your account statement (hard copy/e-mail)
- Details of your initial deposit (cash/cheque)
- Manner of operating your account (online/mobile banking/traditional via cheque, slip books) Ensure that
  you sign wherever required on the form.

#### **Step 2: Affix your Photograph**

Stick a recent photograph of yourself in the allotted space on the form.

### **Step 3: Provide your Know Your Customer (KYC) Details**

KYC is a process that helps banks verify the identity and address of their customers. To open an account, every individual needs to submit certain approved documents with respect to photo identity (ID) and address proof. Some Officially Valid Documents (OVDs) are:

- **Passport**
- **Driving License**
- Voters' Identity Card
- **PAN Card**
- UIDAI (Aadhaar) Card

#### **Step 4: Submit All your Documents**

Submit the completed Account Opening Form and KYC documents. Then wait until the forms are processed and your account has been opened!



Tell the participants about Fixed and variable costs.

### - Elaborate 🍥



Tell them – Fixed costs and variable costs together make up a company's total cost. These are the two types of costs that companies have to bear when producing goods and services. A fixed cost does not change with the volume of goods or services a company produces. It always remains the same. A variable cost, on the other hand, increases and decreases depending on the volume of goods and services produced. In other words, it varies with the amount produced.

### **Differences between Fixed and Variable Costs**

Let's take a look at some of the main differences between fixed and variable costs:

Criteria	Fixed Costs	Variable Costs	
Meaning	A cost that stays the same, regardless of the output produced.	t stays the same, A cost that changes when the the output produced.	
Nature	Time related.	Volume related.	
Incurred	Incurred irrespective of units being produced.	Incurred only when units are produced.	
Unit cost	Inversely proportional to the number of units produced.	Remains the same, per unit.	
Examples	Depreciation, rent, salary, insurance, tax etc.	Material consumed, wages, commission on sales, packing expenses, etc.	

# Say



Tell the participants about the investment, insurance and taxes.

## - Elaborate



Tell them – Investment means that money is spent today with the aim of reaping financial gains at a future time. The main types of investment options are as follows:

- **Bonds:** Bonds are instruments used by public and private companies to raise large sums of money too large to be borrowed from a bank. These bonds are then issued in the public market and are bought by lenders.
- Stocks: Stocks or equity are shares that are issued by companies and are bought by the general public.
- Small Savings Schemes: Small Savings Schemes are tools meant to save money in small amounts. Some popular schemes are the Employees Provident Fund, Sukanya Samriddhi Scheme and National Pension Scheme.
- **Mutual Funds:** Mutual Funds are professionally managed financial instruments that invest money in different securities on behalf of investors.
- **Fixed Deposits:** A fixed amount of money is kept aside with a financial institution for a fixed amount of time in return for interest on the money.
- **Real Estate:** Loans are taken from banks to purchase real estate, which is then leased or sold with the aim of making a profit on the appreciated property price.
- Hedge Funds: Hedge funds invest in both financial derivatives and/or publicly traded securities.
- **Private Equity:** Private Equity is trading in the shares of an operating company that is not publicly listed and whose shares are not available on the stock market.
- **Venture Capital:** Venture Capital involves investing substantial capital in a budding company in return for stocks in that company.

#### Insurance

There are two types of insurance:

- 1. Life Insurance
- 2. Non-Life or General Insurance.

#### **Life Insurance Products**

The main life insurance products are:

- **Term Insurance:** This is the simplest and cheapest form of insurance. It offers financial protection for a specified tenure, say 15 to 20 years. In the case of your death, your family is paid the sum assured. In the case of your surviving the term, the insurer pays nothing.
- **Endowment Policy**: This offers the dual benefit of insurance and investment. Part of the premium is allocated towards the sum assured, while the remaining premium gets invested in equity and debt. It pays a lump sum amount after the specified duration or on the death of the policyholder, whichever is earlier.
- Unit-Linked Insurance Plan (ULIP): Here part of the premium is spent on the life cover, while the remaining amount is invested in equity and debt. It helps develop a regular saving habit.

- Money Back Life Insurance: While the policyholder is alive, periodic payments of the partial survival benefits
  are made during the policy tenure. On the death of the insured, the insurance company pays the full sum
  assured along with survival benefits.
- Whole Life Insurance: It offers the dual benefit of insurance and investment. It offers insurance cover for the whole life of the person or up to 100 years whichever is earlier.

#### **General Insurance**

General Insurance deals with all insurance covering assets like animals, agricultural crops, goods, factories, cars and so on.

General Insurance Products:

- Motor Insurance: This can be divided into Four Wheeler Insurance and Two Wheeler Insurance.
- **Health Insurance:** The main types of health insurance are individual health insurance, family floater health insurance, comprehensive health insurance and critical illness insurance.
- **Travel Insurance:** This can be categorised into Individual Travel Policy, Family Travel Policy, Student Travel Insurance and Senior Citizen Health Insurance.
- **Home Insurance:** This protects the house and its contents from risk.
- Marine Insurance: This insurance covers goods, freight, cargo etc. against loss or damage during transit by rail, road, sea and/or air.

#### **Taxes**

There are two types of taxes:

- 1. Direct Taxes
- 2. Indirect Taxes.

#### **Direct Tax**

Direct taxes are levied directly on an entity or a person and are non-transferrable. Some examples of Direct Taxes are:

- **Income Tax:** This tax is levied on your earning in a financial year. It is applicable to both, individuals and companies.
- Capital Gains Tax: This tax is payable whenever you receive a sizable amount of money. It is usually of two types short term capital gains from investments held for less than 36 months and long term capital gains from investments held for longer than 36 months.
- **Securities Transaction Tax:** This tax is added to the price of a share. It is levied every time you buy or sell shares.
- **Perquisite Tax:** This tax is levied is on perks that have been acquired by a company or used by an employee.
- **Corporate Tax:** Corporate tax is paid by companies from the revenue they earn.

#### **Indirect Tax**

Indirect taxes are levied on goods or services. Some examples of Indirect Taxes are:

- Sales Tax: Sales Tax is levied on the sale of a product.
- **Service Tax:** Service Tax is added to services provided in India.
- **Value Added Tax:** Value Added Tax is levied at the discretion of the state government. The tax is levied on goods sold in the state. The tax amount is decided by the state.

- Customs Duty & Octroi: Customs Duty is a charge that is applied on purchases that are imported from another country. Octroi is levied on goods that cross state borders within India.
- Excise Duty: Excise Duty is levied on all goods manufactured or produced in India.



Tell the participants about the online banking, NEFT, RTGS etc.

### - Elaborate 🍥



Tell them – Internet or online banking allows account holders to access their account from a laptop at any location. In this way, instructions can be issued. To access an account, account holders simply need to use their unique customer ID number and password.

#### Internet banking can be used to:

- Find out an account balance
- Transfer amounts from one account to another
- Arrange for the issuance of cheques
- Instruct payments to be made
- Request for a cheque book
- Request for a statement of accounts
- Make a fixed deposit

#### **Electronic Funds Transfers**

Electronic funds transfer is a convenient way of transferring money from the comfort of one's own home, using integrated banking tools like internet and mobile banking.

Transferring funds via an electronic gateway is extremely convenient. With the help of online banking, you can choose to:

- Transfer funds into your own accounts of the same bank.
- Transfer funds into different accounts of the same bank.
- Transfer funds into accounts in different banks, using NEFT.
- Transfer funds into other bank accounts using RTGS.
- Transfer funds into various accounts using IMPS.

#### **NEFT**

NEFT stands for National Electronic Funds Transfer. This money transfer system allows you to electronically transfer funds from your respective bank accounts to any other account, either in the same bank or belonging to any other bank. NEFT can be used by individuals, firms and corporate organizations to transfer funds between accounts.

In order to transfer funds via NEFT, two things are required:

- A transferring bank
- A destination bank

Before you can transfer funds through NEFT, you will need to register the beneficiary who will be receiving the funds. In order to complete this registration, you will require the following

- Recipient's name
- Recipient's account number
- Recipient's bank's name
- Recipient's bank's IFSC code

#### **RTGS**

RTGS stands for Real Time Gross Settlement. This is a real time funds transfer system which enables you to transfer funds from one bank to another, in real time or on a gross basis. The transferred amount is immediately deducted from the account of one bank, and instantly credited to the other bank's account. The RTGS payment gateway is maintained by the Reserve Bank of India. The transactions between banks are made electronically.

RTGS can be used by individuals, companies and firms to transfer large sums of money. Before remitting funds through RTGS, you will need to add the beneficiary and his bank account details via your online banking account. In order to complete this registration, you will require the following information:

- Name of the beneficiary
- Beneficiary's account number
- · Beneficiary's bank address
- Bank's IFSC code

#### **IMPS**

IMPS stands for Immediate Payment Service. This is a real-time, inter-bank, electronic funds transfer system used to transfer money instantly within banks across India. IMPS enables users to make instant electronic transfer payments using mobile phones through both, Mobile Banking and SMS. It can also be used through ATMs and online banking. IMPS is available 24 hours a day and 7 days a week. The system features a secure transfer gateway and immediately confirms orders that have been fulfilled.

To transfer money through IMPS, the you need to:

- Register for IMPS with your bank
- Receive a Mobile Money Identifier (MMID) from the bank
- Receive a MPIN from the bank

Once you have both these, you can login or make a request through SMS to transfer a particular amount to a beneficiary. For the beneficiary to receive the transferred money, he must:

- Link his mobile number with his respective account
- Receive the MMID from the bank

In order to initiate a money transfer through IMPS, you will need to enter the following information:

- The beneficiary's mobile number
- The beneficiary's MMID

- The transfer amount
- Your MPIN

As soon as money has been deducted from your account and credited into the beneficiary's account, you will be sent a confirmation SMS with a transaction reference number, for future reference.

## - Notes for Facilitation 🖺



- Summarise the main points of the unit.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Ask them to answer the questions at the end of unit given in the participant's manual.
- Ensure that every participant answer all questions.

## **UNIT 6.4: Preparing for Employment & Self Employment**

# **Unit Objectives ©**

### At the end of the unit, you will be able to make the students:

- 1. Discuss the steps to prepare for an interview
- 2. Discuss the steps to create an effective Resume
- 3. Discuss the most frequently asked interview questions
- Discuss how to answer the most frequently asked interview questions
- 5. Discuss basic workplace terminology

## Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about Employment and Self Employment.

Tell the participants about the Interview Preparation. The success of your getting the job that you want depends largely on how well your interview for that job goes. Therefore, before you go in for your interview, it is important that you prepare for it with a fair amount of research and planning.

## - Elaborate



Tell them – Take a look at the steps to follow in order to be well prepared for an interview:

### Research the organization that you are having the interview with.

- Studying the company beforehand will help you be more prepared at the time of the interview. Your knowledge of the organization will help you answer questions at the time of the interview, and will leave you looking and feeling more confident. This is sure to make you stand out from other, not as well informed, candidates.
- Look for background information on the company. Ty and find an overview of the company and its industry profile.
- Visit the company website to get a good idea of what the company does. A company website offers a wealth
  of important information. Read and understand the company's mission statement. Pay attention to the
  company's products/services and client list. Read through any press releases to get an idea of the company's
  projected growth and stability.
- Note down any questions that you have after your research has been completed.

### Think about whether your skills and qualifications match the job requirements.

- Carefully read through and analyze the job description.
- Make a note of the knowledge, skills and abilities required to fulfill the job requirements.
- Take a look at the organization hierarchy. Figure out where the position you are applying for fits into this hierarchy.

#### Go through the most typical interview questions asked, and prepare your responses.

- Remember, in most interviews a mix of resume-based, behavioral and case study questions are asked.
- Think about the kind of answers you would like to provide to typical questions asked in these three areas.
- Practice these answers until you can express them confidently and clearly.

#### Plan your attire for the interview.

- It is always safest to opt for formal business attire, unless expressly informed to dress in business casual (in which case you should use your best judgement).
- Ensure that your clothes are clean and well-ironed. Pick neutral colours nothing too bright or flashy.
- The shoes you wear should match your clothes, and should be clean and suitable for an interview.
- Remember, your aim is to leave everyone you meet with the impression that you are a professional and highly efficient person.

#### Ensure that you have packed everything that you may require during the interview.

- Carry a few copies of your resume. Use a good quality paper for your resume print outs.
- Always take along a notepad and a pen.
- Take along any information you may need to refer to, in order to fill out an application form.
- Carry a few samples of your work, if relevant.

### Remember the importance of non-verbal communication.

• Practice projecting confidence. Remind yourself to smile and make eye contact. Practice giving a firm handshake.

- Keep in mind the importance of posture. Practice sitting up straight. Train yourself to stop nervous gestures like fidgeting and foot-tapping.
- Practice keeping your reactions in check. Remember, your facial expressions provide a good insight into your true feelings. Practice projecting a positive image.

#### Make a list of questions to end the interview with.

- Most interviews will end with the interviewer(s) asking if you have any questions. This is your chance to show that you have done your research and are interested in learning more about the company.
- If the interviewer does not ask you this question, you can inform him/her that you have some queries that you would like to discuss. This is the time for you to refer to the notes you made while studying the company.

Some good questions to ask at this point are:

- What do you consider the most important criteria for success in this job?
- How will my performance be evaluated?
- What are the opportunities for advancement?
- What are the next steps in the hiring process?
- Remember; never ask for information that is easily available on the company website.

### Say



• Tell the participants how to prepare an effective resume. A resume is a formal document that lists a candidate's work experience, education and skills. A good resume gives a potential employer enough information to believe the applicant is worth interviewing. That's why it is so important to create a résumé that is effective.

### - Elaborate



Tell them – Take a look at the steps to create an effective resume:

#### **Step 1: Write the Address Section**

The Address section occupies the top of your resume. It includes information like your name, address, phone number and e-mail address. Insert a bold line under the section to separate it from rest of your resume.

#### **Example:**

Jasmine Watts

Breach Candy, Mumbai – India Contact No: +91 2223678270 Email: jasmine.watts@gmail.com

#### Step 2: Add the Profile Summary Section

This part of your resume should list your overall experiences, achievements, awards, certifications and strengths. You can make your summary as short as 2-3 bullet points or as long as 8-10 bullet points.

#### **Example:**

#### **Profile Summary**

- A Content Writer graduated from University of Strathclyde having 6 years of experience in writing website copy.
- Core expertise lies in content creation for e-learning courses, specifically for the K-12 segment.

#### **Step 3: Include Your Educational Qualifications**

When listing your academic records, first list your highest degree. Then add the second highest qualification under the highest one and so on. To provide a clear and accurate picture of your educational background, it is critical that include information on your position, rank, percentage or CPI for every degree or certification that you have listed.

If you have done any certifications and trainings, you can add a Trainings & Certifications section under your Educational Qualifications section.

#### **Example:**

### **Educational Qualifications**

- · Masters in International Management (2007) from Columbia University with 8.8 CPI.
- Bachelor of Management Studies (2004) from Mumbai University with 87% marks.
- 10+2 with Math, Stats (2001) from Maharashtra Board with 91% marks.
- High School (1999) from Maharashtra Board with 93% marks.

#### **Step 4: List Your Technical Skills**

When listing your technical skills, start with the skills that you are most confident about. Then add the skills that you do not have as good a command over. It is perfectly acceptable to include just one skill, if you feel that particular skill adds tremendous value to your résumé. If you do not have any technical skills, you can omit this step.

#### **Example:**

### **Technical Skills**

- Flash
- Photoshop

#### **Step 5: Insert Your Academic Project Experience**

List down all the important projects that you have worked on. Include the following information in this section:

#### Example:

Project title
 Organization
 Platform used

Contribution • Description

### **Academic Projects**

Project Title: Different Communication Skills

Organization: True Blue Solutions

Platform used: Articulate

Contribution: Content writing and graphic visualization

Description: Development of storyboards for corporate induction & training programs

### **Step 6: List Your Strengths**

This is where you list all your major strengths. This section should be in the form of a bulleted list.

#### **Example:**

#### Strengths

- Excellent oral, written and presentation skills
- · Action-oriented and result-focused
- Great time management skills

#### **Step 7: List Your Extracurricular Activities**

It is very important to show that you have diverse interests and that your life consists of more than academics. Including your extracurricular activities can give you an added edge over other candidates who have similar academic scores and project experiences. This section should be in the form of a bulleted list.

#### Example:

#### **Extracurricular Activities**

- Member of the Debate Club
- Played tennis at a national level
- Won first prize in the All India Camel Contest, 2010

#### **Step 8: Write Your Personal Details**

The last section of your résumé must include the following personal information:

- Date of birth
- Gender & marital status
- Nationality
- Languages known

#### Example:

#### Personal Details

Date of birth: 25<sup>th</sup> May, 1981

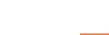
· Gender & marital status: Female, Single

Nationality: Indian

Tell the participants about the interview FAQs.

Languages known: English, Hindi, Tamil, French

### Say



### Elaborate

Tell them – Take a look at some of the most frequently asked interview questions, and some helpful tips on how to answer them.

#### Can you tell me a little about yourself?

Tips to answer:

- Don't provide your full employment or personal history.
- Offer 2-3 specific experiences that you feel are most valuable and relevant.
- Conclude with how those experiences have made you perfect for this specific role.

#### How did you hear about the position?

Tips to answer:

- Tell the interviewer how you heard about the job whether it was through a friend (name the friend), event or article (name them) or a job portal (say which one).
- Explain what excites you about the position and what in particular caught your eye about this role.

#### What do you know about the company?

Tips to answer:

- Don't recite the company's About Us page.
- Show that you understand and care about the company's goals.
- Explain why you believe in the company's mission and values.

#### Why do you want this job?

Tips to answer:

- Show that you are passionate about the job.
- Identify why the role is a great fit for you.

Explain why you love the company.

#### Why should we hire you?

- Tips to answer:
- Prove through your words that you can not only do the work, but can definitely deliver excellent results.
- Explain why you would be a great fit with the team and work culture.
- Explain why you should be chosen over any other candidate.

#### What are your greatest professional strengths?

Tips to answer:

- Be honest share some of your real strengths, rather than give answers that you think sound good.
- Offer examples of specific strengths that are relevant to the position you are applying for.
- Provide examples of how you've demonstrated these strengths.

#### What do you consider to be your weaknesses?

Tips to answer:

- The purpose of this question is to gauge your self-awareness and honesty.
- Give an example of a trait that you struggle with, but that you're working on to improve.

#### What are your salary requirements?

Tips to answer:

- Do your research beforehand and find out the typical salary range for the job you are applying for.
- Figure out where you lie on the pay scale based on your experience, education, and skills.
- Be flexible. Tell the interviewer that you know your skills are valuable, but that you want the job and are willing to negotiate.

#### What do you like to do outside of work?

Tips to answer:

- The purpose of this question is to see if you will fit in with the company culture.
- Be honest open up and share activities and hobbies that interest and excite you.

#### If you were an animal, which one would you want to be?

Tips to answer:

- The purpose of this question is to see if you are able to think on your feet.
- There's no wrong answer but to make a great impression try to bring out your strengths or personality traits through your answer.

#### What do you think we could do better or differently?

Tips to answer:

- The purpose of this question is to see if you have done your research on the company, and to test whether you can think critically and come up with new ideas.
- Suggest new ideas. Show how your interests and expertise would help you execute these ideas.

### Do you have any questions for us?

Tips to answer:

- Do not ask questions to which the answers can be easily found on the company website or through a quick online search.
- Ask intelligent questions that show your ability to think critically.

### Say



• Tell the participants about the work readiness.

### - Elaborate



Tell them – Every employee should be well versed in the following terms:

- Annual leave: Paid vacation leave given by employers to employees.
- **Background Check:** A method used by employers to verify the accuracy of the information provided by potential candidates.
- Benefits: A part of an employee's compensation package.
- **Breaks:** Short periods of rest taken by employees during working hours.
- **Compensation Package:** The combination of salary and benefits that an employer provides to his/her employees.
- Compensatory Time (Comp Time): Time off in lieu of pay.
- **Contract Employee:** An employee who works for one organization that sells said employee's services to another company, either on a project or time basis.
- **Contract of Employment:** When an employee is offered work in exchange for wages or salary, and accepts the offer made by the employer, a contract of employment exists.
- **Corporate Culture:** The beliefs and values shared by all the members of a company, and imparted from one generation of employees to another.
- **Counter Offer/Counter Proposal:** A negotiation technique used by potential candidates to increase the amount of salary offered by a company.
- **Cover Letter:** A letter that accompanies a candidate's resume. It emphasizes the important points in the candidate's resume and provides real examples that prove the candidate's ability to perform the expected job role.
- **Curriculum Vitae (CV)/Resume:** A summary of a candidate's achievements, educational background, work experience, skills and strengths.
- **Declining Letter:** A letter sent by an employee to an employer, turning down the job offer made by the employer to the employee.
- **Deductions:** Amounts subtracted from an employee's pay and listed on the employee's pay slip.
- **Discrimination:** The act of treating one person not as favourably as another person.

- **Employee:** A person who works for another person in exchange for payment.
- **Employee Training:** A workshop or in-house training that an employee is asked to attend by his or her superior, for the benefit of the employer.
- **Employment Gaps:** Periods of unemployed time between jobs.
- **Fixed-Term Contract:** A contract of employment which gets terminated on an agreed-upon date.
- **Follow-Up:** The act of contacting a potential employer after a candidate has submitted his or her resume.
- Freelancer/Consultant/Independent Contractor: A person who works for him or herself and pitches for temporary jobs and projects with different employers.
- Holiday: Paid time-off from work.
- **Hourly Rate:** The amount of salary or wages paid for 60 minutes of work.
- **Internship:** A job opportunity offered by an employer to a potential employee, called an intern, to work at the employer's company for a fixed, limited time period.
- **Interview:** A conversation between a potential employee and a representative of an employer, in order to determine if the potential employee should be hired.
- **Job Application:** A form which asks for a candidate's information like the candidate's name, address, contact details and work experience. The purpose of a candidate submitting a job application, is to show that candidate's interest in working for a particular company.
- Job Offer: An offer of employment made by an employer to a potential employee.
- **Job Search Agent:** A program that enables candidates to search for employment opportunities by selecting criteria listed in the program, for job vacancies.
- Lay Off: A lay off occurs when an employee is temporarily let go from his or her job, due to the employer not having any work for that employee.
- Leave: Formal permission given to an employee, by his or her employer, to take a leave of absence from work.
- **Letter of Acceptance:** A letter given by an employer to an employee, confirming the offer of employment made by the employer, as well as the conditions of the offer.
- Letter of Agreement: A letter that outlines the terms of employment.
- Letter of Recommendation: A letter written for the purpose of validating the work skills of a person.
- Maternity Leave: Leave taken from work by women who are pregnant, or who have just given birth.
- Mentor: A person who is employed at a higher level than you, who offers you advice and guides you in your career.
- Minimum wage: The minimum wage amount paid on an hourly basis.
- **Notice:** An announcement made by an employee or an employer, stating that the employment contract will end on a particular date.
- Offer of Employment: An offer made by an employer to a prospective employee that contains important information pertaining to the job being offered, like the starting date, salary, working conditions etc.
- Open-Ended Contract: A contract of employment that continues till the employer or employee terminates it.
- Overqualified: A person who is not suited for a particular job because he or she has too many years of
  work experience, or a level of education that is much higher than required for the job, or is currently or was
  previously too highly paid.

- Part-Time Worker: An employee who works for fewer hours than the standard number of hours normally worked.
- **Paternity Leave:** Leave granted to a man who has recently become a father.
- Recruiters/Headhunters/Executive Search Firms: Professionals who are paid by employers to search for people to fill particular positions.
- Resigning/Resignations: When an employee formally informs his or her employer that he or she is quitting his or her job.
- **Self-Employed:** A person who has his or her own business and does not work in the capacity of an employee.
- Time Sheet: A form that is submitted to an employer, by an employee, that contains the number of hours worked every day by the employee.

### Notes for Facilitation



- Summarise the main points of the unit.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Ask them to answer the questions at the end of unit given in the participant's manual.
- Ensure that every participant answer all questions.

### **UNIT 6.5: Understand Entrepreneurship**

## **Unit Objectives ©**



#### At the end of the unit, you will be able to make the students:

- 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. Understand 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 government's role in the entrepreneurship ecosystem
- 26. Discuss the current entrepreneurship ecosystem in India
- 27. Understand the purpose of the Make in India campaign
- 28. Discuss the relationship between entrepreneurship and risk appetite
- 29. Discuss the relationship between entrepreneurship and resilience
- 30. Describe the characteristics of a resilient entrepreneur
- 31. Discuss how to deal with failure

### Resources to be used



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.



- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about Entrepreneurship.



- Tell the participants about the Entrepreneurship. Anyone who is determined to start a business, no matter what the risk, is an entrepreneur. Entrepreneurs run their own start-up, take responsibility for the financial risks and use creativity, innovation and vast reserves of self-motivation to achieve success.
- Tell the participants about the importance and characteristics of Entrepreneurship.

### - Elaborate



Tell them – Entrepreneurship is very important for the following reasons:

- It results in the creation of new organizations
- It brings creativity into the marketplace
- It leads to improved standards of living
- It helps develop the economy of a country

### **Characteristics of Entrepreneurs**

All successful entrepreneurs have certain characteristics in common.

They are all:

- Extremely passionate about their work
- Confident in themselves
- Disciplined and dedicated
- Motivated and driven
- Highly creative

- Visionaries
- Open-minded
- Decisive

#### Entrepreneurs also have a tendency to:

- Have a high risk tolerance
- Thoroughly plan everything
- Manage their money wisely
- Make their customers their priority
- Understand their offering and their market in detail
- Ask for advice from experts when required
- Know when to cut their losses





• Tell the participants about the types of enterprises.

### - Elaborate



Tell them – As an entrepreneur in India, you can own and run any of the following types of enterprises:

#### **Sole Proprietorship**

In a sole proprietorship, a single individual owns, manages and controls the enterprise. This type of business is the easiest to form with respect to legal formalities. The business and the owner have no separate legal existence. All profit belongs to the proprietor, as do all the losses- the liability of the entrepreneur is unlimited.

#### **Partnership**

A partnership firm is formed by two or more people. The owners of the enterprise are called partners. A partnership deed must be signed by all the partners. The firm and its partners have no separate legal existence. The profits are shared by the partners. With respect to losses, the liability of the partners is unlimited. A firm has a limited life span and must be dissolved when any one of the partners dies, retires, claims bankruptcy or goes insane.

#### **Limited Liability Partnership (LLP)**

In a Limited Liability Partnership or LLP, the partners of the firm enjoy perpetual existence as well as the advantage of limited liability. Each partner's liability is limited to their agreed contribution to the LLP. The partnership and its partners have a separate legal existence.



- Tell the participants about the Leadership and team Work. Leadership means setting an example for others to follow. Setting a good example means t asking someone to do something that you wouldn't willingly want to do yourself. Leadership is about figuring out what to do in order to win as a team, and as a company. Leaders believe in doing the right things.
- Also tell the participants about the Leadership qualities that all entrepreneurs needs.

## **Elaborate**



Tell them – Building a successful enterprise is only possible if the entrepreneur in charge possesses excellent leadership qualities. Some critical leadership skills that every entrepreneur must have are:

- Pragmatism: This means having the ability to highlight all obstacles and challenges, in order to resolve issues and reduce risks.
- Humility: This means admitting to mistakes often and early, and being quick to take responsibility for your actions. Mistakes should be viewed as challenges to overcome, not opportunities to point blame.
- Flexibility: It is critical for a good leader to be very flexible and quickly adapt to change. It is equally critical to know when to adapt and when not to.
- Authenticity: This means showing both, your strengths and your weaknesses. It means being human and showing others that you are human.
- Reinvention: This means refreshing or changing your leadership style when necessary. To do this, it's important to learn where your leadership gaps lie and find out what resources are required to close them.
- Awareness: This means taking the time to recognize how others view you. It means understanding how your presence affects those around you.



- Tell the participants about the benefits of effective Leadership. Effective leadership results in numerous benefits. Great leadership leads to the leader successfully:
  - Gaining the loyalty and commitment of the team members
  - Motivating the team to work towards achieving the company's goals and objectives
  - Building morale and instilling confidence in the team members
  - Fostering mutual understanding and team-spirit among team members
  - Convincing team members about the need to change when a situation requires adaptability
- Discuss with the participants about the teamwork and teams. Teamwork occurs when the people in a workplace combine their individual skills to pursue a common goal. Effective teams are made up of individuals who work together to achieve this common goal. A great team is one who holds themselves accountable for the end result.
- Also tell the participants about the importance of team work in entrepreneurial success.

### **Elaborate**



Tell them – For an entrepreneurial leader, building an effective team is critical to the success of a venture. An entrepreneur must ensure that the team he builds possesses certain crucial qualities, traits and characteristics. An effective team is one which has:

- **Unity of purpose:** All the team members should clearly understand and be equally committed to the purpose, vision and goals of the team.
- **Great communication skills:** Team members should have the ability to express their concerns, ask questions and use diagrams, and charts to convey complex information.
- The ability to collaborate: Every member should feel entitled to provide regular feedback on new ideas.
- **Initiative:** The team should consist of proactive individuals. The members should have the enthusiasm to come up with new ideas, improve existing ideas, and conduct their own research.
- **Visionary members:** The team should have the ability to anticipate problems and act on these potential problem before they turn into real problems.
- **Great adaptability skills:** The team must believe that change is a positive force. Change should be seen as the chance to improve and try new things.
- **Excellent organizational skills:** The team should have the ability to develop standard work processes, balance responsibilities, properly plan projects, and set in place methods to measure progress and ROI.

### Say



- Tell the participants about the communication skills. Listening is the ability to correctly receive and understand messages during the process of communication. Listening is critical for effective communication. Without effective listening skills, messages can easily be misunderstood. This results in a communication breakdown and can lead to the sender and the receiver of the message becoming frustrated or irritated.
- Also tell the participants how to listen effectively.

### - Elaborate



Tell them – To listen effectively you should:

- Stop talking
- Stop interrupting
- Focus completely on what is being said
- Nod and use encouraging words and gestures
- Be open-minded
- Think about the speaker's perspective
- Be very, very patient
- Pay attention to the tone that is being used
- Pay attention to the speaker's gestures, facial expressions and eye movements

- Not try and rush the person
- Not let the speaker's mannerisms or habits irritate or distract you

#### **How to Listen Effectively**

How successfully a message gets conveyed depends entirely on how effectively you are able to get it through. An effective speaker is one who enunciates properly, pronounces words correctly, chooses the right words and speaks at a pace that is easily understandable. Besides this, the words spoken out loud need to match the gestures, tone and body language used.

What you say, and the tone in which you say it, results in numerous perceptions being formed. A person who speaks hesitantly may be perceived as having low self-esteem or lacking in knowledge of the discussed topic. Those with a quiet voice may very well be labelled as shy. And those who speak in commanding tones with high levels of clarity, are usually considered to be extremely confident. This makes speaking a very critical communication skill.

### Say



• Tell the participants how to speak effectively.

### - Elaborate



Tell them – To speak effectively you should:

- Incorporate body language in your speech like eye contact, smiling, nodding, gesturing etc.
- Build a draft of your speech before actually making your speech.
- Ensure that all your emotions and feelings are under control.
- Pronounce your words distinctly with the correct pitch and intensity. Your speech should be crystal clear at all times.
- Use a pleasant and natural tone when speaking. Your audience should not feel like you are putting on an accent or being unnatural in any way.
- Use precise and specific words to drive your message home. Ambiguity should be avoided at all costs.
- Ensure that your speech has a logical flow.
- Be brief. Don't add any unnecessary information.
- Make a conscious effort to avoid irritating mannerisms like fidgeting, twitching etc.
- Choose your words carefully and use simple words that the majority of the audience will have no difficulty understanding.
- Use visual aids like slides or a whiteboard.
- Speak slowly so that your audience can easily understand what you're saying. However, be careful not to speak too slowly because this can come across as stiff, unprepared or even condescending.
- Remember to pause at the right moments



Tell the participants about the problem solving and negotiation skills. As per The Concise Oxford Dictionary (1995), a problem is, "A doubtful or difficult matter requiring a solution". All problems contain two elements:

- Goals
- **Obstacles**

The aim of problem solving is to recognize the obstacles and remove them in order to achieve the goals

Also tell the participants how to solve the problems.

## - Elaborate 🌘



Tell them – Solving a problem requires a level of rational thinking. Here are some logical steps to follow when faced with an issue:

- Step 1: Identify the problem
- Step 2: Study the problem in detail
- **Step 3:** List all possible solutions
- **Step 4:** Select the best solution
- **Step 5:** Implement the chosen solution
- Step 6: Check that the problem has really been solved



Discuss with the participants about the important traits for problem solving. Highly developed problem solving skills are critical for both, business owners and their employees. The following personality traits play a big role in how effectively problems are solved:

- Being open minded
- Asking the right questions
- Being proactive
- Not panicking
- Having a positive attitude
- Focusing on the right problem

# Say 🔽

• Tell the participants about the negotiation. Negotiation is a method used to settle differences. The aim of negotiation is to resolve differences through a compromise or agreement while avoiding disputes. Without negotiation, conflicts are likely to lead to resentment between people.

### - Elaborate



Tell them – Good negotiation skills help satisfy both parties and go a long way towards developing strong relationships.

#### Why Negotiate

Starting a business requires many, many negotiations. Some negotiations are small while others are critical enough to make or break a startup. Negotiation also plays a big role inside the workplace. As an entrepreneur, you need to know not only know how to negotiate yourself, but also how to train employees in the art of negotiation.

#### **How to Negotiate**

Take a look at some steps to help you negotiate:

- **Step 1:** Pre-Negotiation Preparation: Agree on where to meet to discuss the problem, decide who all will be present and set a time limit for the discussion.
- Step 2: Discuss the Problem: This involves asking questions, listening to the other side, putting your views forward and clarifying doubts.
- Step 3: Clarify the Objective: Ensure that both parties want to solve the same problem and reach the same goal.
- Step 4: Aim for a Win-Win Outcome: Try your best to be open minded when negotiating. Compromise and offer alternate solutions to reach an outcome where both parties win.
- **Step 5:** Clearly Define the Agreement: When an agreement has been reached, the details of the agreement should be crystal clear to both sides, with no scope for misunderstandings.
- Step 6: Implement the Agreed Upon Solution: Agree on a course of action to set the solution in motion.

### Say



Now tell the participants about the Business opportunities Identification.

## - Elaborate



Tell them – The ability to identify business opportunities is an essential characteristic of an entrepreneur.

#### What is an Opportunity?

The word opportunity suggests a good chance or a favourable situation to do something offered by circumstances.

A business opportunity means a good or favourable change available to run a specific business in a given environment, at a given point of time.

#### **Common Questions Faced by Entrepreneurs**

A critical question that all entrepreneurs face is how to go about finding the business opportunity that is right for them.

Some common questions that entrepreneurs constantly think about are:

- Should the new enterprise introduce a new product or service based on an unmet need?
- Should the new enterprise select an existing product or service from one market and offer it in another where it may not be available?
- Should the enterprise be based on a tried and tested formula that has worked elsewhere?

It is therefore extremely important that entrepreneurs must learn how to identify new and existing business opportunities and evaluate their chances of success.

#### When is an Idea an Opportunity?

An idea is an opportunity when:

- It creates or adds value to a customer
- It solves a significant problem, removes a pain point or meets a demand
- Has a robust market and profit margin
- Is a good fit with the founder and management team at the right time and place

#### **Factors to Consider When Looking for Opportunities**

- Consider the following when looking for business opportunities:
- Economic trends Changes in funding
- Changing relationships between vendors, partners and suppliers
- Market trends
- Changes in political support
- Shift in target audience

#### **Ways to Identify New Business Opportunities**

- Identify Market Inefficiencies: When looking at a market, consider what inefficiencies are present in the market. Think about ways to correct these inefficiencies.
- Remove Key Hassles: Rather than create a new product or service, you can innovatively improve a product, service or process.
- Create Something New: Think about how you can create a new experience for customers, based on existing business models.

- Pick a Growing Sector/Industry: Research and find out which sectors or industries are growing and think about what opportunities you can tap in the same.
- Think About Product Differentiation: If you already have a product in mind, think about ways to set it apart from the existing ones.

#### Ways to Identify Business Opportunities Within Your Business

SWOT Analysis: An excellent way to identify opportunities inside your business is by creating a SWOT analysis. The acronym SWOT stands for strengths, weaknesses, opportunities, and threats. SWOT analysis framework:

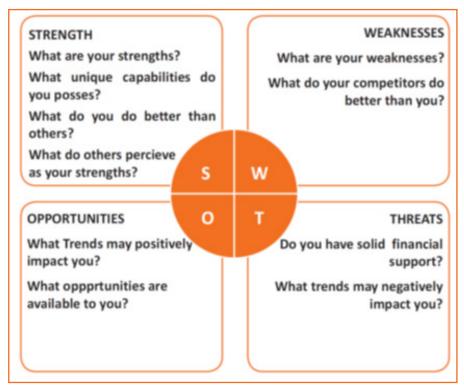


Fig.6.5.1: SWOT Analysis

#### Consider the following when looking for business opportunities:

By looking at yourself and your competitors using the SWOT framework, you can uncover opportunities that you can exploit, as well as manage and eliminate threats that could derail your success.

### **Establishing Your USP**

Establish your USP and position yourself as different from your competitors. Identify why customers should buy from you and promote that reason.

#### **Opportunity Analysis**

Once you have identified an opportunity, you need to analyze it. To analyze an opportunity, you must:

- Focus on the idea
- Focus on the market of the idea
- Talk to industry leaders in the same space as the idea
- Talk to players in the same space as the idea

# Say 🔽

• Now tell the participants about the Entrepreneurship Support eco-system.

### - Elaborate



Tell them – An entrepreneur is a person who

- Does not work for an employee
- · Runs a small enterprise
- Assumes all the risks and rewards of the enterprise, idea, good or service

#### **Types of Entrepreneurs**

There are four main types of entrepreneurs:

- The Traditional Entrepreneur: This type of entrepreneur usually has some kind of skill—they can be a carpenter, mechanic, cook etc. They have businesses that have been around for numerous years like restaurants, shops and carpenters. Typically, they gain plenty of experience in a particular industry before they begin their own business in a similar field.
- The Growth Potential Entrepreneur: The desire of this type of entrepreneur is to start an enterprise that will grow, win many customers and make lots of money. Their ultimate aim is to eventually sell their enterprise for a nice profit. Such entrepreneurs usually have a science or technical background.
- The Project-Oriented Entrepreneur: This type of entrepreneur generally has a background in the Arts or psychology. Their enterprises tend to be focus on something that they are very passionate about.
- **The Lifestyle Entrepreneur:** This type of entrepreneur has usually worked as a teacher or a secretary. They are more interested in selling something that people will enjoy, rather than making lots of money.

#### **Characteristics of an Entrepreneur**

- Successful entrepreneurs have the following characteristics:
- They are highly motivated
- They are creative and persuasive
- They are mentally prepared to handle each and every task
- They have excellent business skills they know how to evaluate their cash flow, sales and revenue
- They are willing to take great risks
- They are very proactive this means they are willing to do the work themselves, rather than wait for someone else to do it
- They have a vision they are able to see the big picture
- They are flexible and open-minded
- They are good at making decisions



Discuss with the participants about the Entrepreneur Success Stories.

### Dhiru Bhai Ambani

Dhirubhai Ambani began his entrepreneurial career by selling "bhajias" to pilgrims in Mount Girnar on weekends. At 16, he moved to Yemen where he worked as a gas-station attendant, and as a clerk in an oil company. He returned to India with Rs. 50,000 and started a textile trading company. Reliance went on to become the first Indian company to raise money in global markets and the first Indian company to feature in Forbes 500 list.

### Dr. Karsanbhai Patel

Karsanbhai Patel made detergent powder in the backyard of his house. He sold his product door-to-door and offered a money back guarantee with every pack that was sold. He charged Rs. 3 per kg when the cheapest detergent at that time was Rs.13 per kg. Dr. Patel eventually started Nirma which became a whole new segment in the Indian domestic detergent market.

## Say

• Now tell the participants about the Entrepreneurial Process.

## - Elaborate



Tell them – Let's take a look at the stages of the entrepreneurial process.

- **Stage 1:** Idea Generation. The entrepreneurial process begins with an idea that has been thought of by the entrepreneur. The idea is a problem that has the potential to be solved.
- Stage 2: Germination or Recognition. In this stage a possible solution to the identified problem is thought of.
- **Stage 3:** Preparation or Rationalization. The problem is studied further and research is done to find out how others have tried to solve the same problem.
- **Stage 4:** Incubation or Fantasizing. This stage involves creative thinking for the purpose of coming up with more ideas. Less thought is given to the problem areas.
- **Stage 5:** Feasibility Study: The next step is the creation of a feasibility study to determine if the idea will make a profit and if it should be seen through.
- **Stage 6:** Illumination or Realization. This is when all uncertain areas suddenly become clear. The entrepreneur feels confident that his idea has merit.
- Stage 7: Verification or Validation. In this final stage, the idea is verified to see if it works and if it is useful.

Take a look at the diagram below to get a better idea of this process.

# Say



• Now tell the participants about the Entrepreneur. The entrepreneurship support ecosystem signifies the collective and complete nature of entrepreneurship. New companies emerge and flourish not only because of the courageous, visionary entrepreneurs who launch them, but they thrive as they are set in an environment or 'ecosystem' made of private and public participants.

## - Elaborate



Tell them – These players nurture and sustain the new ventures, facilitating the entrepreneurs' efforts.

## An entrepreneurship ecosystem comprises of the following six domains:

- **Favourable Culture:** This includes elements such as tolerance of risk and errors, valuable networking and positive social standing of the entrepreneur.
- Facilitating Policies & Leadership: This includes regulatory framework incentives and existence of public research institutes.
- Financing Options: Angel financing, venture capitalists and micro loans would be good examples of this.
- **Human Capital:** This refers to trained and untrained labour, entrepreneurs and entrepreneurship training programmes, etc.
- **Conducive Markets for Products & Services:** This refers to an existence or scope of existence of a market for the product/service.
- **Institutional & Infrastructural Support:** This includes legal and financing advisers, telecommunications, digital and transportation infrastructure, and entrepreneurship networking programmes.

These domains indicate whether there is a strong entrepreneurship support ecosystem and what actions should the government put in place to further encourage this ecosystem. The six domains and their various elements have been graphically depicted.

Every entrepreneurship support ecosystem is unique and all the elements of the ecosystem are interdependent. Although every region's entrepreneurship ecosystem can be broadly described by the above features, each ecosystem is the result of the hundred elements interacting in highly complex and particular ways.

Entrepreneurship ecosystems eventually become (largely) self-sustaining. When the six domains are resilient enough, they are mutually beneficial. At this point, government involvement can and should be significantly minimized. Public leaders do not need to invest a lot to sustain the ecosystem. It is imperative that the entrepreneurship ecosystem incentives are formulated to be self-liquidating, hence focusing on sustainability of the environment.

## Say



• Now tell the participants about the Government's role in the Entrepreneurship Ecosystem. Encouraging new ventures is a major focus for policymakers. Governments across the world are recognizing that new businesses flourish in distinctive types of supportive environments.

## **Elaborate**



Tell them — Policymakers should study the scenario and take into account the following points whilst they formulate policies and regulations that enable successful entrepreneurship support ecosystems.

- Policymakers should avoid regulations that discourage new entrants and work towards building efficient methods for business startups. Policies and regulations that favour existing, dominant firms over entrepreneurial ventures restrict competition and obstruct entry for new companies.
- Instead of developing policies conceptually intended to correct market failures, policymakers should interact with entrepreneurs and understand the challenges faced by them. The feedback should be used to develop policies that incite idea exploration, product development and increased rates of deal flow.
- Entrepreneurial supporters should create a database that enables identifying who the participants in the ecosystem are and how they are connected. These ecosystem maps are useful tools in developing engagement strategies.
- Disruptions are unavoidable in economic and social life. However, it's important to note that economic disruption gives rise to entrepreneurial opportunities. Architects of the entrepreneurship ecosystems (entrepreneurs, mentors, policymakers and consumers,) should anticipate these dips, thus capitalizing on the opportunities they create.

The need for effective strategies to enable local entrepreneurship support ecosystems is a practical one. Better understanding of the actual ecosystems provides a framework within which policy makers can ask relevant questions, envisage more efficient approaches, and assess ensuing outcomes.

## Say



• Now tell the participants about the Snapshot of the Entrepreneurship Ecosystem in India. Entrepreneurship has earned a newfound respect in India. Many Indians, with exposure to the world of business, who traditionally would have opted for a job, are setting up their own ventures. Many elements of the entrepreneurship ecosystem are beginning to come together. For example, increase in venture capitalists, government schemes and incubators, academia industry linkages, and emerging clusters and support to rural economy.

## **Elaborate**



Tell them – Policymakers should study the scenario and take into account the following points whilst they formulate policies and regulations that enable successful entrepreneurship support ecosystems.

- We need to review our attitude towards failures and accept them as learning experiences.
- We must encourage the educated to become entrepreneurs and provide students in schools and colleges with entrepreneurship skills.
- Universities, research labs and the government need to play the role of enablers in the entrepreneurship support ecosystem.
- Policymakers need to focus on reducing the obstacles such as corruption, red tape and bureaucracy.
- We need to improve our legal systems and court international venture capital firms and bring them to India.

We must devise policies and methods to reach the secondary and tertiary towns in India, where people do not have access to the same resources available in the cities.

Today, there is a huge opportunity in this country to introduce innovative solutions that are capable of scaling up, and collaborating within the ecosystem as well as enriching it.



Now tell the participants about the Make in India Campaign.

## - Elaborate 🧶



Tell them – Every entrepreneur has certain needs. Some of their important needs are:

- To easily get loans
- To easily find investors
- To get tax exemptions
- To easily access resources and good infrastructure
- To enjoy a procedure that is free of hassles and is quick
- To be able to easily partner with other firms

The Make in India campaign, launched by Prime Minister Modi aims to satisfy all these needs of young, aspiring entrepreneurs. Its objective is to:

- Make investment easy
- Support new ideas
- Enhance skill development
- Safeguard the ideas of entrepreneurs
- Create state-of-the-art facilities for manufacturing goods



Now tell the participants about the Risk Appetite and Resilience.

# - Elaborate 🛚

### **Entrepreneurship and Risk**

Entrepreneurs are inherently risk takers. They are path-makers not path-takers. Unlike a normal, cautious person, an entrepreneur would not think twice about quitting his job (his sole income) and taking a risk on himself and his idea.

An entrepreneur is aware that while pursuing his dreams, assumptions can be proven wrong and unforeseen events may arise. He knows that after dealing with numerous problems, success is still not guaranteed. Entrepreneurship is synonymous with the ability to take risks. This ability, called risk-appetite, is an entrepreneurial trait that is partly genetic and partly acquired.

### What is Risk Appetite?

Risk appetite is defined as the extent to which a company is equipped to take risk, in order to achieve its objectives. Essentially, it refers to the balance, struck by the company, between possible profits and the hazards caused by changes in the environment (economic ecosystem, policies, etc.). Taking on more risk may lead to higher rewards but have a high probability of losses as well. However, being too conservative may go against the company as it can miss out on good opportunities to grow and reach their objectives.

The levels of risk appetite can be broadly categorized as "low", "medium" and "high." The company's entrepreneur(s) have to evaluate all potential alternatives and select the option most likely to succeed. Companies have varying levels of risk appetites for different objectives. The levels depend on:

- The type of industry
- Market pressures
- Company objectives

For example, a startup with a revolutionary concept will have a very high risk appetite. The startup can afford short term failures before it achieves longer term success. This type of appetite will not remain constant and will be adjusted to account for the present circumstances of the company.

### **Risk Appetite Statement**

Companies have to define and articulate their risk appetite in sync with decisions made about their objectives and opportunities. The point of having a risk appetite statement is to have a framework that clearly states the acceptance and management of risk in business. It sets risk taking limits within the company. The risk appetite statement should convey the following:

- The nature of risks the business faces.
- Which risks the company is comfortable taking on and which risks are unacceptable.
- How much risk to accept in all the risk categories.
- The desired tradeoff between risk and reward.
- Measures of risk and methods of examining and regulating risk exposures.

### **Entrepreneurship and Resilience**

Entrepreneurs are characterized by a set of qualities known as resilience. These qualities play an especially large role in the early stages of developing an enterprise. Risk resilience is an extremely valuable characteristic as it is believed to protect entrepreneurs against the threat of challenges and changes in the business environment.

### What is Entrepreneurial Resilience?

Resilience is used to describe individuals who have the ability to overcome setbacks related to their life and career aspirations. A resilient person is someone who is capable of easily and quickly recovering from setbacks. For the entrepreneur, resilience is a critical trait. Entrepreneurial resilience can be enhanced in the following ways:

- By developing a professional network of coaches and mentors
- By accepting that change is a part of life
- By viewing obstacles as something that can be overcome

### **Characteristics of a Resilient Entrepreneur**

The characteristics required to make an entrepreneur resilient enough to go the whole way in their business enterprise are:

- A strong internal sense of control
- Strong social connections
- Skill to learn from setbacks
- Ability to look at the bigger picture
- Ability to diversify and expand
- Survivor attitude
- Cash-flow conscious habits
- Attention to detail



Now tell the participants about the Success and Failures. Understanding Successes and Failures in Entrepreneurship.

## - Elaborate 🍥



Tell them - Shyam is a famous entrepreneur, known for his success story. But what most people don't know, is that Shyam failed numerous times before his enterprise became a success. Read his interview to get an idea of what entrepreneurship is really about, straight from an entrepreneur who has both, failed and succeed

Interviewer: Shyam, I have heard that entrepreneurs are great risk-takers who are never afraid of failing. Is this true?

**Shyam:** Ha ha, no of course it's not true! Most people believe that entrepreneurs need to be fearlessly enthusiastic. But the truth is, fear is a very normal and valid human reaction, especially when you are planning to start your own business! In fact, my biggest fear was the fear of failing. The reality is, entrepreneurs fail as much as they succeed. The trick is to not allow the fear of failing to stop you from going ahead with your plans. Remember, failures are lessons for future success!

**Interviewer:** What, according to you, is the reason that entrepreneurs fail?

**Shyam:** Well, there is no one single reason why entrepreneurs fail. An entrepreneur can fail due to numerous reasons. You could fail because you have allowed your fear of failure to defeat you. You could fail because you are unwilling to delegate (distribute) work. As the saying goes, "You can do anything, but not everything!" You could fail because you gave up too easily — maybe you were not persistent enough. You could fail because you were focusing your energy on small, insignificant tasks and ignoring the tasks that were most important. Other reasons for failing are partnering with the wrong people, not being able to sell your product to the right customers at the right time at the right price... and many more reasons!

Interviewer: As an entrepreneur, how do you feel failure should be looked at?

**Shyam:** I believe we should all look at failure as an asset, rather than as something negative. The way I see it, if you have an idea, you should try to make it work, even if there is a chance that you will fail. That's because not trying is failure right there, anyway! And failure is not the worst thing that can happen. I think having regrets because of not trying, and wondering 'what if' is far worse than trying and actually failing.

Interviewer: How did you feel when you failed for the first time?

**Shyam:** I was completely heartbroken! It was a very painful experience. But the good news is, you do recover from the failure. And with every subsequent failure, the recovery process gets a lot easier. That's because you start to see each failure more as a lesson that will eventually help you succeed, rather than as an obstacle that you cannot overcome. You will start to realize that failure has many benefits.

Interviewer: Can you tell us about some of the benefits of failing?

**Shyam:** One of the benefits that I have experienced personally from failing is that the failure made me see things in a new light. It gave me answers that I didn't have before. Failure can make you a lot stronger. It also helps keep your ego in control.

Interviewer: What advice would you give entrepreneurs who are about to start their own enterprises?

**Shyam:** I would tell them to do their research and ensure that their product is something that is actually wanted by customers. I'd tell them to pick their partners and employees very wisely and cautiously. I'd tell them that it's very important to be aggressive – push and market your product as aggressively as possible. I would warn them that starting an enterprise is very expensive and that they should be prepared for a situation where they run out of money.

I would tell them to create long term goals and put a plan in action to achieve that goal. I would tell them to build a product that is truly unique. Be very careful and ensure that you are not copying another startup. Lastly, I'd tell them that it's very important that they find the right investors.

**Interviewer:** That's some really helpful advice, Shyam! I'm sure this will help all entrepreneurs to be more prepared before they begin their journey! Thank you for all your insight!

## Notes for Facilitation



- Summarise the main points of the unit.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Ask them to answer the questions at the end of unit given in the participant's manual.
- Ensure that every participant answer all questions.

## **UNIT 6.6: Preparing to be an Entrepreneur**

# Unit Objectives

### At the end of the unit, you will be able to make the students:

- 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. Understand 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 your own enterprise
- 16. List important questions that every entrepreneur should ask before starting an enterprise

## 



- Available objects such as black or white Board, chalk pieces or white board marker pens and duster.
- PC with LCD Projector or Flip Chart.
- Participant Manual.
- Copies of Handouts.

- Greet and welcome the participants to the next session of the program.
- Before starting the session ask them do they have any doubts pertaining to the previous unit.
- Acknowledge their responses and clear their doubts if any.
- Tell them they will learn about Preparing to be an Entrepreneur.

# Say



• Tell the participants about the market study.

## - Elaborate



## **Understanding Market Research**

Market research is the process of gathering, analyzing and interpreting market information on a product or service that is being sold in that market. It also includes information on:

- Past, present and prospective customers
- · Customer characteristics and spending habits
- · The location and needs of the target market
- The overall industry
- Relevant competitors

## Market research involves two types of data:

- Primary information. This is research collected by yourself or by someone hired by you.
- Secondary information. This is research that already exists and is out there for you to find and use.

## **Primary research**

Primary research can be of two types:

- Exploratory: This is open-ended and usually involves detailed, unstructured interviews.
- **Specific:** This is precise and involves structured, formal interviews. Conducting specific research is the more expensive than conducting exploratory research.

## Secondary research

Secondary research uses outside information. Some common secondary sources are:

- **Public sources:** These are usually free and have a lot of good information. Examples are government departments, business departments of public libraries etc.
- **Commercial sources:** These offer valuable information but usually require a fee to be paid. Examples are research and trade associations, banks and other financial institutions etc.
- Educational institutions: These offer a wealth of information. Examples are colleges, universities, technical.

## Say



Tell the participants about the 4 Ps of marketing.

## **Elaborate**



Tell them –The 4 Ps of marketing are:

- Product,
- Price,
- Promotion and
- Place.

Let's look at each of these 4 Ps in detail.

### **Product**

A product can be:

- A tangible good
- An intangible service

Whatever your product is, it is critical that you have a clear understanding of what you are offering, and what its unique characteristics are, before you begin with the marketing process.

Some questions to ask yourself are:

- What does the customer want from the product/service?
- What needs does it satisfy?
- Are there any more features that can be added?
- Does it have any expensive and unnecessary features?
- How will customers use it?
- What should it be called?
- How is it different from similar products?
- How much will it cost to produce?
- Can it be sold at a profit?

### **Price**

Once all the elements of Product have been established, the Price factor needs to be considered. The Price of a Product will depend on several factors such as profit margins, supply, demand and the marketing strategy.

Some questions to ask yourself are:

- What is the value of the product/service to customers?
- Do local products/services have established price points?
- Is the customer price sensitive?
- Should discounts be offered?
- How is your price compared to that of your competitors?

## Promotion

Once you are certain about your Product and your Price, the next step is to look at ways to promote it. Some key elements of promotion are advertising, public relations, social media marketing, e-mail marketing, search engine marketing, video marketing and more.

Some questions to ask yourself are:

- Where should you promote your product or service?
- What is the best medium to use to reach your target audience?
- When would be the best time to promote your product?
- How are your competitors promoting their products?

### **Place**

According to most marketers, the basis of marketing is about offering the right product, at the right price, at the right place, at the right time. For this reason, selecting the best possible location is critical for converting prospective clients into actual clients.

Some questions to ask yourself are:

- Will your product or service be looked for in a physical store, online or both?
- What should you do to access the most appropriate distribution channels?
- Will you require a sales force?
- Where are your competitors offering their products or services?
- Should you follow in your competitors' footsteps?
- Should you do something different from your competitors?

### Importance of an IDEA

Ideas are the foundation of progress. An idea can be small or ground-breaking, easy to accomplish or extremely complicated to implement. Whatever the case, the fact that it is an idea gives it merit. Without ideas, nothing is possible. Most people are afraid to speak out their ideas, out for fear of being ridiculed. However, if are an entrepreneur and want to remain competitive and innovative, you need to bring your ideas out into the light.

### Some ways to do this are by:

- Establishing a culture of brainstorming where you invite all interested parties to contribute
- Discussing ideas out loud so that people can add their ideas, views, opinions to them
- Being open minded and not limiting your ideas, even if the idea who have seems ridiculous
- Not discarding ideas that you don't work on immediately, but instead making a note of them and shelving them so they can be revisited at a later date.

## Say



• Tell the participants about the Business entity concepts. If your aim is to start and run a business, it is crucial that you have a good understanding of basic business terms.

# - Elaborate 🍕

Tell them – Every entrepreneur should be well versed in the following terms:

- Accounting: A systematic method of recording and reporting financial transactions.
- Accounts payable: Money owed by a company to its creditors.
- Accounts Receivable: The amount a company is owed by its clients.
- Assets: The value of everything a company owns and uses to conduct its business.
- Balance Sheet: A snapshot of a company's assets, liabilities and owner's equity at a given moment.
- Bottom Line: The total amount a business has earned or lost at the end of a month.
- Business: An organization that operates with the aim of making a profit.
- Business to Business (B2B): A business that sells goods or services to another business.
- Business to Consumer (B2C): A business that sells goods or services directly to the end user.
- Capital: The money a business has in its accounts, assets and investments. The two main types of capital are debt and equity.
- Cash Flow: The overall movement of funds through a business each month, including income and expenses.
- Cash Flow Statement: A statement showing the money that entered and exited a business during a specific period of time.
- Contract: A formal agreement to do work for pay.
- Depreciation: The degrading value of an asset over time.
- Expense: The costs that a business incurs through its operations.
- Finance: The management and allocation of money and other assets.
- Financial Report: A comprehensive account of a business' transactions and expenses.
- Fixed Cost: A one-time expense.
- Income Statement (Profit and Loss Statement): Shows the profitability of a business during a period of time.
- Liabilities: The value of what a business owes to someone else.
- Marketing: The process of promoting, selling and distributing a product or service.
- Net Income/Profit: Revenues minus expenses.
- Net Worth: The total value of a business.
- Payback Period: The amount of time it takes to recover the initial investment of a business.
- Profit Margin: The ratio of profit, divided by revenue, displayed as a percentage.
- Return on Investment (ROI): The amount of money a business gets as return from an investment.
- Revenue: The total amount of income before expenses are subtracted.
- Sales Prospect: A potential customer.
- Supplier: A provider of supplies to a business.
- Target Market: A specific group of customers at which a company's products and services are aimed.
- Valuation: An estimate of the overall worth of the business.



Tell the participants about the CRM. CRM stands for Customer Relationship Management. Originally the expression Customer Relationship Management meant managing one's relationship with customers. However, today it refers to IT systems and software designed to help companies manage their relationships.

## - Elaborate



### The Need for CRM

The better a company can manage its relationships with its customers, the higher the chances of the company's success. For any entrepreneur, the ability to successfully retain existing customers and expand the enterprise is paramount. This is why IT systems that focus on addressing the problems of dealing with customers on a daily basis are becoming more and more in demand.

Customer needs change over time, and technology can make it easier to understand what customers really want. This insight helps companies to be more responsive to the needs of their customers. It enables them to modify their business operations when required, so that their customers are always served in the best manner possible. Simply put, CRM helps companies recognize the value of their clients and enables them to capitalize on improved customer relations.

### **Benefits of CRM**

CRM has a number of important benefits:

- It helps improve relations with existing customers which can lead to:
- Increased sales
- Identification of customer needs
- Cross-selling of products
- It results in better marketing of one's products or services
- It enhances customer satisfaction and retention
- It improves profitability by identifying and focusing on the most profitable customers



Tell the participants about the Networking. In business, networking means leveraging your business and personal connections in order to bring in a regular supply of new business. This marketing method is effective as well as low cost. It is a great way to develop sales opportunities and contacts.

## Elaborate |



Tell them - Networking can be based on referrals and introductions, or can take place via phone, e-mail, and social and business networking websites.

### The Need for Networking

Networking is an essential personal skill for business people, but it is even more important for entrepreneurs. The process of networking has its roots in relationship building. Networking results in greater communication and a stronger presence in the entrepreneurial ecosystem. This helps build strong relationships with other entrepreneurs.

Business networking events held across the globe play a huge role in connecting like-minded entrepreneurs who share the same fundamental beliefs in communication, exchanging ideas and converting ideas into realities. Such networking events also play a crucial role in connecting entrepreneurs with potential investors. Entrepreneurs may have vastly different experiences and backgrounds but they all have a common goal in mind – they all seek connection, inspiration, advice, opportunities and mentors. Networking offers them a platform to do just that. Benefits of Networking

Networking offers numerous benefits for entrepreneurs. Some of the major benefits are:

- Getting high quality leads
- Increased business opportunities
- Good source of relevant connections
- Advice from like-minded entrepreneurs
- Gaining visibility and raising your profile
- Meeting positive and enthusiastic people
- Increased self-confidence
- Satisfaction from helping others
- Building strong and lasting friendships



Tell the participants about the Business Plans. Setting goals is important because it gives you long-term vision and short-term motivation. Goals can be short term, medium term and long term.

## Elaborate



Tell them - Short-Term Goals

- These are specific goals for the immediate future. Example: Repairing a machine that has failed. Medium-Term Goals
- These goals are built on your short term goals.
- They do not need to be as specific as your short term goals.

Example: Arranging for a service contract to ensure that your machines don't fail again.

### Long-Term Goals

These goals require time and planning. They usually take a year or more to achieve.

Example: Planning your expenses so you can buy new machinery

### Why Create a Business Plan

A business plan is a tool for understanding how your business is put together. It can be used to monitor progress, foster accountable and control the fate of the business. It usually offers a 3-5 year projection and outlines the plan that the company intends to follow to grow its revenues. A business plan is also a very important tool for getting the interest of key employees or future investors.

A business plan typically comprises of eight elements.

## Say



• Tell the participants about the Elements of a Business Plans. The executive summary follows the title page. The summary should clearly state your desires as the business owner in a short and businesslike way. It is an overview of your business and your plans. Ideally this should not be more than 1-2 pages.

## - Elaborate



Tell them – Your Executive Summary should include:

- The Mission Statement: Explain what your business is all about.
- Example: Nike's Mission Statement
- Nike's mission statement is "To bring inspiration and innovation to every athlete in the world."
- Company Information: Provide information like when your business was formed, the names and roles of the founders, the number of employees, your business location(s) etc.
- Growth Highlights: Mention examples of company growth. Use graphs and charts where possible.
- Your Products/Services: Describe the products or services provided.
- Financial Information: Provide details on current bank and investors.
- Summarize future plans: Describe where you see your business in the future.

## **Business Description**

The second section of your business plan needs to provide a detailed review of the different elements of your business. This will help potential investors to correctly understand your business goal and the uniqueness of your offering.

Your Business Description should include:

- A description of the nature of your business
- The market needs that you are aiming to satisfy
- The ways in which your products and services meet these needs
- The specific consumers and organizations that you intend to serve

Your specific competitive advantages

### **Market Analysis**

The market analysis section usually follows the business description. The aim of this section is to showcase your industry and market knowledge. This is also the section where you should lay down your research findings and conclusions.

Your Market Analysis should include:

- Your industry description and outlook
- Information on your target market
- The needs and demographics of your target audience
- The size of your target market
- The amount of market share you want to capture
- Your pricing structure
- Your competitive analysis
- Any regulatory requirements

### **Organization & Management**

This section should come immediately after the Market Analysis. Your Organization & Management section should include:

- Your company's organizational structure
- Details of your company's ownership
- Details of your management team
- Qualifications of your board of directors
- Detailed descriptions of each division/department and its function
- The salary and benefits package that you offer your people
- The incentives that you offer

### **Service or Product Line**

The next section is the service or product line section. This is where you describe your service or product, and stress on their benefits to potential and current customers. Explain in detail why your product of choice will fulfill the needs of your target audience.

Your Service or Product Line section should include:

- A description of your product/service
- A description of your product or service's life cycle
- A list of any copyright or patent filings
- A description of any R&D activities that you are involved in or planning

## **Marketing & Sales**

Once the Service or Product Line section of your plan has been completed, you should start on the description of the marketing and sales management strategy for your business.

Your Marketing section should include the following strategies:

- Market penetration strategy: This strategy focuses on selling your existing products or services in existing markets, in order to increase your market share.
- **Growth strategy:** This strategy focuses on increasing the amount of market share, even if it reduces earnings in the short-term.
- Channels of distribution strategy: These can be wholesalers, retailers, distributers and even the internet.
- Communication strategy: These can be written strategies (e-mail, text, chat), oral strategies (phone calls, video chats, face-to-face conversations), non-verbal strategies (body language, facial expressions, tone of voice) and visual strategies (signs, webpages, illustrations).

Your Sales section should include the following information:

- A salesforce strategy: This strategy focuses on increasing the revenue of the enterprise.
- A breakdown of your sales activities: This means detailing out how you intend to sell your products or services

   will you sell it offline or online, how many units do you intend to sell, what price do you plan to sell each unit at, etc.

### **Funding Request**

This section is specifically for those who require funding for their venture. The Funding Request section should include the following information:

- How much funding you currently require.
- How much funding you will require over the next five years. This will depend on your long-term goals.
- The type of funding you want and how you plan to use it. Do you want funding that can be used only for a specific purpose, or funding that can be used for any kind of requirement?
- Strategic plans for the future. This will involve detailing out your long-term plans what these plans are and how much money you will require to put these plans in motions.
- Historical and prospective financial information. This can be done by creating and maintaining all your financial records, right from the moment your enterprise started, to the present day. Documents required for this are your balance sheet which contains details of your company's assets and liabilities, your income statement which lists your company's revenues, expenses and net income for the year, your tax returns (usually for the last three years) and your cash flow budget which lists the cash that came in, the cash that went out and states whether you had a cash deficit (negative balance) or surplus (positive balance) at the end of each month.

## **Financial Planning**

Before you begin building your enterprise, you need to plan your finances. Take a look at the steps for financial planning:

- **Step 1:** Create a financial plan. This should include your goals, strategies and timelines for accomplishing these goals.
- Step 2: Organize all your important financial documents. Maintain a file to hold your investment details, bank statements, tax papers, credit card bills, insurance papers and any other financial records.
- Step 3: Calculate your net worth. This means figure out what you own (assets like your house, bank accounts, investments etc.), and then subtract what you owe (liabilities like loans, pending credit card amounts etc.) the amount you are left with is your net worth.

- Step 4: Make a spending plan. This means write down in detail where your money will come from, and where it will go.
- **Step 5:** Build an emergency fund. A good emergency fund contains enough money to cover at least 6 months' worth of expenses.
- Step 6: Set up your insurance. Insurance provides long term financial security and protects you against risk

### **Risk Management**

As an entrepreneur, it is critical that you evaluate the risks involved with the type of enterprise that you want to start, before you begin setting up your company. Once you have identified potential risks, you can take steps to reduce them. Some ways to manage risks are:

- Research similar business and find out about their risks and how they were minimized.
- Evaluate current market trends and find out if similar products or services that launched a while ago are still being well received by the public.
- Think about whether you really have the required expertise to launch your product or service.
- Examine your finances and see if you have enough income to start your enterprise.
- Be aware of the current state of the economy, consider how the economy may change over time, and think about how your enterprise will be affected by any of those changes.
- Create a detailed business plan.

# Say 🔎

• Tell the participants what Information Should Entrepreneurs Offer Banks for Funding. When approaching a bank, entrepreneurs must have a clear idea of the different criteria that banks use to screen, rate and process loan applications. Entrepreneurs must also be aware of the importance of providing banks with accurate and correct information.

# - Elaborate



Tell them – It is now easier than ever for financial institutions to track any default behaviour of loan applicants. Entrepreneurs looking for funding from banks must provide banks with information relating to their general credentials, financial situation and guarantees or collaterals that can be offered.

### **General Credentials**

This is where you, as an entrepreneur, provide the bank with background information on yourself. Such information includes:

- Letter(s) of Introduction: This letter should be written by a respected business person who knows you well enough to introduce you. The aim of this letter is set across your achievements and vouch for your character and integrity.
- Your Profile: This is basically your resume. You need to give the bank a good idea of your educational achievements, professional training, qualifications, employment record and achievements.

- Business Brochure: A business brochure typically provides information on company products, clients, how long the business has been running for etc.
- Bank and Other References: If you have an account with another bank, providing those bank references is a good idea.
- Proof of Company Ownership or Registration: In some cases, you may need to provide the bank with proof of company ownership and registration. A list of assets and liabilities may also be required.

### **Financial Situation**

Banks will expect current financial information on your enterprise. The standard financial reports you should be prepared with are:

- **Balance Sheet**
- Profit-and-Loss Account
- **Cash-Flow Statement**
- **Projected Sales and Revenues**
- **Business Plan**
- Feasibility Study

### **Guarantees or Collaterals**

Usually banks will refuse to grant you a loan without security. You can offer assets which the bank can seize and sell off if you do not repay the loan. Fixed assets like machinery, equipment, vehicles etc. are also considered to be security for loans.



Tell the participants about the landing criteria of banks.

## - Elaborate 🍥



Tell them – Your request for funding will have a higher chance of success if you can satisfy the following lending criteria:

- Good cash flow
- Adequate shareholders' funds
- Adequate security
- Experience in business
- Good reputation

## **The Procedure**

To apply for funding the following procedure will need to be followed.

- Submit your application form and all other required documents to the bank.
- The bank will carefully assess your credit worthiness and assign ratings by analyzing your business information with respect to parameters like management, financial, operational and industry information as well as past loan performance.
- The bank will make a decision as to whether or not you should be given funding.

## Say



• Tell the participants about the Enterprise Management. To manage your enterprise effectively you need to look at many different aspects, right from managing the day-to-day activities to figuring out how to handle a large scale event.

## - Elaborate



Tell them – Let's take a look at some simple steps to manage your company effectively.

## Step 1: Use your leadership skills and ask for advice when required.

Let's take the example of Ramu, an entrepreneur who has recently started his own enterprise. Ramu has good leadership skills – he is honest, communicates well, knows how to delegate work etc. These leadership skills definitely help Ramu in the management of his enterprise. However, sometimes Ramu comes across situations that he is unsure how to handle. What should Ramu do in this case? One solution is for him to find a more experienced manager who is willing to mentor him. Another solution is for Ramu to use his networking skills so that he can connect with managers from other organizations, who can give him advice on how to handle such situations.

## Step 2: Divide your work amongst others – realize that you cannot handle everything yourself.

Even the most skilled manager in the world will not be able to manage every single task that an enterprise will demand of him. A smart manager needs to realize that the key to managing his enterprise lies in his dividing all his work between those around him. This is known as delegation. However, delegating is not enough. A manager must delegate effectively if he wants to see results. This is important because delegating, when done incorrectly, can result in you creating even more work for yourself. To delegate effectively, you can start by making two lists. One list should contain the things that you know you need to handle yourself. The second list should contain the things that you are confident can be given to others to manage and handle. Besides incorrect delegation, another issue that may arise is over-delegation. This means giving away too many of your tasks to others. The problem with this is, the more tasks you delegate, the more time you will spend tracking and monitoring the work progress of those you have handed the tasks to. This will leave you with very little time to finish your own work.

### Step 3: Hire the right people for the job.

Hiring the right people goes a long way towards effectively managing your enterprise. To hire the best people suited for the job, you need to be very careful with your interview process. You should ask potential candidates the right questions and evaluate their answers carefully. Carrying out background checks is always a good practice. Running a credit check is also a good idea, especially if the people you are planning to hire will be handling your money. Create a detailed job description for each role that you want filled and ensure that all candidates have a clear and correct understanding of the job description. You should also have an employee manual in place, where

you put down every expectation that you have from your employees. All these actions will help ensure that the right people are approached for running your enterprise.

## Step 4: Motivate your employees and train them well.

Your enterprise can only be managed effectively if your employees are motivated to work hard for your enterprise. Part of being motivated involves your employees believing in the vision and mission of your enterprise and genuinely wanting to make efforts towards pursuing the same. You can motivate your employees with recognition, bonuses and rewards for achievements. You can also motivate them by telling them about how their efforts have led to the company's success. This will help them feel pride and give them a sense of responsibility that will increase their motivation.

Besides motivating your people, your employees should be constantly trained in new practices and technologies. Remember, training is not a one-time effort. It is a consistent effort that needs to be carried out regularly.

### Step 5: Train your people to handle your customers well.

Your employees need to be well-versed in the art of customer management. This means they should be able to understand what their customers want, and also know how to satisfy their needs. For them to truly understand this, they need to see how you deal effectively with customers. This is called leading by example. Show them how you sincerely listen to your clients and the efforts that you put into understand their requirements. Let them listen to the type of questions that you ask your clients so they understand which questions are appropriate.

## Step 6: Market your enterprise effectively.

Use all your skills and the skills of your employees to market your enterprise in an effective manner. You can also hire a marketing agency if you feel you need help in this area.

Now that you know what is required to run your enterprise effectively, put these steps into play, and see how much easier managing your enterprise becomes!

## Say



Tell the participants about Considering Entrepreneurship.

## - Elaborate



Tell them – Questions to Ask Yourself before Considering Entrepreneurship:

- Why am I starting a business?
- What problem am I solving?
- Have others attempted to solve this problem before? Did they succeed or fail?
- Do I have a mentor1 or industry expert that I can call on?
- Who is my ideal customer2?
- Who are my competitors3?
- What makes my business idea different from other business ideas?
- What are the key features of my product or service?

- Have I done a SWOT4 analysis?
- What is the size of the market that will buy my product or service?
- What would it take to build a minimum viable product5 to test the market?
- How much money do I need to get started?
- Will I need to get a loan?
- How soon will my products or services be available?
- When will I break even6 or make a profit?
- How will those who invest in my idea make a profit?
- How should I set up the legal structure7 of my business?
- What taxes8 will I need to pay?
- What kind of insurance9 will I need?
- Have I reached out to potential customers for feedback

# Notes for Facilitation



- Summarise the main points of the unit.
- Ask participants if they have any doubts. Encourage them to ask questions.
- Answer their queries satisfactorily.
- Ask them to answer the questions at the end of unit given in the participant's manual.
- Ensure that every participant answer all questions.









# 7. Annexures

Annexure I: Training Delivery Plan
Annexure II: Assessment Criteria



## **Annexure I**

# **Training Delivery Plan**

	Training Delivery Plan				
Program Name:	CRM Domestic Voice				
Qualification Pack Name & Ref. ID	SSC/Q2210	SSC/Q2210			
Version No.	1.0	Version Update Date	31/03/2016		
Pre-requisites to Training (if any)	10th Standard				
Training Outcomes	By the end of this program, the parti	cipants will be able to:			
	Make outbound calls to customers				
	2. Manage your work to meet requirements				
	3. Maintain a healthy, safe and se	cure working environment	i .		

SI. No.	Module Name	Session Name	Session Objectives	NOS Reference	Methodology	Training Tools/ Aids	Duration
1.	Introduction	Information Technology	Learn about It-IteS Sector.     Discuss ITeS.     Define Outsourcing.     Define BPO & discuss about its tour.     Discuss about trends in the BPO Industry.     Provide an introduction to International BPO.     Explain the difference between Domestic & International BPO.     Explain Voice Process-Inbound & Outbound calls.     Explain Non-Voice Process.     Discuss KPO, HRO, LPO.	Bridge Module	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	2 hours
		Introduction to the Training Program	Explain the purpose of the training program.     Discuss the roles and responsibilities of a CRM Domestic Voice.     Discuss personal attributes of a CRM Domestic Voice.	Bridge Module	Power-point presentation     Facilitator- led discussion     Audio- visuals Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	2 hours
2.	Core/Generic Skills	Language Skills	Familiarise with two basic sounds in the English language     Learn about vowel variants.	SSC/N3020 SA1 – SA3 SSC/N9001 SA1, SA2 SSC/N9003 SA1, SA2	Power-point presentation     Facilitator-led discussion     Audio-visuals Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	3 hours
			Perform pronunciation activity of vowel sounds. Identify sounds Identify short vowel sounds Identify long vowel sounds Practice vowel variants Practice vowel-consonant variants Identify consonant sounds Identify common consonant blends Discuss about articulation of letters of the English alphabet.	SSC/N3020 SA1 – SA3 SSC/N9001 SA1, SA2 SSC/N9003 SA1, SA2	Practical Lab	Pen, Pencil, Note Pad, Desktop/Laptop	
		Communication Skills	Define communication.     Explain barriers to communication.	SSC/N3020 SA4 – SA6 SSC/N9001 SA3, SA4 SSC/N9003 SA3	Power-point presentation     Facilitator- led discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	2 hours
			Perform role play on how to communicate with Peers. Perform role play on how to communicate with customers.	SSC/N3020 SA4 – SA6 SSC/N9001 SA3, SA4 SSC/N9003 SA3	Power-point presentation     Facilitator-led - discussion     Audio-visuals     Images	Pen, Pencil, Note Pad, Desktop/Laptop	8 hours
		Teamwork	Discuss about Outbound calls and management.     Explain interpersonal skills.     Discuss the importance of keeping others updated.     Explain safe work environment.	SSC/N3020 SB14 – SB15 SSC/N9001 SB13 SSC/N9003 SB9	Power-point presentation     Facilitator-led - discussion     Audio-visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	1 hour
		Attention to Detail	Discuss how to pay attention to details.     Discuss how to manage work to meet requirements.     Discuss about safe work environment.	SSC/N3020 SB13 SSC/N9001 SB11, SB12 SSC/N9003 SB7, SB8	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	1 hour
		Plan and Organise	Discuss about Time Robbers. Discuss about the importance of Data Tracking. Explain what is Important Matrix.	SSC/N3020 SB2 SSC/N9001 SB2, SB3 SSC/N9003 SB2	Power-point presentation     Facilitator-led - discussion     Audio-visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	1 hour

		Decision Making and Problem Solving	Discuss about Decision making.     Discuss about Strategic decision making.	SSC/N3020 SB1, SB8, SB9 SSC/N9001 SB1, SB6, SB7 SSC/N9003 SB1, SB4	Power-point presentation     Facilitator-led discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	1 hour															
3.	Make Outbound Calls to Customers	Interacting with Customers (Existing and Prospective)	Explain the commonly used terminologies in a BPO.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	4 hour															
			Explain the importance of first impression.     Explain how to make a good first impression.     Identify your personal strengths and weakness.     Explain how to overcome weakness.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	5 hour															
			<ul> <li>Explain the need for meeting and greeting.</li> <li>Learn how to greet.</li> <li>Explain the importance of meeting and greeting.</li> </ul>	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	5 hour															
			Explain the importance of complimenting and commenting.     Explain the call flow.     Explain the features of ACD Phone.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	5 hour															
							Explain the importance of data security.     Explain call centre metrics.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	3 hour											
							<ul> <li>Explain the importance of being flexible and adapting to change.</li> <li>Explain who is a customer.</li> </ul>	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	3 hour											
			Explain how to meet customer expectations.     Explain the importance of great customer service.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator-led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	4 hour															
																		Discuss telephonic etiquette. Discuss the don'ts of telephonic etiquettes. Discuss the dos of telephonic etiquette. Discuss the challenges during a Tele-Sales call.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	6 hour
							<ul> <li>Explain how to Up-Sell or Cross-Sell.</li> <li>Define CRM Software.</li> <li>Explain Collection calls.</li> <li>Explain Information calls.</li> <li>Explain Soft collection call.</li> <li>Explain Hard collection call.</li> </ul>	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	6 hour											
		<ul> <li>Explain Complaint handling call.</li> <li>Discuss open-ended questions.</li> <li>Discuss close-ended questions.</li> <li>Discuss probing questions.</li> <li>5. List &amp; explain the rules for great customer service.</li> </ul>	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	6:00 hrs.																
			Practice pronunciation of common vocabulary used in Domestic BPO.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	6 hours															

Perform role play on how to open and close a call.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to introduce yourself to Peers and Bosses.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to introduce yourself to customers-Inbound calls.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	6 hour
Perform role play on how to introduce yourself to customers—Tele-selling calls.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	6 hour
Perform role play on how to introduce yourself to customers-Collection calls.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to give and receive compliments and comments.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to take a call.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	6 hour
Discuss how to calculate ACHT.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to handle first call.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to follow-up call.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour

Perform role play on how to up-sell and cross-sell.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to handle a confused customer.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to service a demanding customer.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to service cost-conscious customer.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to take an order.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to take financial information from customers.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to service an irate customer.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to handle a collection call.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to handle complaint effectively.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
Perform role play on how to handle objections effectively.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour

			Perform role play on how to deal with issues outside the area of your competency.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
			Examine how to ask the right kind of questions to the customer at the appropriate time.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
			Practice telephone etiquette while taking or making a call.	SSC/N3020 PC1, PC2, PC3, PC4, PC5, PC6, PC7, PC8, PC9, PC10, PC11, PC12, KB1, KB4, KB6, SC4.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
4.	Manage Your Work to Meet Requirement	Know Your Work Requirements	Identify your roles and responsibilities.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc	8 hour
			Identify the skills sets needed to carry out your roles and responsibilities.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	8 hour
		Provide an introduction to organisation policies, rules and service level agreements.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	8 hour	
			Learn how to develop contact with customers using SOP.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	8 hour
			Discuss how to understand your work to meet requirements.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	7 hour
		Perform role play on Voice Process-Accepting Orders.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	7 hour	
		Perform role play on Voice Process-Customer Service.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour	
			Perform role play on Voice     Process-Tele Sales.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour

			Perform role play on Voice Process-Collections.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
			Perform role play on Non-Voice Process-Data Entry.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions	8 hour
			Perform role play on Voice     Process-Customer Service.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	8 hour
			Develop Generic skills.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	6 hour
			Follow standard organisational policies.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	5 hour
			Follow standard organisational procedures.	SSC/N9001 PC5, PC6, PC9, KA1, SA2, SB4, SB8, SC3.	Practical Lab	Sample CRM tool for demonstration, Telephone, voice recorder, IVR and software / document formats for recording call / interactions.	5 hour
5.	Maintain a Healthy, Safe and Secure Working Environment	Hazards at Workplace	Provide an introduction of Hazards at workplace	SSC/N9003 PC5, KA2, KA3, KA5, KB2.	Power-point presentation     Facilitator- led - discussion     Audio- visuals Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	5 hour
			Identify physical hazards     Discuss how to deal with occupational hazards.     Prepare checklist for workstations.	SSC/N9003 PC5, KA2, KA3, KA5, KB2.	Practical Lab	Note Pad, Pen, Marker, Sheets	8 hour
			Prepare checklist for work environment     Discus norms and services of govt. agencies.	SSC/N9003 PC5, KA2, KA3, KA5, KB2.	Practical Lab	Note Pad, Pen, Marker, Sheets	8 hour
		Dealing with Emergencies	Explain what is an emergency evacuation.	SSC/N9003 PC5, KA2, KA3, KA5, KB2.	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	5 hour
			Discuss about emergencies at workplace     Discuss how to deal with medical emergencies.	SSC/N9003 PC5, KA2, KA3, KA5, KB2.	Practical Lab	Note Pad, Pen, Marker, Sheets	8 hour
			Discuss the procedure to assist someone who is bleeding. Discuss the procedure to assist someone who has fainted Discuss the procedure to assist someone who is in shock. Discuss the procedure to assist someone who is suffering from muscle cramps.	SSC/N9003 PC5, KA2, KA3, KA5, KB2.	Practical Lab	Note Pad, Pen, Marker, Sheets	8 hour

6.	Employability and	Personal Strengths & Value Systems	Demonstrate the steps to be followed when assisting someone suffering from strain or sprain.     Demonstrate the steps to be followed when assisting someone suffering from a fracture or dislocation.     Discuss the procedure to assist someone suffering from an asthma attack.     Discuss the procedure to assist someone who has been bitten by an animal.      Explain the meaning of health     List common health issues	SSC/N9003 PC5, KA2, KA3, KA5, KB2.	Practical Lab  Power-point presentation	Note Pad, Pen, Marker, Sheets  • Available Objects such	6 hour
	and Entrepreneurship skills	& Value Systems	<ul> <li>List common health issues</li> <li>Discuss tips to prevent common health issues</li> <li>Explain the meaning of hygiene</li> <li>Understand the purpose of Swacch Bharat Abhiyan</li> <li>Explain the meaning of habit</li> <li>Discuss ways to set up a safe work environment</li> <li>Discuss critical safety habits to be followed by employees</li> <li>Explain the importance of self-analysis</li> <li>Understand motivation with the help of Maslow's Hierarchy of Needs</li> <li>Discuss the meaning of achievement motivation</li> <li>List the characteristics of entrepreneurs with achievement motivation</li> <li>List the different factors that motivate you</li> <li>Discuss how to maintain a positive attitude</li> <li>Discuss the role of attitude in self-analysis</li> <li>List your strengths and weaknesses</li> <li>Discuss the qualities of honest people</li> <li>Describe the importance of honesty in entrepreneurs</li> <li>Discuss the elements of a strong work ethic</li> <li>List the characteristics of highly creative people</li> <li>List the characteristics of highly innovative people</li> <li>Discuss the benefits of time management</li> <li>List the traits of effective time management</li> <li>Discuss the importance of anger management</li> <li>Describe anger management strategies</li> <li>Discuss the causes of stress</li> <li>Discuss the symptoms of s</li></ul>	Bridge Module	Practical Lab  Practical Lab	Workbook exercises      Workbook exercises	4:00hrs.
			Demonstrate safety tips to design a safe workplace.     Discuss effective time management techniques.			on health standards, Laptop, activity on strengths and weaknesses, white board, marker, projector.	

Digital Literacy: A Recap	1. Identify the basic parts of a computer 2. Identify the basic parts of a keyboard 3. Recall basic computer terminology 4. Recall basic computer terminology 5. Recall the functions of basic computer keys 6. Discuss the benefits of Microsoft Outlook 7. Discuss the different types of e-commerce 8. List the benefits of e-commerce for retailers and customers 9. Discuss how the 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	Bridge Module	Power-point presentation     Facilitator-led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	1:00hr.
	Demonstrate basic parts of a computer.     Demonstrate basic parts of a keyboard.     Discuss the main applications of MS Office.	Bridge Module	Practical Lab	Laptop, white board, marker, projector, CPU, Monitor, keyboard, mouse, MS Office software, E-Wallet soft wares such as Pay TM, SBI buddy etc.	3:00hrs.
Money Matters	Discuss the importance of saving money     Discuss the benefits of saving money     Discuss the main types of bank accounts     Differentiate between fixed and variable costs     Describe the main types of investment options     Describe the different types of insurance products     Describe the different types of taxes     Discuss the main types of electronic funds transfers	Bridge Module	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	6:00hrs.
	Discuss the process of opening a bank account.     Discuss the uses of online banking	Bridge Module	Practical Lab	Laptop, white board, marker, projector, Passport, Driving License, Voter ID card, PAN card, Aadhaar card, sample KYC document, bank opening form (can be downloaded from the Internet).	2:00hrs.
Preparing for Employment and Self Employment	Discuss the steps to prepare for an interview Discuss the steps to create an effective Resume Discuss the most frequently asked interview questions Discuss basic workplace terminology	Bridge Module	Power-point presentation     Facilitator- led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	2:00hrs.
	Role play how to prepare for an interview.     Discuss how to answer the most frequently asked interview questions	Bridge Module	Practical Lab	Laptop, white board, marker, projector, sample CVs, Mock interviews, role plays, role play briefs, FAQs, quiz on basic workplace technologies.	4:00hrs.

Understanding Entreprenury Interprenury Inte							
Role play how to listen effectively.     Role play how to speak effectively.     Role play how to negotiate.  Practical Lab Laptop, white board, marker, projector, SWOT activity: pen and paper individual exercise, charts, coloured pens, Group Activity: poster making on	En	ntrepreneur- nip	entrepreneurship Discuss the importance of entrepreneurship Describe the characteristics of an entrepreneur Describe the different types of enterprises List the qualities of an effective leader Discuss the benefits of effective leadership List the traits of an effective team Discuss the importance of listening effectively Discuss how to listen effectively Discuss how to listen effectively Discuss the importance of speaking effectively Discuss how to solve problems List important problem solving traits Discuss ways to assess problem solving skills Discuss the importance of negotiation Discuss how to identify new business opportunities Discuss how to identify pushiness opportunities Discuss how to identify business opportunities Discuss how to identify business opportunities within your business Understand 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 government's role in the entrepreneurship ecosystem Discuss the current entrepreneurship ecosystem in India Understand the purpose of the Make in India campaign Discuss the relationship between entrepreneurship and risk appetite Discuss the relationship between entrepreneurship and resilience Describe the characteristics of	Bridge Module	presentation • Facilitator- led - discussion • Audio- visuals	such as a book, pen, duster, white board, marker, Computer,	2:30hrs.
			Discuss how to deal with failure  Role play how to listen effectively. Role play how to speak effectively.	Bridge Module	Practical Lab	marker, projector, SWOT activity: pen and paper individual exercise, charts, coloured pens, Group Activity:	4:30 hrs.

Preparing to be an Entrepreneur	Discuss how market research is carried out Describe the 4 Ps of marketing Discuss the importance of idea generation Recall basic business terminology Discuss the need for CRM Discuss the henefits of CRM Discuss the benefits of CRM Discuss the benefits of networking Understand the importance of setting goals Differentiate between shortterm, medium-term and longterm goals Explain the financial planning process Discuss ways to manage your risk Discuss how to manage your own enterprise	Bridge Module	Power-point presentation     Facilitator-led - discussion     Audio- visuals     Images	Available Objects such as a book, pen, duster, white board, marker, Computer, Projector etc.	2:00 hrs.
	Discuss how to write a business plan. Discuss the procedure and formalities for applying for bank finance List and discuss important questions that every entrepreneur should ask before starting an enterprise.	Bridge Module	Practical Lab	Laptop, white board, marker, projector, SWOT activity: pen and paper individual exercise, charts, coloured pens, Group Activity: poster making on entrepreurship ecosystem. Activity: SMART Goal writing.	4:30 hrs.
	Total Duration				400 hrs.

## **Annexure II**

# **Assessment Criteria**

## **CRITERIA FOR ASSESSMENT OF TRAINEES**

Assessmen	Assessment Criteria for CRM Domestic Voice			
Job Role		CRM Domestic Voice		
Qualification	on Pack	SSC/Q2210		
Sector Skill	Council	IT-ITeS		
Sr. No.	Guidelines for Assessment			
1	Criteria for assessment for each Qualification Pack (QP) will be created by the Sector Skill Council (SSC). Each performance criteria (PC) will be assigned Theory and Skill/Practical marks proportional to its importance in NOS.			
2	The assessment will be conducted online t	hrough assessment providers authorised by SSC.		
3	Format of questions will include a variety of styles suitable to the PC being tested such as multiple choice questions, fill in the blanks, situational judgment test, simulation and programming test.			
4	To pass a QP, a trainee should pass each individual NOS. Standard passing criteria for each NOS is 70%.			
5	For latest details on the assessment criteri	a, please visit www.sscnasscom.com.		

				Marks Allocation	
Assessable Outcomes	Assessment criteria for the outcome	Total Mark	Out of	Theory	Skills Practica
1.SSC/N3020 (Make outbound calls to customers)	PC1. establish contact with customers, following your organization's procedures	120	10	0	10
	PC2. introduce yourself and the purpose of your call, following standard scripts		12.5	2.5	10
	PC3. obtain information from customers to identify their needs		5	0	5
	PC4. make convincing sales pitches to customers following standard scripts		10	0	10
	PC5. handle customer queries, objections and rebuttals following standard scripts		10	0	10
	PC6. adapt your approach and style to customer preferences, within the limits of your competence and authority		10	0	10
	PC7. refer issues outside your area of competence and authority to appropriate people, following your organization's procedures		5	0	5
	PC8. identify and act on opportunities to up-sell or cross-sell other products/ services to customers		5	0	5
	PC9. confirm customer wishes and needs in order to close sales		5	0	5

from customers, following your organization's procedures  PC11. complete your organization's post-sales procedures in order to complete/ fulfill sales  PC12. comply with relevant standards, policies, procedures and guidelines when making outbound telesales calls  PC1. establish and agree your work requirements with appropriate people requirements  PC2. keep your immediate work area clean and tidy  PC3. utilize your time effectively  PC4. use resources correctly and efficiently  PC5. treat confidential information correctly  PC6. work in line with your organization's policies and procedures  PC7. work within the limits of your job role  PC8. obtain guidance from appropriate people, where necessary  PC9. ensure your work meets the agreed requirements  PC1. comply with your organization's current health, safety, and security policies and procedures  PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person  PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority  5 0 5  0 5  0 5  0 5  0 5  0 5  0 5			1			1
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people, where necessary PC9. ensure your work meets the agreed requirements  Total  PC1. comply with your organization's current health, safety and security policies and procedures PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority  2.5  0 2.5  Total 40 12.5 27.5  10 5 5  5 5 5 5 5 5 5 5 6 7 7 7 7 7 7 7 7				2.5	0	2.5
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requirements  2.5  Total  PC1. comply with your organization's current healthy, safe and secure working environment)  PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person  PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority  2.5  Total  40  12.5  27.5  10  5  5  0  2.5  0  2.5  0  2.5  0  2.5  0  2.5  0  2.5  0  2.5  0  5  5  5  0  5  5  0  5  7  5  7  5  7  6  7  7  8  8  8  8  8  8  9  9  9  9  9  9  9				2.5	U	2.5
3.SSC/N9003 (Maintain a healthy, safe and secure working environment)  PC1. comply with your organization's current health, safety and security policies and procedures  PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person  PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority  Total  40 12.5 27.5  10 5 5				2.5	0	2.5
3.SSC/N9003 (Maintain a healthy, safe and secure working environment)  PC1. comply with your organization's current healthy, safe and secure working environment)  PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person  PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority  3.SSC/N9003 (Maintain a healthy safely surrent healthy, safety and security policies and procedures to the designated person  5 0 5		requirements	Total	20.100v	Service Control	8000 A0000
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working environment)  PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person  PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority  10 5 5  5 0 5	그러난 아이는 한 그리고 이 없어서 살아왔다면서 없는 사람들이 하는 데 없는데 없는데 가장하셨다.					
PC2. report any identified breaches in health, safety, and security policies and procedures to the designated person 5 0 5  PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority 10 5 5				10	5	5
safety, and security policies and procedures to the designated person 5 0 5  PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority 10 5 5						
PC3. identify and correct any hazards that you can deal with safely, competently and within the limits of your authority  10 5 5						
you can deal with safely, competently and within the limits of your authority 10 5 5		the designated person		5	0	5
within the limits of your authority 10 5 5		PC3. identify and correct any hazards that				
		you can deal with safely, competently and				
		8 9		10	5	5
		PC4. report any hazards that you are not	40			
competent to deal with to the relevant person						
in line with organizational procedures and warn				2		
other people who may be affected 5 0 5				5	0	5
PC5. follow your organization's emergency procedures promptly, calmly, and efficiently 5 0 5				è	_	
procedures promptly, calmly, and efficiently 5 0 5  PC6. identify and recommend opportunities				5	U	3
for improving health, safety, and security to the						
designated person 2.5 0 2.5				2.5	0	2.5
PC7. complete any health and safety records						
legibly and accurately 2.5 0 2.5				2.5	0	2.5
Total 40 10 30			Total			





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